



GOVERNMENT OF KARNATAKA

**EVALUATION OF RAJIV GANDHI CHAITANYA YOJANE
IN KARNATAKA FOR THE PERIOD
FROM 2013-14 TO 2016-17**



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Karnataka Evaluation Authority

**KARNATAKA EVALUATION AUTHORITY
PLANNING, PROGRAMME MONITORING AND STATISTICS DEPARTMENT
GOVERNMENT OF KARNATAKA
JUNE 2021**

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FROM 2013-14 TO 2016-17**

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**KARNATAKA STATE LIVELIHOOD MISSION
AND
RURAL DEVELOPMENT AND PANCHAYAT RAJ DEPARTMENT,
GOVERNMENT OF KARNATAKA**



ಕರ್ನಾಟಕ ಮೌಲ್ಯಮೇಷನ ಅಧಿಕಾರ
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FOREWORD

Knowledge and skills are considered essential in 21st century, for seeking better jobs and livelihoods for the youths. To attain these outcomes, in addition to Central Government schemes, Karnataka state has introduced Rajiv Gandhi Chaitanya Yojane (RGCY) to provide the rural youth with alternative productive and income generating activities through self-employment and wage employment with skill training and placement. The scheme is being implemented in the state since 2013-2014. The study was initiated by Karnataka State Rural Livelihood Mission and Rural Development and Panchayath Raj Department to assess the impact of the scheme on generation of employment, income, and socio-economic conditions of unemployed rural youths. The study was carried out by Pan India Network, Bengaluru under the guidance and monitoring by Karnataka Evaluation Authority.

The study is based on the analysis of secondary as well as primary data collected through quantitative and qualitative methods. The primary data is collected from 16 (3 overlapping) districts with two types of data sets, from four administrative divisions covering a sample of 2046 beneficiaries of the Self Employment component and 2305 beneficiaries of the Skill Training and Employment drawn, based on stratified random sampling method. The major findings from the study are- over 56 percent of the 'beneficiaries' have the expected income from self-employment, for 85.25 percent of the beneficiaries, it took nearly three to six months for processing the loan but only 22.5 percent of the successful beneficiaries were able to retain self-employment ventures. Enterprises that were closed include, beauty parlours (87.5%), Hotel/Tea shops (80%), Poultry and Animal Husbandry (63%), and Retail and Textile shops. In skill training and placement, beneficiaries opted for Tailoring (32.19%), and computer related ventures (24.12%). Women concentrated in beautician, tailoring and dairying. About 76 percent trainees availed the benefits of placement through the Project Implementing Agencies, but one third of these beneficiaries have salary less than Rs.7500 income in a month.

The major recommendations of the study are - skill-mapping, making repository of locally relevant skills and local need- assessment, revise minimum entry-level age as 21 years, Persons with Disabilities (PWD) to be included on a priority basis, the eligibility clause for the transgender person needs to be relaxed to allow them to choose location. The contents of training programs for self-employment need to be much more scientific and relevant and the self-employment and skill and wage employment component to be combined, the "joint liability" group concept may be scrapped, reduce the loan sanctioning period, identify suitable

PIA's with adequate human resources and standard training modules, the government may tie-up with the potential employers from MSMEs and Industries and involve them in skilling, the departments offering skill training programs, placement, and loans for self-employment opportunities to be brought under single umbrella to prevent duplication of benefits. The scheme needs to be redesigned and to be made broad based or may be merged with the existing DDUGKY or any other skilling program.

I expect that the findings and recommendations of the study will be useful to the Government, Karnataka State Rural Livelihood Mission and Rural Development and Panchayath Raj Department for taking up the necessary modifications in scheme design and implementation to maximise the outcomes in terms of income and employment generation for rural youths.

The study received support and guidance of the Additional Chief Secretary, Planning, Programme Monitoring and Statistics Department, Government of Karnataka. The report was approved in 49th Technical Committee meeting. The review of the draft report by KEA, members of the Technical Committee and an Independent Assessor, has provided useful insights and suggestions to enhance the quality of the report. I duly acknowledge the assistance rendered by all in successful completion of the study.



Chief Evaluation Officer

Karnataka Evaluation Authority

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(Smt. Aparna M Kolla)

Managing Partner
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List of Abbreviations used in the Study

FLFPR:	Female Labor Force Participation Rate
GP:	Gram Panchayath
JLG:	Joint Liability Group
LFPR:	Labor force participation Rate
NGO:	Non-Governmental Organization
NRLM:	National Rural Livelihood Mission
NSS:	National Service Scheme
PCI:	Per Capita Income
PDO:	Panchayath Development Officer
PIA:	Program Implementing Agency
PPS:	Probability Proportional to Size
PSA:	Project Supporting Agency
PU:	Proportion Unemployed
RDPR:	Rural Development and Panchayath Raj
RGCY:	Rajiv Gandhi Chaitanya Yojane
SE:	Self-Employment
TP:	Training Partner
UR:	Unemployment Rate
WPRR:	Worker Population Ratio Rate

Executive Summary

Poverty alleviation and employment generation have been adopted as India's economic planning and policy's twin objectives. In the 21st century, it requires skill development and accumulation by the youth in the Society. Rajiv Gandhi Chaitanya Yojana (RGCY), a Government of Karnataka sponsored project, aims at creating employment –both as self-employment or wage-employment in the State since 2013-14. RGCY aimed at employing around Three Lakhs rural youth every year.

According to data accessed from <http://koushalya.karnataka.gov.in/>, by February 28, 2020, 93,887 youths had been trained, and availed loans under the Self Employment component, and 3695 beneficiaries had been imparted training under the Skills and Entrepreneurship component. A total of Rs.99.58 crores was spent on the activities, as mentioned above. The evaluation was undertaken with the following set of objectives.

1. To understand and map
2. the demographic characteristics of unemployed youth in Karnataka and their access and willingness to participate in the RGCY Scheme.
3. To analyze and document the status of rural unemployed youth before and after the implementation of the scheme.
4. To examine and validate the effectiveness of the training activities by the PIAs and PSAs in promoting the income generation activities among the beneficiaries.
5. To assess the impact of the RGCY scheme on the livelihood and income status of the beneficiary families.
6. To assess the sustainability of self-employment and wage employment initiatives taken up during the past three years.
7. To assess the impediments inherent in accessing the bank loans and also to study the status of repayment.
8. To examine the placements and employment opportunities generated for the trained youths.
9. To analyze the issues and challenges in implementation faced by PSAs and PIAs during the process of selection, training, support, monitoring, and evaluation processes of the beneficiaries.
10. The study intends to throw light on understanding the scheme's viability and suggest measures for its improvement.

Evaluation Methodology:

This evaluation study followed, as mandated, a Quasi-Experimental approach design involving a diagnostic research design employing a Triangulation method (mixed method) of balancing both qualitative and quantitative data. It is quasi-experimental because the study assesses the impact of an intervention upon a target population without any specific random control population. However, a small section of those who are not targeted for intervention was chosen as control.

The study followed the standard procedures involving the following steps.

- Review of literature available in the field.
- Analysis of the secondary data is done using various reports, surveys, and data available at the State and the district level.
- Collection and analysis of primary data through a structured interview schedule
- Focused Group discussions –Beneficiaries, stakeholders, Govt. officials.
- Data compilation and analysis data are done using simple statistical techniques like comparisons of percentage, averages, and simple correlations.

There are two components of RGCY—Self Employment and Skills Training and Employment. By focussing on both the components, we have selected two separate sets of samples. Two sets of eight districts, one for each component, were selected from the State's administrative divisions. The sample selected for the study consisted of 2046 beneficiaries of the Self Employment component and 2305 beneficiaries of the Skill Training and Employment component of RGCY during the year 2013 to 2017. The total sample is consisting of 4351 beneficiaries. Probability proportional to size (PPS) sampling technique was adopted in the selection of samples of respondents to ensure that there is an adequate representation of beneficiaries from SC/ST, minority, physically handicapped, women identities. Equivalent to one percent of the sample was selected as a control group from among the non-beneficiaries at the district level. This control group was assigned based on the lists of PIA's and PSAs, who had enrolled or registered but not continued to the next level of the program.

Findings on the Self- Employment Component of the Scheme:

Social and Demographic Aspects:

- Eligibility criteria for selecting beneficiaries have not been strictly followed, concerning upper-age groups of those above 35 years. At least 9 percent of the beneficiaries were thus over-aged.
- In respect of the gender distribution, merely 28.9 percent of the beneficiaries are women. The participation of women is lowest in the Hyderabad Karnataka region districts of Yadgiri (7.69) and Kalburgi (16.86) while highest in Udupi (72.73) & Bengaluru-U (51.52). One of the women participants' demands during FGDs was the relaxation of the compulsory requirement of attending a week-long training program. They believe they already possess the skills required in most self-employment trades
- The representation of Scheduled Castes is 27.66 percent in the sample. In this sense, there has been a welcome surpassing the target by over 7.5 percent points. Three districts, however, show a deficit in this respect: Dharawad (9.92 percent), Chitradurga (17.03 percent), and Yadgiri (19.05 percent).
- Representation of ST (6.09) in all the studied districts is below the targeted 9%. Ninety-five percent of the beneficiaries are Hindus, with a mere 3.4% Muslims and 1.5% Christians.
- On educational qualification, 40.4 percent of beneficiaries are high school pass out. Women are better qualified than men.
- In many places, there had been a tendency where the parents sponsored the name of their daughters as beneficiaries as more often, they were the only ones who may not have had any earlier benefit through the Panchayat or the State
- The formation of five youths as a joint liability group, for a self-employment venture, is time-consuming to operationalize and not practical. The program's self-employment component should aim at either promoting independent ventures or promoting the formation of cooperatives using a larger pool of funds.

On meeting the eligibility criteria for joining the scheme and training:

- More than 40 percent of the potential beneficiaries who had been trained found to be ineligible for bank loans. Among the different districts in the sample, this elimination was highest in the case of Udupi district with 45.83 percent, followed by Kalaburgi (45.75%),

Bagalakote (45.37%), and Yadgir (41.27%). The least rejection rate took place in Dharwad and Hassan (31.40 and 32.84%, respectively).

- It is found that among the younger age groups of below 21 years, and between 21 to 25 years, the beneficiaries' ineligibility rate is much lower. It appears as many as 185 in the sample were over 36 years, among whom over 25 percent were ineligible to be beneficiaries.
- All the districts in the sample did have a designated PSA, except for Chitradurga. The official guidelines are not entirely clear about the extent to which an officially engaged PSA can outsource the responsibility of training the potential self-employment beneficiaries.
- There had been far too much political interference in selecting the beneficiaries. NGOs or the respective PSAs hardly play any role.

Employment Status before Training:

- For the majority of the beneficiaries, the loan is an additional resource as they were already employed. Many a time, they already had possessed the required assets (nursery, organic farming, flour mill, animals, mobile shops) to pursue entrepreneurship. Only about 40 percent had claimed to have been unemployed when receiving the scheme's benefit. Across the districts, Bagalakote (71.67 percent) ranked highest in respect of beneficiaries claiming to have been unemployed before joining the project. Incidentally, the maximum number of complaints regarding beneficiaries having been employed at the time of receiving benefits was also in the district of Bagalakote.

Beneficiaries' assessment of the Training Program and Facilities

- On training except for Bagalakote District, all the sample districts were reported to have made use of Satellite technology to train the beneficiaries. Further, they had found the training facility to be either 'very good' (28.82%) or 'Good' (26.89%), while 42.70% found it to be average (table no 10.1.11). But when it comes to the quality of accommodation, the 52.1 percent of those making use of the facilities were divided among themselves in describing it as 'Poor' (45%) or 'Very Poor' (55%).
- For a vast majority (85.25 percent) of the beneficiaries, it took nearly Three to Six months for processing the loan. Only 5.83 percent of beneficiaries received their loan and started their self-employment ventures within three months of completing the training.

- FGD revealed that from the total loan amount of Rs 50,000, the bank's actual amount is only 40,000. Banks often hold back the subsidy sum of Rs. 10,000, which they were supposed to receive from the government. Instead, this sum was retained and was being utilized against the repayment of the loan.

Choice of fields for self-employment:

- Almost 75 percent of the beneficiaries opted for Animal Husbandry related fields: Dairying (71.23 percent); Sheep / Pig rearing (listed as Animal Husbandry) 1.93 percent; or Poultry (2.56 percent).

After the Training: Towards Self Employment and sustainability of livelihood:

- Over 56 percent of the 'beneficiaries' have exceeded their expectations of income. Occurrences of 'less than expected' gain were observed to be in higher percent share in Animal Husbandry, followed by Electrical Services, Hotel / Tea shops. Relatively greater success by way of income is more than expected was reported to be highest among beneficiaries of Auto drivers (88 percent) followed by Agriculture (66.7%), Computer Shop (60%), Textile shops (64%), and Electrical Services (60%).
- After starting their enterprise, 42.87% of beneficiaries earn 15,001 to Rs. 20,000, 31.77% earn 12,001 to Rs. 15,000 and 21.56% earn Up to Rs. 12,000 and nearly 4 percent of the beneficiaries never started any self-employment activity.
- This evaluation found that only 22.49 percent of the successful beneficiaries started a self-employment venture and retained it during our study (465 in a sample of 2068).
- Enterprises that were closed down, a more significant share is among beauty parlors (87.5%), Hotel/Tea shops (80%), followed by Poultry and Animal Husbandry (63%), and Retail and Textile shops.
- Merely 81 persons (6.56) out of 1234 in the beneficiaries' sample had made all-encompassing use of the loan received

Findings on Skill-training and Placement:

Social and Demographic Aspects:

- The proportion of women is slightly more in this component, at almost 40 percent. The lowest share of women beneficiaries was from Raichur's districts with 12.50 percent, followed by Kalaburgi, which had 21.61 percent. The highest percentage of women was in Tumakuru, with 80.61 percent, followed by Mandya, which had 51.52 percent.
- Table 10.2.3 presents a relatively higher proportion (25 %) of SC participation in the scheme than earmarked 20 %. The prescribed minimum was 9 percent for STs, while their presence in the beneficiaries' sample is only 6.81 percent.
- In terms of the beneficiaries' religious distribution, Hindus dominate with 92.5%, followed by Muslims with a mere 6.8%.
- The skilling and employment program has restricted itself, by and large, among those who are not highly educated, certainly not beyond the PUC level. Beneficiaries with a minimum education of up to SSLC are accounted as high as 58.26 percent. Those with Pre- University education was 25.21 percent of the sample, which further limits the choice of areas in which they would opt to skill themselves and seek employment. More graduates are among the women beneficiaries to prove the gendered nature of vocation in a patriarchal society. Women with higher qualification either receive differential remuneration or pushed to the low paid position.

Choice of Fields for Skill Training:

- Table 10.2.6 reflects the majority of the beneficiaries opted for Tailoring (32.19%), followed by computer-related ventures (24.12%). Bangalore Urban district has a large share (35.18 percent) of those opting for Textile Designing, Tailoring, and related fields, mostly due to the concentration of export-oriented garment factories in the region. Indeed, Computers as a field for skilling is quite popular in all the districts: Raichur (37.5 percent), Kalaburgi (31.72 percent), Belagavi (30.63 percent), and Bangalore -U (24.95 percent).

The concentration of women is more in the profession like Beauticians (73 percent), Tailoring (62 percent), and Dairying (46 percent), and that reflects the reinforcement of the existing gender roles. But other fields in which women have made entry by acquiring skills that were hitherto considered to be male bastion are Computers (32 percent), Hotel (30 percent); General Stores (21 percent). They have also made a small

inroad into the field of mobile phones related services by seeking skills about 17 percent. This shows that if the opportunities are provided, women can overcome the barrier against the gender-stereotypical profession, they often join under family pressure.

- There is a more significant share of the age group of 25-30 years in most of the occupational skill categories except for carpentry, hotel and dairying where beneficiaries between the age group of 18-25 years hold a significant share as may be seen in Table 10.2.10. The qualitative interaction with the beneficiaries reveals that beneficiaries under 20 age group are vulnerable as they are yet to make their mind while over 35 are too old to acquire anything new or already decided on their life path.

Status of Employment before Joining Skill- Training:

- 43.47 percent had reported being unemployed before they underwent any training program. In other words, going by the beneficiaries' information admittedly, 56 percent did not merit being included in the program. The study found that except for the Kodagu district, there has been a considerable violation of the norms everywhere else.

PIAs and Beneficiaries' Assessment of the Training Program and Facilities:

- About 69 percent of the respondents had not resided in the provided accommodation, which positively affected the training quality.
- The extent of the use of IT and its quality for training purposes have varied across the districts. In five out of eight districts, the feedback received has not been as positive as in the other three districts. Thus, it is suggested that the agencies responsible for project implementation in these five districts are required to pay greater attention to the aspect of their pedagogy and upgrade their IT capabilities.
- As regards the PIAs being responsible for monitoring the follow up after placement for three years, this evaluation study is of the view that the 'lock-in follow up period may be reduced to one or two years after a beneficiary gets the employment as often they move on to better opportunities and PIA's have failed to receive their final dues. This clause is restrictive for both the candidate and PIAs.

Employment Placement Services:

- Only about 76 percent availed of the benefits of placement through the PIAs. About 24 percent had reported that they had not availed of the service. It is in Tumakuru and Kodagu districts, where there had been a near 100 percent job placement. The other districts with a reasonably high percentage of job placements were Kalaburgi (84.14%) and Bangalore -Urban (76.12%).
- In the case of nearly 73 percent of the beneficiaries, the field of training perfectly matches with the field of employment. Instances of mismatch were only to the extent of 2.99 percent of the cases.
- It was found that some have as low a monthly salary as Rs. 3000 or 4000, which is in gross violation of the law of the land. Almost a third of the beneficiaries who found employment through placement services have less than Rs—7500 income in a month.

Observations and Findings Concerning the Overall Goal and Objectives of the Program

1. There is a strong tendency among the beneficiaries of the self-employment component of the scheme to view the program as yet another scheme to get additional financial benefits rather than reskilling themselves for sustainable livelihood.
2. To prevent urban migration of rural unemployed youth, the fields in which youth are trained should have more rural content and orientation. There is a requirement for need assessment and skill mapping before introducing a set of skills in a particular area.
3. The market viability of such ventures or skills must be examined
4. RGCY's focus on preventing rural youth migration through self-employment or skilling for sustainable livelihood has an inbuilt contradiction within it. Often the preferred skill does not have employment opportunities locally. Restriction on personal aspirations due to availing some benefits would constitute a violation of beneficiaries' rights.
5. 'In the age group of 18 to 25, there is a strong tendency to consider their unemployment to be a temporary phenomenon. The goals and opportunities of RGCY are therefore perceived to be interim strategies, rather than as last livelihood goals.'

6. The FGDs with the PIAs and PSAs give clear evidence that there are quite a few severe coordination problems between different administration levels. The absence of designated staff from the village level to the state level is a challenge. Frequent transfer and absence of designated staff affect the monitoring standard. There is an urgent requirement for the improvement of documentation standards based on disaggregated data.
7. At present, the age group's entry-level is far too young for persons in rural areas to take a firm step towards self-employment or even employment on a long-term basis. They should be encouraged to continue in mainstream education, and therefore, entry-level age requirements need to be raised.
8. Careful assessment of the viability of self -employment avenues and their duplicity (too many beauty parlors or the small shops in the same area) must be addressed for viable livelihood options.
9. There is a need to push cooperative ventures among beneficiaries
10. The promotion of the transgender community's inclusion under RGCY on a priority basis has almost failed as our field researchers could not locate a single trans person among studied beneficiaries, and the department too has no data regarding this. Our FGD outcome revealed that since beneficiaries are supposed to avail of their benefits at the village of origin, it is impractical. Under the traditional family structure and conservative social ambiance, no trans person can reveal their identity to be included in the scheme as this may bring dishonor to their family.

Policy Recommendations:

Short term Goals.

About the Scheme in General:

1. Prior to skilling proper skill-mapping, making repository of locally relevant skills and local need- assessment in terms of skills need to be done.
2. Entry-level eligibility in either component of the scheme needs to be reviewed. Revise it to make minimum entry-level age as 21 years
3. The rigid norm of restricting the scheme's benefit only for the first-time beneficiaries of any state or Panchayat sponsored schemes need to be relooked and relaxed in the context of skilling and self-reliance.
4. Given the below per representation of Scheduled Tribes in both components of the RGCY scheme's, there is a need to target the ST youth specifically to seek their inclusion in the program in larger numbers. The same holds good for minorities as well.
5. Person with Disabilities (PWD) to be included on a priority basis in both of component of the scheme and one-time benefit norms must be relaxed for them in terms of availing loans.
6. The eligibility clause for the transgender person needs to be relaxed, and they should be allowed to access the benefit from their place of choice as it is challenging for them to reveal their identity for accessing the benefits from their native place

Self-Employment Scheme:

1. The contents of training programs for self-employment need to be much more scientific and relevant. The department needs to do preliminary area-specific need analysis, and PSA's should be evaluated in terms of their specific skill-partnering capacities before engaging in the task.
2. All efforts need to be made to identify suitable PSAs with adequate human resources. Standardized training modules in regional languages need to be prepared for satellite-based training. Careful assessment of the viability of self-employment avenues must be carried out from the perspective of sustainability, profitability, and capability to support livelihood options.
3. Better understanding with the commercial banks about loan procedures (collateral; one family one loan as a principal) needs to be ensured to reduce the rejection.

4. The "joint liability" group concept may be scrapped, and even if it is continued, it must promote the cooperative initiative.
5. Candidates need to produce proper clearance by the financial institutions (Commercial banks) about the eligibility criteria for loans before the beneficiaries' commencement of training.
6. This evaluation finds it appropriate to recommend that a minimum number of trainees to each field be fixed and beneficiaries to be provided with broader skilling options.

Skill –Training and Placement

1. The skilling training and placement program should become a demand-driven one than being a supply- natured one. The program should first assess demand for skills by the potential employers' firms and then undertake training for unemployed youths. The government can tie-up with the potential employers from Industries and involve them in skilling (Ref: Café coffee day Gram Tarang Initiative)
2. All efforts need to be made to identify suitable PIAs with adequate human resources and standard training modules.
3. Better coordination, especially regarding the pay packages for the newly employed persons (minimum wage, working hours, social security measures), needs to be ensured.
4. The set of skills offered (general store, dairying) under skill training programs often are not the trades for which a month-long training duration is to be imparted. Therefore, more concerted efforts need to be made in the identification of relevant skillset followed by rigorous training.
5. While addressing the RGCY's skill and wage employment component, it should promote the program's entrepreneurship and self-employment component too. These two need not remain isolated from each other; instead, along with wage employment, selective promotion of self-employment and entrepreneurship activities through institutional credit and subsidized loans to the deserving candidates, based on their submitted proposals.

Long Term Goals:

1. Multiple Government departments offer skill training programs, placement, and loans for self-employment opportunities (e.g., Social Welfare, Skills and Livelihood Department, NSDC) from state and national levels and need to be synchronized under one single body to prevent duplication of benefits.
2. One app-based, Aadhar-linked software can be prepared to track previously availed government loans by the beneficiaries and family to stop the duplication and wastage of time.
3. The goal of the prevention of migration as a guiding objective of the scheme needs to be revised because of its non-viability and being unrealistic.
4. The eligibility clause for the transgender person needs to be relaxed, and they should be allowed to access the benefit from their place of choice as it is challenging for them to reveal their identity for accessing the benefits from their native place
5. Appointment of designated administrative and executive staff at the State and District levels to carry out the work related to RGCY is an urgent requirement.
6. Local Govt schools can be equipped as a satellite training center, and non-schooling hours or vacation times could be utilized for imparting different kinds of training. Augmentation of facilities at the government school level would mutually beneficial.

Post-Evaluation Matrix

Objectives	Sources of Data	Findings	Suggestions
<p>To create improved and alternative livelihood opportunities through training, awareness, and capacity building programs.</p>	<p>Secondary data collected from the implementing department and other reports and surveys + Primary Field survey</p>	<ol style="list-style-type: none"> 1. Major source of awareness is through Panchayats, elected-representatives and gram-Sabha's (56.75) followed by friends (28.16) 2. PIA's and PSA's play almost no role in awareness-building and selection of candidates. 3. No intensive skill-mapping and need-assessment done at the local level leading to concentration of candidates around few skills 4. Eligibility criteria for selecting beneficiaries have not been strictly followed, concerning upper-age groups of those above 35 years. At least 9 percent of the beneficiaries were thus over-aged. 	<ol style="list-style-type: none"> 1. Prior to skilling proper skill-mapping, repository of locally relevant skill and local need assessment in terms of skills need to be done. 2. Entry-level eligibility in either component of the scheme needs to be reviewed. Revise it to make minimum entry-level age as 21 years 3. The rigid norm of restricting the scheme's benefit only for the first-time beneficiaries to any state sponsored schemes need to be relooked at in the context of skilling and self-reliance. 4. One app-based, adhar-linked software can be prepared to track previously availed government loans by the beneficiaries and family to stop the duplication and wastage of time. 5. While addressing the RGCY's skill and wage employment component, it should promote the program's entrepreneurship and self-employment component too. These two need not remain isolated from each other; instead, along with wage employment, selective promotion of self-employment and entrepreneurship activities through institutional credit and subsidized loans to the deserving candidates, based on their submitted proposals.

<p><u>Skill training & Self-Employment</u></p> <p>To improve the social and economic condition of unemployed youth by initiating individual enterprises.</p> <p>To motivate the rural poor youth to start income-generating projects by training them in entrepreneurial and business skills.</p>	<p>Primary Field Survey + Focus Group Discussion + In Depth Interviews</p>	<ol style="list-style-type: none"> 1. More than 40 percent of beneficiaries who had been trained found to be ineligible for bank loans. This elimination was highest in the case of Udupi district with 45.83 percent, followed by Kalaburgi (45.75%), Bagalakote (45.37%), and Yadgir (41.27%). The least rejection rate took place in Dharawad and Hassan (31.40 and 32.84%,). 2. Amongst the younger age groups of below 21 years, and between 21 to 25 years, the beneficiaries' ineligibility rate is much lower. 3. For the majority of the beneficiaries, the loan is an additional resource as they were already employed. Bagalkote(71.67 percent) ranked highest in respect of beneficiaries claiming to have been unemployed before joining the project. 4. Almost 75 percent of the beneficiaries opted for Animal Husbandry related fields for self-employment 5. Over 56 percent of the 'beneficiaries' have exceeded their expectations of income. 6. After starting their enterprise, 42.87% of beneficiaries earn 15,001 to Rs. 20,000, 31.77% earn 12,001 to Rs. 15,000 and 21.56% earn Up to Rs. 12,000 and nearly 4 percent of the beneficiaries never started any self-employment activity. 7. This evaluation found that only 22.49 percent of the successful beneficiaries started a self-employment venture and retained it during our study 8. Enterprises that were closed down, a more significant share is among beauty parlors (87.5%), Hotel/Tea shops (80%), followed by Poultry and Animal Husbandry (63%), and Retail and Textile shops. 9. Merely 6.56% beneficiaries had made all-encompassing use of the loan received. 	<ol style="list-style-type: none"> 1. The contents of training programs for self-employment need to be much more scientific and relevant. The department needs to do preliminary area-specific need analysis, and PSA's should be evaluated in terms of their specific skill-partnering capacities before engaging in the task. 2. All efforts need to be made to identify suitable PSAs with adequate human resources. Standardized training modules in regional languages need to be prepared for satellite-based training. Careful assessment of the viability of self-employment avenues must be carried out from the perspective of sustainability, profitability, and capability to support livelihood options. 3. Better understanding with the commercial banks about loan procedures (collateral; one family one loan as a principal) needs to be ensured to reduce the rejection. 4. The "joint liability" group concept may be scrapped, and even if it is continued, it must promote the cooperative initiative with larger pool of funds. 5. Candidates need to produce proper clearance by the financial institutions (Commercial banks) about the eligibility criteria for loans before the beneficiaries' commencement of training. 6. This evaluation finds it appropriate to recommend that a minimum number of trainees to each field be fixed and beneficiaries to be provided with broader skilling options.
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<p><u>Skill training & Wage - Employment</u></p> <p>To improve the unemployed youth's income through up-grading vocational and managerial skills and creating opportunities for Wage employment.</p> <p>To examine the placements and employment opportunities generated for the trained youths.</p>	<p>Primary Field Survey + Focus Group Discussion + In Depth Interviews</p>	<p>1.The skilling and employment program has restricted itself, by and large, among those who are not highly educated, certainly not beyond the PUC level. Beneficiaries with a minimum education of up to SSLC are accounted as high as 58.26 percent. Those with Pre- University education was 25.21 percent. More graduates are among the women beneficiaries.</p> <p>2. Table 10.2.6A reflects the majority of the beneficiaries opted for Tailoring (32.19%), followed by computer-related ventures (24.12%). Bangalore Urban district has a large share (35.18 percent) of those opting for Textile Designing, Tailoring, and related fields, mostly due to the concentration of export-oriented garment factories in the region.</p> <p>3. There is a more significant share of the age group of 20-30 years in each of the occupational skill categories, as may be seen in Table 10.2.9. The qualitative interaction with the beneficiaries reveals that beneficiaries under 20 age group are vulnerable as they are yet to make their mind while over 35 are too old to acquire anything new or already decided on their life path.</p> <p>4. 43.47 percent had reported being unemployed before they underwent any training program. In other words, going by the beneficiaries' information admittedly, 56 percent did not merit being included in the program.</p> <p>5.Only about 76 percent availed of the benefits of placement through the PIAs. About 24 percent had reported that they had not availed of the service. It is in Tumakuru and Kodagu districts, where there had been a near 100 percent job placement. The other districts with a reasonably high percentage of job placement were Kalburgi (84.14%) and Bangalore -U (76.12%).</p> <p>6.In the case of nearly 73 percent of the beneficiaries, the field of training perfectly matches with the field of employment. Instances of mismatch were only to the extent of 2.99 percent of the cases.</p> <p>7.Some have as low a monthly salary as Rs. 3000-4000, which is in gross violation of the law of the land. Almost a third of the beneficiaries who found employment through placement services have less than Rs7500 income in a month.</p>	<p>1.The skilling training and placement program should become a demand-driven one than being a supply- natured one. The program should first assess demand for skills by the potential employers' firms and then undertake training for unemployed youths. The government can tie-up with the potential employers from Industries and involve them in skilling (Ref: Café coffee day Gram Tarang Initiative)</p> <p>2.All efforts need to be made to identify suitable PIAs with adequate human resources and standard training modules.</p> <p>3.Better coordination, especially regarding the pay packages for the newly employed persons (minimum wage, working hours, social security measures), needs to be ensured.</p> <p>4.The set of skills offered (general store, dairying) under skill training programs often are not the trades for which a month-long training duration is to be imparted. Therefore, more concerted efforts need to be made in the identification of relevant skillset followed by rigorous training.</p>
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<p>Check the migration of youth to towns and cities by creating employment opportunities in their native habitats.</p>	<p>Focus Group Discussion + In Depth Interviews</p>	<p>1.If the goals of SE or Skills and Employment’ are primarily to prevent urban migration of rural unemployed youth, the fields in which they are trained should have more rurally relevant content and orientation. Market viability of such ventures or skills must be examined. What, for instance is the utility of training youths in the field of Security Services, or Computer Hardware maintenance’ and expect they be self-employed or be placed in employment within the rural habitats.</p> <p>2.Focus on prevention of migration of rural youth through self-employment or skilling has an inbuilt contradiction in it. As has been found in this study, there are contexts when the very success leads one to migrate, while others in which the very failure leads to migrate.</p> <p>3. Often the preferred skill does not have employment opportunities locally. Restriction on personal aspirations due to availing some benefits would constitute a violation of beneficiaries' rights.</p>	<p>1.A proper understanding of the demand for skills and their links with the character of labor market structure needs to be properly understood while designing any policy or implementing.</p> <p>2.The goal of the prevention of migration as a guiding objective of the scheme needs to be revised because of its non-viability and being unrealistic.</p>
<p>Inclusiveness of the scheme in terms of Gender</p>	<p>Primary Field Survey + Focus Group Discussion</p>	<p>1.Self- employment component merely 28.9 percent of the beneficiaries are women. The participation of women is lowest in the Hyderabad Karnataka region districts of yadgiri (7.69) and Kalburgi (16.86) while highest in Udupi (72.73) & Bengaluru-U (51.52) and often women are better educationally qualified than men.</p> <p>2. Enterprises that were closed down, a more significant share is among beauty parlors (87.5%) signifies often the loan amount e is being spent purposes other than self-reliance</p> <p>Wage-employment: The proportion of women is slightly more in this component, at almost 40 percent. The lowest share of women beneficiaries was from Raichur's districts with 12.50 percent, followed by Kalaburgi, which had 21.61 percent. The highest percentage of women was in Tumakuru, with 80.61 percent, followed by Mandya, 51.52 percent.</p> <p>3. The concentration of women is more in the profession like Beauticians (73 percent), Tailoring (62 percent), and Dairying (46 percent), and that reflects the reinforcement of the existing gender roles. But other fields in which women have made entry by acquiring skills that were hitherto considered to be male bastion are Computers (32 percent), Hotel (30 percent); General Stores (21 percent), mobile phone related (17%).</p>	<p>1.More women need to be promoted in the scheme and gender-stereotyping in terms of skilling need to be prevented through proper counselling by TP’s.</p> <p>2. Retention of beneficiaries in the scheme also demands that their loan amount should be spent on specific purpose only.</p> <p>3.The eligibility clause for the transgender person needs to be relaxed, and they should be allowed to access the benefit from their place of choice as it is challenging for them to reveal their identity for accessing the benefits from their native place</p>

		<p>4.On inclusion of Transgender Community: The promotion of the transgender community's inclusion under RGCY on a priority basis has almost failed. as our field researchers could not locate a single trans person among studied beneficiaries, and the department too has no data regarding this.</p>	
<p>Inclusiveness of the scheme in terms of Caste and Religion</p>	<p>Primary Field Survey + Focus Group Discussion</p>	<p>Self -employment: The representation of Scheduled Castes is 27.66 percent in the sample. In this sense, there has been a welcome surpassing the target by over 7.5 percent points. Three districts, however, show a deficit in this respect: Dharawad (9.92 percent), Chitradurga (17.03 percent), and Yadgiri (19.05 percent). Representation of ST (6.09) in all the studied districts is the bellow the targeted 9%. Ninety-five percent of the beneficiaries are Hindus, with a mere 3.4% Muslims and 1.5% Christians.</p> <p>Wage-employment: a relatively higher proportion 25 % of SC participation in the scheme than earmarked 20 %. while for ST their presence in the beneficiaries' sample is only 6.81 percent.</p> <p>In terms of the beneficiaries' religious distribution, Hindus dominate with 92.5%, followed by Muslims with a mere 6.8%.</p>	<p>Given the below per representation of Scheduled Tribes in both components of the RGCY scheme's, there is a need to target the ST youth specifically to seek their inclusion in the program in larger numbers. The same holds good for minorities as well.</p> <p>Person with Disabilities (PWD) to be included on a priority basis in both of component of the scheme and one-time benefit norms must be relaxed for them in terms of availing loans.</p>
<p>The issues and challenges in implementation faced by PSAs and PIAs (TP's)</p>	<p>Focus Group Discussion + In Depth Interviews</p>	<p>1.Minimum involvement of TP's in the selection process led to higher rejection. More than 40 percent of the potential beneficiaries who had been trained were found to be ineligible for bank loans. Even if the PSAs are not paid for training such persons, this would act as a massive drain on the resources of the PSAs, who may try to find other means of repairing their loss.</p> <p>2.Multiple interference with multiple demands at different levels Starting with a Panchayat Development Officer to the District level officials plaguing the performances of the TP's.</p> <p>3.Timely reimbursement of the costs incurred by PIAs and PSAs, of what they have spent already does not happen.</p> <p>4. To expect that upon successful completion of skill training, their placement in employment that TP's keep track for three years is unrealistic. It is difficult to do this for 3 to 4 r hundred persons, in multiple places of employment</p>	<p>1.All efforts need to be made to identify suitable PSAs with adequate human resources. Standardized training modules in regional languages need to be prepared for satellite-based training. Careful assessment of the viability of self-employment avenues must be carried out from the perspective of sustainability, profitability, and capability to support livelihood options.</p> <p>2. They should be paid in timely manner after fulfilling of prefixed clauses.</p>

		<p>5. Often non-availability of skilled resource persons for training led to the TP’s selection of few skill initiatives only.</p> <p>6. In both the component beneficiaries overwhelmingly commented against the qualities of food and accommodation.</p> <p>7. TP’s also expressed their anguish over rental problems in acquiring places for training and accommodation.</p>	
<p>Assess the impediments inherent in accessing the bank loans and also to study the status of repayment.</p>	<p>Focus Group Discussion + In Depth Interviews</p>	<p>1. On their part, the PSAs seek an opinion on the approvability of a loan for the trained beneficiaries. Bank officials point out that ‘preliminary approval’ cannot be taken as a final stage. The opinion would be given based on verification of whether or not the applicant has any liabilities when seeking such a preliminary approval.</p> <p>2. Usually, such disapproval is that the applicants fail to produce any collateral as a backup for the loan’s security or any other household members to have been a loan defaulter with the bank. Often expecting a loan waiver from Government, the beneficiaries prefer to become willful defaulter in repayment.</p> <p>3. Such pending loans are not merely with the Commercial banks concerned but also with any other commercial bank. Given the digital sharing of information about bank transactions –it is practically impossible to hide the information on any borrowings. Often, the commercial banks wary of ‘bad loans’ or ‘NPAs’ extend this norm not merely to the beneficiary but also to other beneficiary household members.</p> <p>4. From the total loan amount of Rs 50,000, the bank's actual amount is only 40,000. Banks often hold back the subsidy sum of Rs. 10,000, which they were supposed to receive from the government. Instead, this sum was retained and was being utilized against the repayment of the loan.</p>	<p>While designing a policy, it is necessary to have a clear understanding with the financial institutions about terms and conditions of lending, the subsidy component, and eligibility criteria involved such that both the beneficiaries and the PIA/PSAs are not put to hardships,</p>

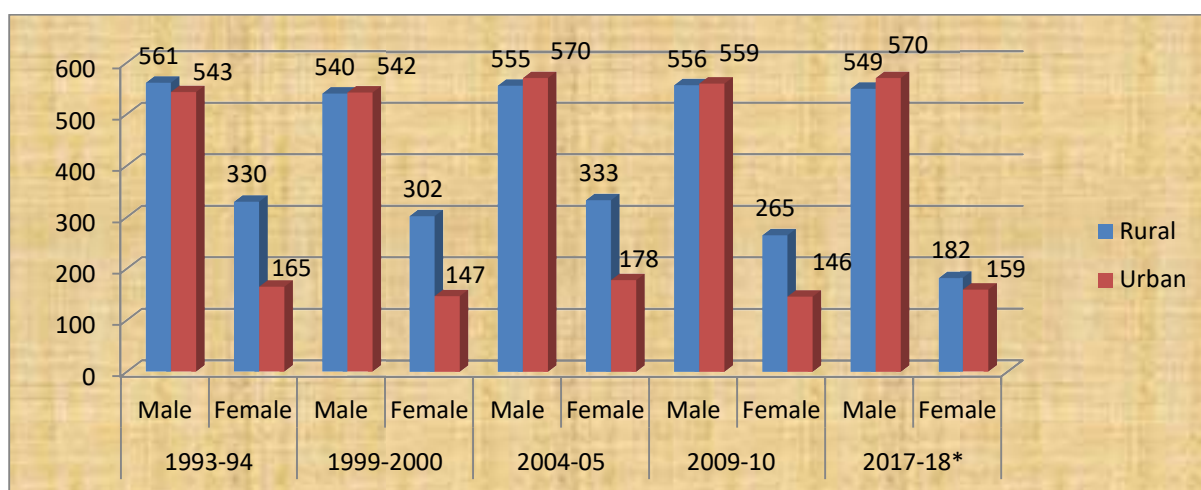
<p>Understanding the viability of the scheme</p>		<p>1. There is a strong tendency among the beneficiaries of the self-employment component of the scheme to view the program as yet another scheme to get additional financial benefits rather than reskilling themselves for sustainable livelihood. Almost a third of the beneficiaries who found employment through placement services have less than Rs7500 income in a month. This calls for serious introspection.</p> <p>2. Skilling of rural unskilled youth is a National Mantra and most important component of Nation-building. Therefore, importance of a program like RGCY can not be denied. The scheme can continue with required modifications.</p>	<p>1. Multiple Government departments offer skill training programs, placement, and loans for self-employment opportunities (e.g., Social Welfare, Skills and Livelihood Department, NSDC) from state and national levels and need to be synchronized under one single body to prevent duplication of benefits.</p> <p>2. Appointment of designated administrative and executive staff at the State and District levels to carry out the work related to RGCY is an urgent requirement.</p> <p>3. Local govt schools can be equipped as a satellite training center, and non-schooling hours or vacation times could be utilized for imparting different kinds of training. Augmentation of facilities at the government school level would mutually beneficial</p>
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1. Introduction

Poverty alleviation and employment generation have been adopted as India's economic planning and policy's twin objectives. Employment generation in the 21st century requires skill development and accumulation in society. It is estimated that by 2025 India could be reaping the demographic dividend with a working population of 87 Crores, the largest in the world. But given the health, education, skills, and employability of the children and youth, there is a threat of losing out on the global opportunities. 'Skill India,' 'Job creation,' 'Employability,' and 'Make in India' are critical approaches for youth livelihood. National Rural Livelihood Mission (NRLM) was launched by the Ministry of Rural Development, Government of India in 12 states (which accounts for 85% of the rural poor). Primary among its goals was to alleviate poverty and create sustainable livelihood opportunities (self-employment and wage employment).

Since RGCY aims at creating employment – whether as paid employment or self-employed, it would be useful first to examine the data on employment and unemployment of both rural and urban persons in India, and for males and females, over the decades, NSS data reveals some interesting and yet alarming trends. Graph 1.1 represents the findings over different NSS Rounds of data on employment and unemployment at the national level.

Graph 1.1: Changes in LFPR since 1993-2017-18 (All India)



Note: * percent figures converted to No. Per Thousand (Source: Karanth 2019)¹

Concern that emerges from an analysis of data on employment and unemployment in the county is that there has been a gradual decline in labor force participation; there is sharper

¹ Karanth, G K (2019) 'Some Notes of Concern over Employment and Unemployment: Karnataka'. Bangalore, Karnataka State Labour Institute. (Unpublished Mss.)

decline among women than men. Of even a more significant concern is the rising rate of rural-urban migration of youth searching for employment, thereby leading to a decline in the rural economy, mainly the agrarian sector. One of the critical problems of urbanization in India has been the growing inequality within urban areas. An important reason for such inequality is the migration of unskilled, semi- and skilled workers from rural areas to urban centers. Indeed, much of India's urbanization has been traced to a high rate of rural to urban migration, which has also led to the informal and unorganized sector's growth (Bhagat 2017).

Further, it can be seen from Table 1.1 below that in Karnataka; the LFPR is slightly higher among males and females in rural areas than in urban centers. Similar is the case with WPRR. The LFPR among males is 79.3 percent in rural areas, which is quite good. The unemployment rate among females is slightly higher than males in rural areas. As compared with this, the unemployment rate among females in urban areas is still higher at 3.1 percent

Table No. 1.1: LFPR, WPRR, UR, and PU (in percent) for Persons aged 15 years and above (UPSS) for Karnataka

Rural			Urban			Rural + Urban		
Male	Female	Persons	Male	Female	Persons	Male	Female	Persons
Labor Force Participation Rate (LFPR)								
79.3	38.1	59.3	74.3	26.5	50.8	77.5	33.9	56.2
Worker Population Ratio Rate (WPRR)								
78.5	37.6	58.6	73.2	25.7	49.5	76.6	33.3	55.5
Unemployment Rate (UR)								
1.1	1.4	1.1	1.5	3.1	1.9	1.2	1.8	1.4
Proportion Unemployed (PU)								
0.8	0.5	0.7	1.1	0.8	1.0	0.9	0.6	0.8

Source: Economic Survey of Karnataka, 2018-19, GOK

Considering these, the Government of Karnataka had initiated a series of employment generating activities, such as skilling and training rural youth in various occupations and means of livelihood such that employment and self-employment ventures are promoted. One such important measure has been the Rajiv Gandhi Chaitanya Yojana, commencing from 2013.

Rajiv Gandhi Chaitanya Yojana (RGCY) is a State Government sponsored project and is being implemented in the State since 2013-14. As per the reservation policy, 20% of SC, 9% of ST beneficiaries must be selected, and priority to be given to Women and Minority

candidates. Auto inclusion is also given to Physically Challenged, Tribal Youth, Transgender, Released Bonded Laborer's, Widows, and those who have completed 100 days of work under MGNREGA.

Selected beneficiaries received the information through an awareness program and personal counseling. Training is imparted to the selected candidates to create awareness about the scheme. In 30 districts, Project Supporting Agencies are identified to facilitate the self-employment opted by the candidates. Presently, 62 Project Supporting Agencies and 21 Project Implementing Agencies are engaged in the implementation of the scheme.

1.1 Macro Picture about Economic Status of the Studied Districts concerning RGCY in Karnataka:

Generally, economic growth and citizens' wellbeing is measured in terms of GDP and per capita income (PCI). But in the real sense, PCI is not an accurate indicator to assess humans' wellbeing in society. Nevertheless, PCI is widely used to evaluate the economic growth and wellbeing. It is an indicator by which broadly we can map the economic condition of citizens in an economy. Here, we have used PCI for the selected districts to understand the economic conditions across selected districts and compared them with the State. We have analyzed the per capita income of the selected districts from 2012-13 to 2017-8 (year-wise). We have used 2012-13 as a base year and calculated the indices for five years for the RGCY evaluation period. Based on the indices, we have ranked the selected districts, which can also be compared with the state figure. As expected, Bengaluru Urban ranks 1st (with an index of 207), and the least is Kodagu with an index of 106 (Table for details)

Table No. 1.2: Trends in Per Capita Income across selected districts (2011-12 to 2017-18)

Sl. No.	Districts	Per Capita Income (Rs) NDDP at Current Prices						
		2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	Ranks*
01	Bagalkot	87,730 (100)	99,737 (114)	1,11,346 (127)	1,27,639 (145)	1,39,647 (159)	1,51,071 (172)	9
02	Dharwad	84,495 (100)	99,882 (118)	1,09,252 (129)	1,19,128 (141)	1,36,245 (161)	1,49,316 (177)	7
03	Belgaum	59,799 (100)	67,469 (113)	76,573 (128)	85,964 (144)	95,847 (160)	1,05,372 (176)	8
04	Bangalore Urban	2,16,867 (100)	2,56,376 (118)	2,80,698 (129)	3,33,286 (154)	3,90,653 (180)	4,48,485 (207)	1
05	Chitradurga	59,436 (100)	72,077 (121)	81,448 (137)	91,318 (154)	95,149 (160)	1,08,818 (183)	4
06	Tumkur	89,002 (100)	1,02,311 (115)	1,14,220 (128)	1,27,888 (144)	1,52,604 (171)	1,58,047 (178)	6
07	Kalburgi	51424 (100)	62994 (122)	70033 (136)	68662 (134)	85777 (169)	92,098 (179)	5
08	Raichur	59,518 (100)	69,303 (116)	74,289 (125)	81,824 (137)	93,536 (157)	95,451 (160)	12
09	Yadagiri	53,144 (100)	64,566 (121)	67,293 (127)	71,816 (135)	85,218 (160)	1,03,677 (195)	2
10	Hassan	86,532 (100)	98,953 (114)	1,07,325 (124)	1,19,427 (138)	1,31,608 (152)	1,44,004 (166)	11
11	Udupi	1,44,467 (100)	1,64,376 (114)	1,80,534 (125)	2,10,958 (146)	2,42,830 (168)	2,65,955 (184)	3
12	Kodagu	1,09,090 (100)	1,15,691 (106)	1,02,321 (94)	99,696 (91)	1,18,795 (109)	1,16,032 (106)	13
13	Mandya	95,382 (100)	1,07,462 (113)	1,18,391 (124)	1,34,803 (141)	1,46,935 (154)	1,58,067 (166)	10
	State	1,02,319 (100)	1,18,829 (116)	1,30,024 (127)	1,48,108 (127)	1,70,133 (166)	1,88,765 (184)	

Note: Ranking is based on the indices. The figures in brackets are index numbers.

Source: DES, Bengaluru

1.2 Objectives of RGCY

Rajiv Gandhi Chaitanya Yojana (RGCY) is designed to provide alternative productive and income-generating activities among rural youth. To achieve this goal, RGCY aimed at employing around three Lakhs rural youth every year. Of these, 50% of youth are to be provided with self-employment/livelihood activities, and another 50% to be provided with skill training and placement. It is implemented by the Department of Rural Development and Panchayat Raj and the State Rural Livelihood Mission under the Department of Skill Development and Employment. Besides these two departments, there have been several implementation partners at the District levels. From each Panchayat, 50 youths were selected by Gram Sabha as per the eligibility criteria (viz., between the age group of 18 to 35 years with a minimum qualification of 8th standard) issued from time to time. All the 6,019 Gram Panchayats of Karnataka are being covered under the program.

Specific objectives of RGCY have been:

- A. To create improved and alternative livelihood opportunities through training, awareness, and capacity building programs.
- B. To improve the unemployed youth's income through up-grading vocational and managerial skills and creating opportunities for self-employment.
- C. To improve the social and economic condition of unemployed youth by initiating individual enterprises.
- D. To motivate the rural poor youth to start income-generating projects by training them in entrepreneurial and business skills.
- E. Check the migration of youth to towns and cities by creating employment opportunities in their native habitats.

The eligible youths are given information through an awareness program and personal counseling by the program partners. Training is imparted to the selected candidates to create awareness and/or skill them as per the scheme. In 30 districts, Project Supporting Agencies are identified to facilitate the self-employment opted by the candidates. During the study, there were 62 Project Supporting Agencies (PSAs; for Self-Employment Component), and 21 Project Implementing Agencies (PIAs; for Skill and Employment component) were engaged in the implementation of the scheme.

2. Log Frame/ Theory of Change

2.1 Logical Framework of Evaluation

As is well known, a logical framework makes an effort to explain the basic logical project framework (log frame) used about planning, designing, implementing, monitoring, and evaluating any project being implemented. In the current instance, it refers only to the evaluation of the two components of RGCY, namely a) Training and (through bank loans) Self Employment of rural unemployed youth (SE); and b) Skill Training and Job Placement (ST) of unemployed rural youth. The objective is to identify changes, if any, as a consequence of implementing the new variable or procedures, which in this case are SE and ST. The log frame below gives an outline of the expected outcomes of both the components of RGCY.

Fig 2.1: Log Frame

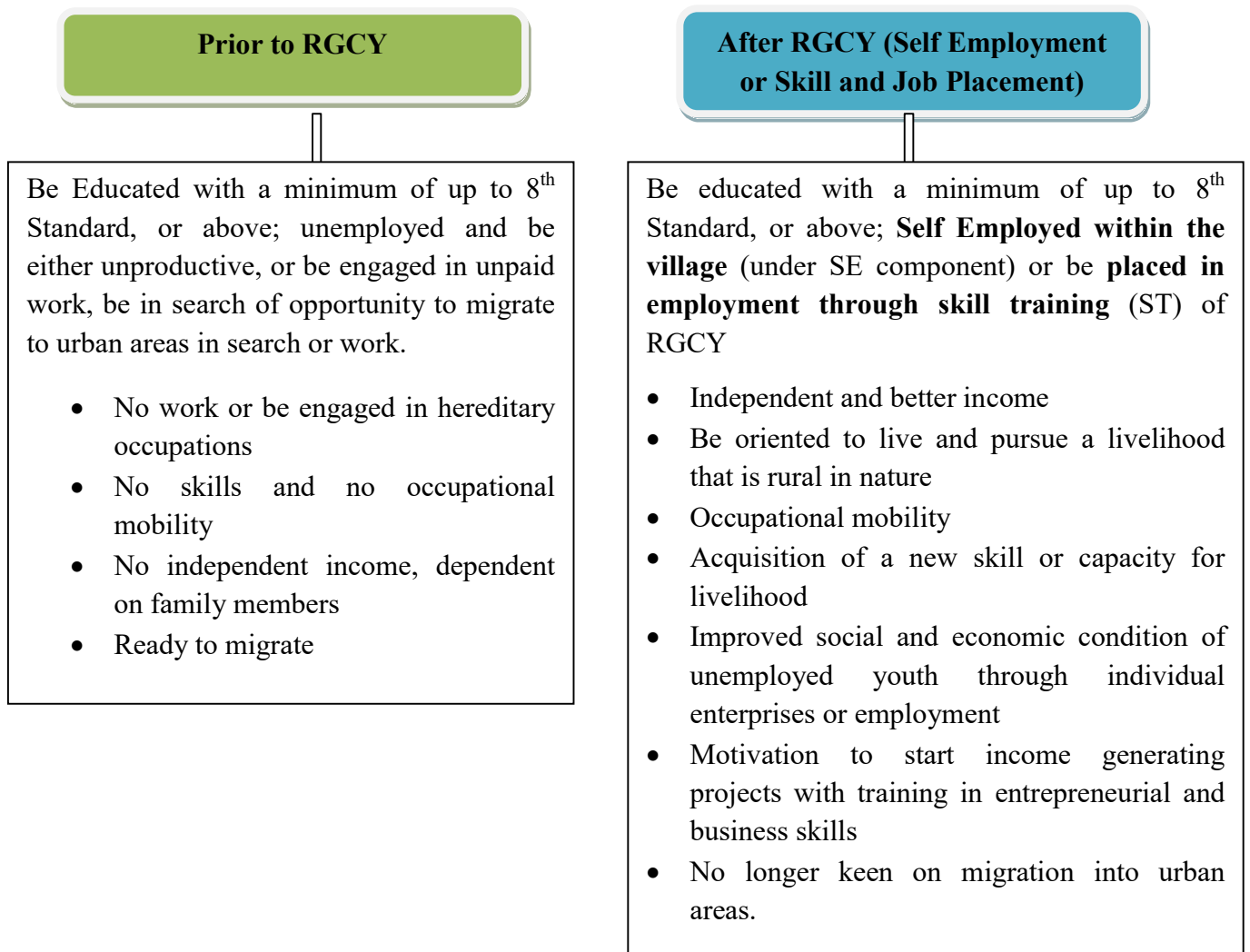


Table No. 2.1: Log Frame

Input	Activity	Output	Outcome	Impact
<p>Self-employment for unemployed rural youths</p> <p>Wage employment for Rural youth</p>	<ul style="list-style-type: none"> • Awareness creation • Training in different skills for sustainable livelihood through Self-employment through skill training and financial support 	<p>No. of youths Trained: 1,26,085 (2013-14 to 2017-18)</p> <p>Amount of Expenditure incurred: Rs 17,324.59 lakhs (2013-14 to 2017-18)</p>	<ul style="list-style-type: none"> • Independent and relatively better income • Pursuing rural livelihood • Occupational mobility • Acquisition of a new skill or capacity for livelihood • The improved social and economic condition of unemployed youth through individual enterprises or employment • Motivation to start income-generating projects with training in entrepreneurial and business skills 	<p>Capacity building of Youths:</p> <p>Entrepreneurship, innovation and economic growth</p> <p>Social and Economic empowerment of marginal groups</p>

3. Scope and Purpose of Evaluation

RGCY has been implemented in all the districts of the State; therefore, the scope of the study is to cover all the 30 districts of the State. The study covers the period from 2013- 14 to 2016-17 (four years' period). The different dimensions of the scheme to be covered under the study are:

- ❖ Awareness and utilization of the scheme by the target beneficiaries,
- ❖ training components and placements, self-employment,
- ❖ the effectiveness, issues, and challenges in the implementation of RGCY scheme
- ❖ Problems in enrolment of youths in the scheme, gender disaggregation
- ❖ Utilization of bank loans, training, and placements.

Using a mixed-method approach, the evaluation study aimed to cover the beneficiaries, implementation partners, banks, and State and District level. The evaluation was undertaken by the Karnataka Evaluation Authority and carried out by an external agency. The purpose was to assess the program's success or otherwise, understand the limitations and challenges faced in implementing the program and learn lessons for future implementation.

4. Progress Review

4.1 Funds Released and Candidates Trained:

It can be seen from the Table below that over five years, from 2013-14 to 2017-18, Rs. The government has released 17,324.59 lakhs, and 1,26,085 candidates have been trained during the same period. As far as the fund release is concerned, there is a decline of 41 percent in 2017-18 from the base years of 2013-15. It is only 2016-17 that shows an increase of 16 percent from the base years. On the other side, though there was a reduction in fund allocation in 2015-16, the number of candidates trained shows an increase of 43 percent as compared with the base years. This needs attention.

**Table No: 4.1 Funds released and candidates trained during the period
2013-14 to 2017-18 at the State level**

Sl. No.	Year	Amount Released (Rs. Lakhs)	Total Candidates Trained
01	2013-15 (2 years)	4,930.36 (100)	30,870 (100)
02	2015-16	3,767.30 (76)	44,271 (143)
03	2016-17	5,699.92 (116)	26,094 (85)
04	2017-18	2,927.01 (59)	24,850 (81)
05	2013-14 to 2017-18	17,324.59	1,26,085

Source: Official Records from line department, note: Figures in brackets are Index numbers

Further, the table below shows the release of funds and candidates trained across selected districts in four administrative divisions. Across divisions, it is surprising to note that the Bengaluru division got 21 percent of the total funds released at the state level from 2013 to 2017-18. But the candidates trained constitutes just 17.60 percent of the total candidates trained at the state level during the same period. The release of funds to the Kalburgi division constitutes just 19.9 percent of the total, and the candidates trained are 21.32 percent of the total candidates trained at the state level during 2013-14 to 2017-18 (Table below for further details).

Table No. 4.2: Funds released (lakhs) and candidates trained across selected (sampled) districts, from 2013-14 to 2017-18

Sl. No.	Districts	Funds Released (Rs. lakhs)	Candidates Trained
01	Bagalkot	737.81	7715
02	Dharwad	278.93	1810
03	Belgaum	1171.66	11732
04	Belgaum Division	2188.4 (27.78%)	21257 (31.38)
05	Bangalore Urban	219.59	1655
06	Chitradurga	659.93	5355
07	Tumkur	774.46	4911
08	Bengaluru Division	1,653.98 (21%)	11921 (17.60)
09	Gulbarga	401.88	5028
10	Raichur	802.27	7319
11	Yadagiri	362.48	2095
12	Kalburgi Division	1566.63 (19.9%)	14,442 (21.32)
13	Hassan	1247.50	7782
14	Udupi	129.98	367
15	Kodagu	170.57	1272
16	Mandya	919.65	10702
17	Mysore Division	2467.7 (31.32%)	20,123 (29.70)
18	State	7,876.71 (100)	67,743 (100)

Source: Official Records from Line Department, note: Figures in brackets are percentages

4.2 Types of Training provided under RGCY:

The training offered by RGCY consisting of one for 'self-employment' (with bank loans) and another 'job placement.' NGOs correspondingly are referred to as the Program Supporting Agency (PSA) and Program Implementing Agency (PIA).

Self-employment: There is 62 Project Supporting Agencies (PSA) that are working in Karnataka in 30 Districts 2016. The loan sanctioned to 42050 youths out of 86209 who submitted applications against the target of 176285. The achievement is 23.85 of the targets and 48.9 % of the requirement placed.

Skill Training and Placement: About 21 Project Implementing Agencies (PIA) is working for the Skill Training and Placement. A total of 226871 Candidates Were trained and Placed in 2014-15, and a total of 32472 Candidates Trained and placed in 2015-16.

Project Implementation Strategy:

At the state level:

- Orientation about RGCY to the Sanjeevini team
- Orienting the different partners and departments involved and making them aware of the possible problems arise at the time of implementation
- Rural development and Panchayat raj department call up the banks at the state level for providing the loans for the interested youths.

At district level:

- Elected representatives and team members of the RGCY are oriented to provide information about the scheme and its implementation.
- Formation of the district-level advisory committee.
- Supporting youth fair organized by Zilla Panchayat.
- Providing advice for the implementation partners.
- Recognizing good training institutes.
- Creating awareness about the facilities available in the market and planning the projects favoring youth activities.
- Creating awareness about the utilization of the necessary facilities available at the Zilla Panchayat level for the products of youth prepared at the district/taluk/block/village level.

At the taluk level:

- Creating one-day awareness program for the elected representative, team members. Panchayat development officers and other staff of RGCY.
- Formation of committee for monitoring the progress of the scheme
- List of youth finalized from gram Sabha for the self-employment and skill training and placement will be finalized.
- Committee will meet once in a month for monitoring the progress.
- Reviewing the self-employment and skill training and placement opportunities based on the social and geographic consideration.
- Reviewing the support available from different department.

At village level:

- Finalizing the list of eligible youth as per the prescribed criteria under RGCY by Gram Sabha
- In accordance with Gram Panchayat President and Gram Panchayat members organizing Gram Sabha for identification of unemployed youth.

4.3 Nature of training:

Through satellite communication from every Gram Panchayat, 40 youth were to be selected for training. Therefore, from 6019 Gram Panchayats, 240760 beneficiary trainees were intended for satellite training from KSRLPS- Sanjivini. Covering 177 Taluks, every Gram Panchayat through 34 transmission training programs were to be conducted. Thus 7080 candidates were to be trained for self-employment and skill development and training.

The project implementation agencies do training of the beneficiaries at the Taluka level. Self-employment training was to be conducted for 3 to 6 days. As per the operational guidelines, the selected candidates were to be formed into **joint liability groups** around a common purpose for applying for a loan. Thus, each group consisted of persons aiming to pursue self-employment in any chosen occupation. Following this, they were expected to apply for a loan through the identified commercial bank. After formally receiving confirmation, they would be eligible for a loan; would they receive training from the Project Implementation Agency. Under the skill development and placement component, intensive training for 45 days (both residential and non-residential) were being given to the selected beneficiaries. Before this stage, the PIAs would have already entered into a memorandum of understanding that business firms would hire or engage the services of the trained and certified beneficiaries of RGCY.

However, as we shall see in the following sections, these steps did not always follow the same sequence for various reasons operating at the field and administrative levels. For instance, the commercial banks could not give an undertaking that they would advance a loan to a person if trained in a field, instead were willing to certify that as on the date of verification whether or not a person had liabilities of loans to the banks. Likewise, the MoUs entered with the private firms did not always engage the persons trained in any skill, for the demand for labor may have changed over a month or two. We shall discuss these operational challenges and modifications in the subsequent sections of the chapters.

5. Review of Literature

5.1. Tracing the root of Skill Development in India:

Skill development assumes great importance in the Indian context because of the demographic dividend. India is going to become one of the youngest countries of the world with an average age of 29 years as against the average age of 37 years in China and US and 45 years in the Western Europe. According to a report of World Bank, only 2.3 per cent of the total work force in India has formal skills training. The India Skills Report 2018 reveals that only 47% of the individuals passing out of educational institutions are employable.

The process of skilling the population of India and promotion of industrialization was started way back in 1969 when country's first Industrial Training Institute was setup. It was setup under the Ministry of Labour and Employment. Thereafter, various other policies such as Apprenticeship Act, 1961, National Skill Policy, 2009, National Skills Qualification Framework, 2013, and recently Skill India Campaign (under which various initiatives has been launched) have defined the roadmap of Skill Development in India. The 'Skill India' or National Skill India Mission campaign announced by Prime Minister Narendra Modi in 2015 aims to train 40 crore Indians in different skills by 2022.

The skill growth in India is now taken care of by the Ministry of Skill Development and Entrepreneurship (MSDE). The Ministry is accountable for bringing together all skill improvement activities across the country and synchronize it, elimination of increasing divide between requirement and provision of personnel with adequate skills and industry experience, developing quality professional and methodological training institutions, skill enhancement and enrichment, encouraging new skills and be a catalyst for the workforce to come up with revolutionary and path-breaking ideas .MSDE thus encourages the youth by fostering creativity, innovation in them, which leads to the path of entrepreneurship. The Ministry aims to march forward efficiently and swiftly to accomplish its vision of a 'Skilled India'. It is supported in this program by efficient and well-designed organizations named National Skill Development Agency (NSDA), National Skill Development Corporation (NSDC), National Skill Development Fund (NSDF) and 33 Sector Skill Councils (SSCs) as well as 187 training partners registered with NSDC.

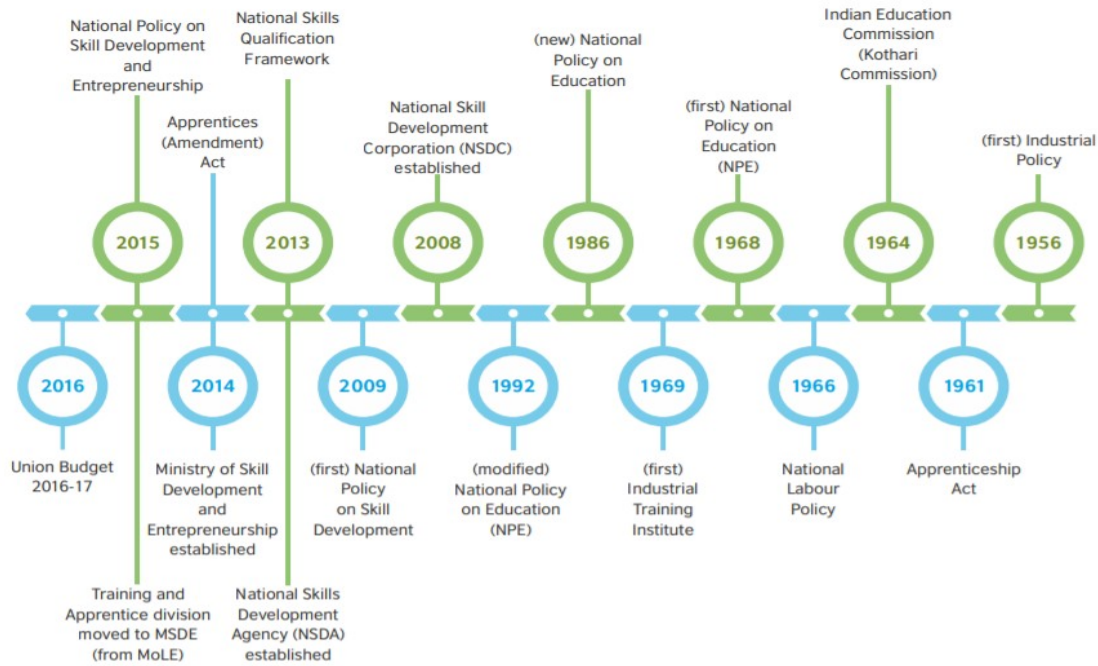
The National Skill Development Fund (NSDF) was set up for raising funds from both government and non-government sectors to meet the skill development objectives. Directorate of General of Employment and Training (DGET) in MoLE coordinates the trainings related to vocational skill development. Indian Institute of Entrepreneurship (IIE), and National Institute of Entrepreneurship and Small Business Development (NIESBUD) under MSME are engaged to promote the entrepreneurship. The skill-based training and assessment models exist under various key schemes. Govt of India has set up an elaborate skill development architecture and has also adopted large scale skill development programs such as Pradhan Mantri Kaushal Vikas Yojana (PKKVY). The National Skill Development Corporation (NSDC) is a one of its kind, Public Private Partnership in India. It aims to promote skill development by catalysing creation of large, quality, for-profit vocational institutions.

5.2 Key features of the National Skill Development policy:

- Institution-based skill development, including ITIs/ vocational schools/technical schools/polytechnics/ professional colleges, etc.
- Learning initiatives of sectoral skill development organized by different ministries/departments
- Formal and informal apprenticeships and other types of training by enterprises
- Training for self-employment/entrepreneurial development
- Adult learning, retraining of retired or retiring employees and lifelong learning
- Non-formal training, including training by civil society organizations
- E-learning, web-based learning and distance learning
- The policy lays down three the institutional framework comprising:
 - Prime Minister's National Council on Skill Development
 - National Skill Development Co-ordination Board
 - National Skill Development Corporation (NSDC)
 - National Council for Vocational Training (NCVT)

Picture 5.1: History of Skill development: A Snapshot

HISTORY OF SKILL DEVELOPMENT: A SNAPSHOT



Source:

https://www.britishcouncil.org/sites/default/files/18.10.16_overview_of_skill_landscape.pdf

As seen, the Govt. of India has taken comprehensive initiatives focused on the skill development programs implemented in India. Various evaluations and studies have been done to investigate the existing framework for skill development programs and assess their effectiveness in leveraging the demographic proportion in India by making them more skilled and employable.

A study by **Sushendra Kumar Misra (2015)** titled “Skill Development: A Way to Leverage the Demographic Dividend in India” examined the present skill development policy through skill development schemes and whether it yields in producing world class skilled manpower. The paper discussed about the policies of National skill development council, National Skill Development Co-ordination Board, and National Skill Development Agency and concluded that existing skill development policy should be modified in accordance with the need of the industry and global market and should promote the private partnership to accomplish the skill targets.

Agarwal S. (2016) attempts to illustrate the importance of “Central Pillar of Employability: Skill Development”. This research paper is an effort to understand the present skill capacity

and the challenges faced by skill development system in India along with their solutions and to assess the level of skill capacity of the Indian workforce with the help of education and vocational training. The study found that both the government and its partner agencies have launched various measures/initiatives for the effective implementation of the skill development system in the economy but this sector still faces a number of undetermined issues/challenges that need immediate attention of the policy makers. The study also found that these program were unable to create avenues for casual workers and were not of the scale needed.

Singh & Kaur (2018) conducted a study entitled “A Study on Skill Development of Paint and Coating Industry”. This study aimed to identify the reasons for shortage of skills in painting industry and to determine how to deal with skill gap among painters. The findings of the study indicated that lack of formal training and inadequate provisions for the training of painters are the main reasons behind the shortage of skills in paint industry. The results of study indicated that there was shortage of skilled workforce in paint industry. Skills are always shown in the quality of work. Poor quality of works could be the results of the lack of skilled painters. Training has a positive and significant effect on performance of workforce. The result shows that painters lacked formal training. They did not have formal certificate or diploma through formal training. Furthermore, the present level of knowledge and skills are inadequate to use the new equipments and techniques in painting work. There was a skill gap in paint industry.

Singh and Sanjeev (2016), conducted a study on “Need for Re-Skill training towards Make in India Initiative” The purpose of the present study was to identify the factors affecting the employee’s attitude in an organization towards skill training. Finding of the study showed that employees agreed that re-killing was important for job growth and it also helped them in learning new technology and skills. They were of the opinion that re-skilling provided them with better growth opportunities. The study suggested that it was very important to provide the right kind of skills to employees for better employment opportunities. The companies must put more emphasis on re-skilling than hiring IT professionals for saving their time and money.

Sanjay S. Kaptan (2014) “Skill Development and Capacity Building-Role of education Institution” study discussed about the importance, role, and need of skill development and capacity building program as the principal purpose of education. Paper discussed about the suitability of education to meet the requirement of industry and labour market, improving the

quality and competency of labour through skill development program as conventional education system lack synergy between industries and institutions. The study concluded that there was a strong need of capacity building & skill development programs with active participation of educational institution to accomplish the mission. It emphasized on the role of bringing the higher education system under the umbrella of NSDC, UGC and Make in India. The study recommended a shift in the skill development sector, in favour of innovations, improvements and high-quality training.

India Skills Report 2019 published as an in-depth study of employability amongst the fresh candidates joining the workforce. It is a joint initiative by People Strong, a Global Talent Assessment Company, in collaboration with Confederation of Indian Industry (CII) along with partners like UNDP, AICTE, and AIU. The report discussed about the importance of skill development, the role of institutions such as NSDA and PMKVJ. The key findings of the report were:

1. About 46.21 per cent students were found employable or ready to take up jobs in 2019, compared with 33 per cent in 2014, and 47.38 per cent in 2018.
2. Female employability witnessed an upward trend at 47 per cent this year from 38 per cent in 2017 and 46 per cent in 2018.
3. Most employable candidates as per the courses were MBA Students at 54 per cent as against 40 per cent in the last two years.
4. A decline in employability was seen in B. Tech, Engineering. MCA graduates, Technical & Computer-related courses.

Skill development in India is a concept with multiple aspects. Studies have revealed that skill development is a necessity in the advent of technological changes, emphasized on the need of integrating skill development with secondary education and use it as an effective measure to empower women in the country. Labour market reforms are required to overcome challenges such as mismatch between theory and practice, low quality of skills assimilated, the mismatch between demand and supply of skilled labour force, low level of in-house training, low cooperation from students and employees due to lack of incentives and lack of qualified teachers. Based on the general review, most studies in the area of skill development have focused on two aspects: self-employment and job placement. The following reviews highlight implementable recommendations on these two aspects which present solid grounds for renewing focus in the skill development programs.

5.3 Skill Development and Self Employment

Sl. No.	Author, Year and title of the article	Primary and Secondary data	Major Findings	Major Recommendations
1.	K.L. Dangi & S.L. Intodia (2001) Entrepreneurship – A way to employment generation among Tribal and Non-tribal educated rural youth of southern Rajasthan. Journal of Indian Education NCERT Vol. 26, No.4 (pp39-45), 2001.	Field Survey. Secondary data from Government records on education programs, and employment schemes for youth in Rajasthan	The current education system does not equip youth with skills and thus they are unable to avail employment opportunity. Tribal youth are pushed further into cycle of poverty due to unemployment.	Unemployment cannot be resolved unless the educated youth are trained and involved in entrepreneurship-oriented vocations. Entrepreneurship oriented courses if incorporated in the school level syllabus would help in eradicating the unemployment problem among tribal and non-tribal educated youth.
2.	David Allen & William Curington (2014) W.P. The Self-Employment of Men and Women: What are their Motivations? J Labor Res 35, 143–161,2014.	Field survey.	The study investigates whether men and women carry different motivations for entering self-employment. Whereas entrepreneurship has classically been conceptualized as an individualistic, masculine endeavor, this research shows that women entrepreneurs often endorse motivations that are inconsistent with that model of entrepreneurship. Men who choose self-employment are influenced principally by pecuniary concerns, while women are influenced principally by family concerns and by the opinions of their family, friends, and peers.	The authors suggest that in order to promote self-employment among men and women, the policy formulation should adopt different stance. There is a need to inspire social capital and community support for women to take up self-employment whereas core financial focus should be adhered to in order to encourage men to take up self-employment. The authors emphasize that the language of the policy, programs and publicity needs to incorporate such ideas to popularize self-employment. One size fits all policy approach will not give results.

3.	Neetha N (2010) Self-Employment of Women: Preference or Compulsion? <i>Social Change</i> , 40(2), 139–156,2010.	Data is based on a disaggregate analysis of the robust set of data collected in the three quinquennials Rounds of NSSO: the 50th (1993–94), 55th (1999–2000) and 61st (2004–05) Rounds.	This paper analyses whether individuals take to self-employment as a result of a ‘push’ out of the formal economy, or due to a ‘pull’ towards more lucrative and advantageous employment opportunities. The analysis in the essay reveals that self-employment in the post liberalization period is not one of new productive opportunities, resultant of a high growth economy, but of lack of employment opportunities. The study shows that the growing social and economic crisis is locking vast sections of women workers into a downward spiral of more labour for less income resulting in an enhancement of gender-based inequality in the world of work as a whole.	The author’s analyses suggest that the pattern of increase in self-employment reported by data is not always an optimistic outcome. A detailed analysis will reveal the underlying conditions leading to self-employment and whether it is providing means of livelihood to people. The 2005-06 rise in self-employment trend reflected the precarious conditions of labour markets in India, where paid employment was simply not increasing fast enough to meet the needs of the growing labour force. Women were forced in self-employment sector with low productivity, unpaid labour in exploitative conditions. The author suggests that data on self-employment needs to take into account the work conditions, earning made and regularity of income.
4.	Dr. V. R. Palanivelu & M. Rehmath Jahan (2013) Empowerment Of Rural Women Through Self-Employment-A Study With Special Reference to Idapadi Taluk in Salem District. <i>Shanlax International Journal of Management</i> 1(1),July 2013.	Structured questionnaires and Interview schedules were administered to a sample 150 women entrepreneurs. Secondary data were also collected from related publications and websites.	The study examined the empowerment of women in Idapadi town of Salem District. The analysis indicates that self-employment not only helps the respondents to produce extra income but also enables them to be economically independent and self-sufficient. The study reveals that income, expenditure and savings of	The study suggests that a change has to be brought about not only in the status of women but in the attitude of the society towards them. Priority has therefore necessarily to be given to changing image of women, from a passive onlooker and recipient, to that of a positive doer and achiever. There is a need to create awareness among the rural women, to motivate them to take-

			the respondents before and after self-employment differ significantly. Women involved in self-employment felt self-satisfaction, independence and their sense of determination helps them to achieve success.	up self-employment ventures, to assist them in obtaining necessary inputs required for setting of self-employment ventures from different sources and to provide necessary follow-up assistance to the self-employed rural women for sustaining them in their market.
5.	Anderson, & Hughes(2010) The business of caring: Women’s self-employment and the marketization of care. Gender Work and Organization, 17(4), 81-105,2010.	Interviews were conducted with twenty Canadian women self-employed as care workers.	The study’s purpose was to learn about the working conditions, pay and levels of satisfaction of women self-employed as care workers. Results showed they were more satisfied with their jobs than wage and salary workers.	Future research should focus on self-employed caregivers in order to provide a more complete account of paid care. Self-employed care workers have not been widely studied compared with other types of care workers, such as employees providing domestic or childcare in private firms or private homes and this study fills the gap. Research topics might include the types of self-employment situations that most benefit women and the strategies they use for raising the value of providing care.
6.	Haapanen & Tervo (2009) Self-employment duration in urban and rural locations. Applied Economics, 41(19), 2449-2461,2009.	Cross-sectional, survey, secondary data analysis	This article analyzed self-employment spells in Finland using a large data set for the period 1987 to 2002. Researchers found that exit rates from self-employment and the length of self-employment spells depend upon location (urban versus rural area) and the cyclical trends in the economy. Rural areas have significantly lower exit rates in the first years of self-employment than	These results suggest that the push effect is strong in rural locations: aside from the fact that labor markets with weak paid-employment opportunities push workers into self-employment, they force individuals to continue in self-employment, even if the firm did not turn out to be very profitable in the first place. If the firms survive the difficult first years, hazard rates will be considerably smaller thereafter.

			urban areas. On average, survival times are longer in rural than urban locations. Rural areas as compared to urban areas in Finland are characterized by weaker employment conditions. Self-employment is also on a higher level in rural areas.	
7.	Fields, G. (2019) Self-employment and poverty in developing countries. IZA World of Labor 60,2019.	Review of ILO reports and Policy documents	The findings of the study show that most workers in low- and middle-income countries are self-employed, but earnings are typically higher and social protection programs are more widespread in wage employment. Most workers are self-employed because they have no choice. One goal for public policy would be to raise the returns to labor of the self-employed.	Governments should support self-employment as a means of creating livelihood opportunities for the poor and expand opportunities for better-paying wage employment. Too often, public policies hinder the self-employed. With the right policies in place, the self-employed can boost their earnings above the poverty level. Four interventions have proved effective in a range of settings: (i) focusing economic growth on improving earning opportunities for the poor, (ii) creating off-farm jobs, (iii) training for wage employment, and (vi) making microcredit affordable.

8.	<p>Vilas Kadrolkar (2014)</p> <p>Self-Employment Generation in Rural Economy: A Study of Skill Generation Program. Training and development journal. 4. 29-36,2014.</p>	<p>The secondary data were collected from the District Rural Development Office Belgaum; Zilla Panchayat office, Belgaum; and District Statistical Office, Belgaum.</p> <p>Primary data were collected through a structured questionnaire from a sample of 80 beneficiaries of the TRYSEM trainees who had undergone training under the program in 1997--98.</p>	<p>About 67% of self-employed were found in tailoring and embroidery trades. The activities that are new and modern in nature, like computer, TV/radio repair and motor rewinding, create more of wage employment than self-employment. Computer trade, with highest return on investment, exhibits as the most successful trade in generating income, followed by TV/radio repair and motor rewinding. The reinvestment amount is directly related to the income generated from the business. There is positive relation between net returns and repayment of loans in the study area. Thus, income generated in a particular activity has a positive impact on sustainability of units. Overall, the TRYSEM program has solved the unemployment problem in rural areas.</p>	<p>Self-employment in modern trades needs very high investment, and major part of finances ought to be from institutional finance. Larger the investment, higher the returns on the investment and vice-versa.. There is a positive relation between rate of return and repayment of loans. Only 50% of the self-employed units have sustained for 5 years, so policy formulation needs to focus on their sustenance and continued support.</p> <p>Thus, modern trades are more income generating, while traditional trades generate more of self-employment.</p>
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5.4 Skill Development and Placement

S. No.	Author, Year and title of the article	Primary and Secondary data	Major Findings	Major Recommendations
1.	Aya Okada (2012) Skills Development for Youth in India: Challenges and Opportunities SPECIAL ISSUE: Youth, Education, and Work, 2012	Primary data via several rounds of Fieldwork in India. Secondary data sourced from provisional census of 2011 and Govt. records.	<p>This paper has identified an enormous skills gap in India between what industries demand based on recent rapid economic growth and the skills that young people acquire through vocational training.</p> <p>For more than a half century, well-institutionalized public vocational education and training systems have been in place both within and outside the formal education system. But they are not large enough to accommodate many school graduates, and they have not been able to provide young people with the vocational skills that industries need.</p> <p>Thus, youths' access to vocational training continues to be limited.</p>	<p>The study gives the following policy suggestions:</p> <p>First, for India to promote industrial development and achieve sustainable growth, it must increase its investment in education and training for youth. In particular, to move further into a knowledge-based economy and move up the value chain, it is indispensable for India to improve the quality of education at every level.</p> <p>Second, the focus of India's skills development system does not correspond to either the level of skills demanded by industry or the overall levels of education of most young people. Thus, the government must ensure that most young people at least finish lower secondary school (i.e., 10th grade).</p> <p>Third, to open training opportunities for youths who have not completed secondary education, it would be helpful to create more courses at ITIs with lower levels of educational requirements.</p> <p>Fourth, given the vast size of the informal sector, however, it is critically important to institutionalize some training for work in the informal sector. Rather than the current somewhat ad-hoc delivery of training, institutionalized and structured settings may help offer more effective and streamlined training for the informal sector.</p>

Evaluation of Rajiv Gandhi Chaitanya Yojane (RGCY)

2.	<p>Asghar Hayyat & Sajjad Hussain Chughtai (2015) The Impact of Vocational Training on Poverty Alleviation through Moderation Role of Foreign Funds: Evidence from Southern Punjab Management Studies and Economic Systems 2 (2), 2015</p>	<p>Data was collected via a survey conducted with 350 vocational graduates in Southern Punjab</p>	<p>The results proved that there is significance contribution of vocational education and training in poverty alleviation. The study showed that employers are often not aware about the training initiatives and their demand for business and industry were mismatched. Vocational graduates were expecting quick employment after getting skill trainings, there is need of strategies to be made by govt. and private sectors to create maximum employment opportunities There is need of vocational cum formal institutes where an individual can get both types of education at the same time. There is need of efficiency and effectiveness at intermediate level of technical education and vocational training.</p>	<p>International donors should be welcomed for technical and vocational training. At higher level of VET, like post graduate and graduate level, the stipend in shape of scholarship should be provided and without gender discrimination. Business organizations and industries should be communicated and training programs should be launched according to the needs of labor market and part-time programs should be launched for workers working at low levels in organizations Planning and monitoring cells should be formatted and planning for future needs should be forecasted and balance has to be maintained in supply and demand of workforce.</p>
3.	<p>Shrivastava and Jatav (2017) An Analysis of Benefits and Challenges of Skilling India.9th ICSTM-17,14th October 2017 Federation of United Nations Association, New Delhi (India).</p>	<p>Data was mainly collected from the Ministry of Micro, Small & Medium Enterprises (MSME), websites of the respective start-ups companies, websites of the various Government agencies and their annual reports. The specific objectives of the study were to study and analyze the Indian experience of skill</p>	<p>The study revealed how the different types of programs launched by Government of India can generate job opportunities in India with new Industrial skill requirement. The study finds out the overall status of skill capacity available, skill requirement, skill gap and initiatives taken by Govt for skill development. The existing skill development policy in India needs an urgent treatment.</p>	<p>The study suggests that the institutional structure needs simplification with greater investment in training infrastructure. There need to be an emphasis on supporting a casual labour force that needs to be accompanied with incentives for private sector participation too.</p>

		development in India and analyze the challenges faced.		
4.	Kanchan & Sakshi (2015) Skill development initiatives and strategies, Asian Journal of Management Research, Volume 5 Issue 4, 2015.	Data were collected from secondary sources like journals, magazines, articles and media reports.	The study found that 80% of the workforce in India (rural and urban) do not possess any identifiable and marketable skills.	The study suggests that various skill development initiatives could make India the global hub for skilled manpower, and also result in a surplus of skilled manpower of approximately 47 million by 2020.
5.	Abhishek & Aditya (2015) Skill Development Programs: A Project Management Perspective , International Journal of Humanities and Management Sciences (IJHMS) Volume 3, Issue 5,2015.	The study is based on analysis of secondary data obtained from public domains, as well as private confidential data obtained from the parent organization, Infrastructure Leasing & Financial Services (IL&FS) Skills.	The study revealed that the major challenge faced by the government in implementing the skill development programs in India is mobilizing adequate funding so as to support the existing skill development projects. Of the 12 million people joining workforce every year, the unskilled workforce accounts for the major chunk of this section. It also found that there exists very strong gender bias in the enrolment of skill development hence marring the talent based on merit.	It is necessary that bottom up the pyramid approach be taken into consideration as it may be more effective to develop skilling capacity. NGOs and Panchayats should be mobilized to inform women and their families regarding Vocational Educational Training (VET), and help existing women candidates organize into self-help groups.
6.	S. Panday (2016) Improvising Skill Development & Employability Potential through Higher Education, Research & Innovations in India. International	The paper reviewed secondary data on policies framed for skill development to identify the gap between the government and private programs and discuss on	The study concluded that private sector plays a major role in overcoming the gaps in Government policies. However, their motive is to expand and scale up their very own enterprises. Thus, their process of skill development may vary. There is a lack of innovation in Skill development	Skill development programs must be framed innovatively such that there is environment protection, optimal utilization of bio-waste and earning of livelihood can happen, all at same time. There is a strong need of trained trainers at different levels who can serve full time

	Journal of Innovative Research in Science, Engineering and Technology 5(1),2016.	the current scenario on skill training and placement.	programs. Almost all courses and curriculums are catering to industrial needs. More than 20 Ministries/Departments run 70 plus schemes for skill development in the country. However, there are gaps in the capacity and quality of training infrastructure as well as outputs, insufficient focus on workforce aspirations, lack of certification and common standards and a pointed lack of focus on the unorganized sector.	in the institutes to provide full attention to the registered candidates. There are plenty of Government schemes but most of them are in collaboration with private sources, or indirectly benefitting enterprises.
7.	Dr. Esha Sharma & Sakshi Sethi (2014) Skill Development: Opportunities & Challenges in India Gian Jyoti e-journal,5(1), 2015.	Review of National Skill Development Council data and various State Skill Development Programs	The country has a total training capacity of around 4.3 million, thus depriving every year around 64% newcomers of the opportunity of the skill development training. Most of the training institutes have low industry interface as a result of which the performance of the skill development sector is poor in terms of placement records and salaries offered.The course curriculum of some of the courses of skill institutes do not provide training that matches the industry requirements due to which they have poor placement records.There is a lack of proper career guidance to the students due to the inadequate placement statistics and weak industry linkages of the training institutes	Training institutes need to be assessed on their performance which can be evaluated based on certain criteria e.g. total number of students placed with acceptable salary packages, industry. Financial assistance can also be provided to such institutes. In order to bridge the gap between the demand and supply of the skills, it is necessary to find out the main causes for this gap. Surveys can be conducted to find the exact skill requirement from the employers. Students should be made aware of the existing training institutes, courses offered and career opportunities after course completion.

6. Objectives and the Issues for Evaluation:

Given the need to evaluate an ongoing program, this evaluation study was undertaken with the following Objectives and Research Questions. The evaluation study covers the beneficiaries, implementation partners, banks, and State and District level stakeholders using a mixed-method approach.

6.1 Objectives of the Evaluation:

1. To understand and map the demographic characteristics of unemployed youth in Karnataka and their access and willingness to participate in the RGCY Scheme.
2. To analyze and document the status of rural unemployed youth before and after the implementation of the scheme.
3. To examine and validate the effectiveness of the training activities by the PIAs and PSAs in promoting the income generation activities among the beneficiaries.
4. To assess the impact of the RGCY scheme on the livelihood and income status of the beneficiary families.
5. To assess the sustainability of self-employment and wage employment initiatives taken up during the past 3 years.
6. To assess the bottlenecks in getting bank linkage and study the loan repayment status of the bank loan availed.
7. To examine the placements and employment opportunities generated for the trained youths.
8. To analyze issues and challenges in implementation (bottlenecks, community level, and youth-related issues), the role of PSAs and PIAs, and uptake. Selection, training, support, monitoring, and evaluation processes of PSAs and PIAs by the department to understand the Scheme viability and suggest measures for improvement.

6.2 Evaluation Questions:

1. What is the need for intervention by the Government through RGSY in the labor market? How is it different from the earlier similar type of employment programs?
2. What is the experience derived from the earlier self employment and training programs? Provide a review of literature in the field.
3. What is the awareness level of the beneficiaries about RGCY scheme? Whether it differs across the districts/ regions?

4. What is the number of youths enrolled in the Self-Employment?
5. And what is the number of youths enrolled for Skill Development and Placement Whether the placement is adequate and secure? What are the reasons for low placement?
6. What is the trend in self-employment under the RGCY scheme? Does it differ across the regions?
7. Is there any shift in income generation activities carried out by the beneficiary youths before and after implementing the scheme?
8. Are the guidelines followed in enrollment for training and placements appropriately, any deviations observed across the regions?
9. What is the effectiveness of skill training activities, regional/geographic suitability to match job market/opportunities and placement, community/individual acceptability/preferences, and income generation?
10. How the PIAs and PSAs are functioning in different districts. Reasons for not having implementation partners in some districts.
11. What are the methods of accreditation and validation of training curriculum activities and certification?
12. Whether the monitoring mechanism under RGCY is adequate and effective?
13. Examine the impact of other similar kinds of schemes in the region. Is there any overlap effect?
14. Whether the bank credit is adequate for economic activities under self-employment? Is so, how the resource gap is managed?
15. Examine the Reasons for the delay of loan for the enrolled candidates under Self-employment and repayment pattern.
16. Are there any dropouts under the RGCY training scheme, and what are the reasons for it?
17. One of the scheme's objectives is to reduce the migration of youths from rural to urban areas. Compare the migration of youth before and after the implementation of the scheme in the study area.
18. Whether implementing Partners have adequate human resources and infrastructure and training modules to impart quality training? Gaps existing, and adjustments made?
19. What are the Issues and challenges faced by the implementation partners?
20. How is the linkage with the Placement industries/ organizations?
21. Should the scheme be continued? If no, why not? If yes, with what changes?

7. Evaluation Methodology

Since the RGCY scheme is implemented under two different schemes, namely, Self-Employment and Skill Training and Placement, beneficiaries' selection criteria were carried out separately. In other words, there were two sub-samples for the evaluation, and the data gathered were analyzed and interpreted independently.

7.1 Evaluation Design

This evaluation study followed, as mandated, a Quasi-Experimental approach design involving a diagnostic research design employing a Triangulation method (mixed method) of balancing both qualitative and quantitative data. It is quasi-experimental because the study assesses the impact of an intervention upon a target population without any specific random control population. However, for comparison, a small section of those who were not targeted for intervention as control was chosen for interviews to perceive what it was like not to be covered by RGCY. The diagnostic character of this study is reflected by our effort to address some of the causes of the social and economic problems associated with rural unemployment, absence of entrepreneurship and or self-employment, limits to acquire skills and finding employment within the rural economy, as also the push factors leading to rural-urban migration. These social and economic problems are what were aimed to be addressed by the scheme. Finally, the study followed a methodological triangulation approach for it involved analysis of primary and second data and employed a combination of qualitative and quantitative techniques of data collection. The study followed the standard procedures involving the following steps.

- Review of literature available in the field.
- Analysis of the available secondary data from various reports and surveys.
- Collection and analysis of primary data through a structured interview schedule
- Focused Group discussions –Beneficiaries, stakeholders, Govt. officials.
- Data compilation and analysis of data by using simple statistical techniques like comparisons of percentage, averages, etc

7.2 Sampling Design²:

For sampling, the following steps were adapted:

I Stage - Listing of the districts coming within the four administrative divisions in the State.

II Stage - Selection of the Districts within the Division. Data gathered from the annual reports available with the RDPR and Karnataka Rural Livelihood Mission was used to arrange the districts in each division following their performance in each of the two components (SE and ST). Following this, within each division, one district with the lowest and highest achievement in respect of the number of youths identified and trained for Self-Employment and Skill Training was considered Sample Districts

III Stage - At the district level, the beneficiaries and non-beneficiaries (control) were selected randomly (systematic random sampling) basing on the list of beneficiaries provided by the Project Support Agencies (PSA) and the Project Implementation Agencies (PIA) from the sample districts.

7.3 Sample Selection Process:

Probability Proportional to Size (PPS) sampling technique was adopted in the selection of samples of respondents to ensure that there is an adequate representation of beneficiaries from SC/ST, minority, physically handicapped, women identities. Equivalent to one percent of the sample was selected as a control group from among the non-beneficiaries at the district level. This control group was selected based on the lists of PIA's and PSAs, who had enrolled or registered but not continued to the next level of the program. Table 7.1 to 7.4 presents the particulars of the sampling process adopted and the final sample chosen.

² As pointed earlier, the methodology followed and the sampling design adapted were given to us by the Terms of Reference for carrying out the evaluation.

Table 7.1: Sampling Guidelines Received as per the ToR and Selection of Districts and Respondents: Self Employment Component

State	Division	Districts	No of youth's self-employed	Sample
Karnataka	Bangalore	Chitradurga (H*)	1867	276
		Bangalore Urban (L*)	637	94
	Belgaum	Bagalkot (H)	3646	540
		Dharawad (L)	812	120
	Gulbarga	Kalaburgi (H)	3033	448
		Yadgir (L)	418	63
	Mysore	Hassan (H)	3250	481
		Udupi (L)	159	024
	Total		13822	2046

Source: Terms of Reference

Note: H – High; L – Low; Highest number and lowest number of youths self-employed. Sample size at 95 percent confidence level Margin of error 2% = 2046 PPS distribution

Table 7.2 Sample selection process for skill training and placement

State	Division	Districts	No of youth's self-employed	Sample
Karnataka	Bangalore	Tumakuru (H)	1102	439
		Bangalore Urban (L)	2496	100
	Belgaum	Belgaum (H)	16804	670
		Dharawad (L)	4296	172
	Gulbarga	Kalaburgi (H)	6164	245
		Raichur (L)	4722	188
	Mysore	Mandya (H)	10362	413
		Kodagu (L)	1944	078
	Total		47890	2305

Source: Terms of Reference

Note: H – High; L – Low; Highest number and lowest number of youths trained Sample size* at 95 percent confidence level Margin of error 2%:2305 PPS distribution across Talukas and below

Table No. 7.3: Sample for Quantitative data:

SI no	Types	Beneficiaries	Sample size	Control Group
1.	Self-employment	13822	2046	21
2.	Skill training and placement	57800	2305	23
	Total	71622	4351	44
(With confidence level at 95% and margin of error at 2%)				

Source: Terms of Reference

Table No. 7.4: Qualitative data

Total 64 FGD's (4 FGDs/District) for Self-employment and (4 FGDs/District) for Skill development	FGDs involving <ul style="list-style-type: none"> • one group each beneficiaries and non-beneficiaries • 1 with Training partners • 1 with district officials
IDI's carried out	Involving- beneficiaries, stakeholders-state, district, taluk & GP level, Bank officials

Source: Terms of Reference

8. Tools of Data collection and analysis

Data thus gathered have been primarily fed into the statistical software of SPSS to generate comparative tables for analysis purposes. As and when important observations are being made in the following sections as data analysis and interpretation, we have used the case studies and indicating the contrasts, material from gathered from the 'Control' group have been taken into account. Similarly, the rich data gathered through FGDs and IDIs have been made use of either to elaborate a point made or as an indicator of the program's impacts.

8.1 A few limitations of the study:

A few observations of methodological significance must be made, more for an academic reason for future evaluations. First, even though the PSAs and PIAs gave us the list of beneficiaries whom they had trained, much of our time was lost in tracing them for our study's purposes. This was even more pronounced as a problem for us regarding the Self Employment component's beneficiaries since most of them tried to avoid us by giving us misleading addresses because of the loans involved. Our investigators were mistaken to be representatives of commercial banks that had lent the money to start their self-employment ventures. At many places, we were drawn into verbal arguments over loan repayment because of the confusion that had prevailed over loan waivers as a policy of the state government at the time of our data collection. At least in two locations, our investigators had made a narrow escape from being attacked by a group of persons who had only a few days before our visit had been served notices by the banks for repayment of loans and interests.

Secondly, there had also been an expected change in the beneficiaries' addresses and, therefore, differed from what was available from the PIAs and PSAs. This was especially so among the ones who had been successful in placement for employment purposes. In some cases, as in Belagavi, the PIA had placed the beneficiaries in employment in Maharashtra too, and we had to replace our samples at the last minute.

Tracking women beneficiaries was a difficult task, especially such beneficiaries who had migrated to live with their husbands following their marriages and after the training received or placement in employment. In quite a few cases, there had been pleas made on behalf of such women by their parents for us not to contact them at their spouses' residences. Sociologically, however, the program may have had a much more positive contribution in bringing about a significant change in their livelihoods since that had paved the way for them

to find better marriage partners and help them meet the marriage costs. But the distance factor and the dispersed locations where they may be living made it hard for us to reach them, even if we successfully convinced the parents of our evaluation study's harmless nature.

The most crucial limitation we faced was combining the representatives of the PIAs or PSAs, and local level officials for FGDs or IDIs along with the beneficiaries. Besides the challenge of mobilizing participation by these different persons on a mutually acceptable and convenient, the FGDs and IDIs became another platform for expressing open hostility. Non-payment of arrears to the PIAs / PSAs for their services, faults found in their rendering the services, accusations of falsification of records of the number of training sessions, etc. became issues contentions. On their part, the beneficiaries expressed that they had felt gagged because of officials and or representatives of the agencies concerned. While such hardships may throw open insights into the nature of program implementation, for us as evaluators handling such situation becomes difficult, if not risky.

9. Evaluation Matrix

9.1 Pre-Evaluation Matrix

No.*	Key Evaluation Question	Specific sub-question	Indicator / Success / Standards / KPI	Data Sources	Data Collection Methods / Analytical Tools	Analytical Method
Evaluation Criterion						
	1	2	3	4	5	6
RELEVANCE						
<i>Program Objectives and Actual Requirements</i>						
3	Effectiveness of the training activities	Post Training Employment; Trade	Current employment; income difference	Field survey and FGDs	Questionnaires and FGD Checklists	Simple Correlations and Inferences
EFFECTIVENESS						
<i>Inputs and Process of Implementation</i>						
	Awareness level of the beneficiaries about RGCY	How became aware; aware prior to the program	Opinions Expressed by Beneficiaries	Field Survey	Questionnaires	Inferences from Data
	Number of youths enrolled for Skill Development and Placement. Their Adequacy and Security? Reasons for low-placement.	Sample beneficiaries	Reported Numbers	Field Survey	Questionnaires	Evidence based inferences
	Trend in self-employment	Sample beneficiaries	AS revealed by Data	Field Survey	Questionnaires	Evidence based inferences

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	1	2	3	4	5	6
	Effectiveness of skill training activities, regional/geographic suitability / match or mismatch	Match-Mismatch of training and Placement; non-placement	Training received and nature of employment	Field Survey	Questionnaires and FGD Checklists	Evidence based inferences
8	Analyse issues and challenges in implementation	MoA with employment agencies; minimum wages and social security	As reported	Discussions with Officials and with PSAs/PIAs	Interviews with officials, PIAs/PSAs and Bankers	Data and FGD Content Analysis
EFFICIENCY						
<i>Cost Benefit Analysis</i>						
9	Need for intervention and How Different from other similar programs	Other self-employment, Skill training and employment	Character of programs	Literature	Content Analysis	Inferences by comparison
10	Experience derived from the earlier self-employment and training programs	Other self-employment, Skill training and employment	As reported	Literature and Discussions with officials		Comparative analysis

	1	2	3	4	5	6
<i>Fund Utilization and Capacity Building</i>						
	PIAs and PSAs functionality in different districts. Reasons for not having implementation partners in some	Districts where no PIAs or PSAs	As reported and perceived by beneficiaries	Interviews with PIAs/ PSAs and Discussions with Officials		Evidence based inferences
	Adequacy of monitoring mechanism		Opinions of officials and PIAs	Interviews with PIAs/ PSAs and Discussions with Officials		
<i>Output Produced</i>						
	Dropouts under RGCY training scheme and what are the reasons		As reported	Interviews with PIAs/ PSAs and Discussions with Officials	Interview guides and checklists	Inference from Field Data
IMPACT						
<i>Outcomes: Immediate</i>						
4	Impact of RGCY scheme on the livelihood and income status	Expected Income; Post employment Income	As at 2 and 3	Field Survey and FGDs	Questionnaires and FGD Checklists	Correlations and Inferences
7	Placements and employment opportunities generated	Matvch-Mismatch of training and Placement; non-placement	Employment status	Field Survey and Discussions with PSAs/PIAs	Questionnaires, Interviews with PIAs	Evidence based inferences

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	1	2	3	4	5	6
Outcomes: Short Term						
	Shift in income generation activities carried out by the beneficiary youths before and after the implementation	Expected Income; Post employment Income	Extent of Expectations fulfilled	Field Survey	Questionnaires	Evidence based inferences
Outcomes: Long Term						
	Reduction in the migration of youths from rural to urban areas.	Aspiration for migration; place of enterprise / employment	Rural bound or urban bound	Field survey and FGD checklists	Questionnaires and FGD Checklists	Inference from Field Data
SUSTAINABILITY						
Sustainability in the Long run						
5	Sustainability of self-employment and wage employment	Current Employment; Status of Enterprise	As at 2 and 3	Field survey and FGDs	Questionnaires and FGD Checklists	Data inferences
	Should the scheme be continued		Inference from all above	Inferences from analysis of findings		
<p>Note: The Sequence of Numbers follow the sequence as in the Sub-Headings for Evaluation Matrix and not as Objectives and Evaluation Questions listed in ToR for Evaluation</p> <p>Matrix represents the key objectives for Evaluation. The blank cells in Col. 1 pertain to the other Evaluation Questions.</p>						

10. Findings of Evaluation Study and Discussion:

As indicated earlier, this is an evaluation of a composite program named Rajiv Gandhi Chaitanya Yojana (RGCY). There are two essential components of the program, both of which were evaluated for their impact. The first component is encouraging self-employment among youth, and the second, skill training and youth employment. In sum, RGCY aims to promote livelihood opportunities for rural youth by promoting self-employment to become micro-entrepreneurs and start having an improved income. And the other aiming at imparting new and higher levels of skills to the rural youth who may be unemployed and enable them to obtain employment for a better livelihood. Two different departments implement these schemes – the Department of Rural Development and Panchayat Raj (RDPR), the Department of Skills and Livelihood Development through Karnataka State Rural Livelihood Mission (KSRLM).

According to the official website of the State's Skill Development, Entrepreneurship, and Livelihood Department, by February 28, 2020, there had been 93,887 youths who had been trained and deployed under Self Employment component, and 3695 beneficiaries had been imparted training under Skills and Entrepreneurship component of the scheme.³ The beneficiaries have been oriented through an awareness program, personal counseling, and a training program in the different fields of vocation. For this purpose, 41 Project Supporting Agencies (PSA) and 14 Project Implementing Agencies (PIAs) have been engaged to implement the scheme. For the evaluation study report, we shall present the findings on Self-Employment, followed by the Skills Training and Placement scheme.

Part-I

10.1 Self-Employment Component of RGCY:

As per the guidelines of the SE component, the department of RDPR has identified and appoint a specialized agency capable of mobilizing youths, offering the requisite training to the youths identified in turn by the Grama Panchayats in the district. It is also the agency referred to as a Project Support Agency (henceforth, PSA) responsible for facilitating the process of requisite loans to the formally trained beneficiaries through the commercial banks. Thus, the potential beneficiaries recommended by the Grama Sabha of the Grama Panchayat are given residential training in the chosen fields of self-employment. The beneficiaries are

³ Source: <http://koushalya.karnataka.gov.in/KSRLPS/pages/Schemes-rgcy.aspx> accessed on 28 February, 2020

supposed to be given the option to choose the fields they would like to start a micro-enterprise and be engaged in self-employment. But for the said purpose, no skill-mapping or local need assessment has not been done by any government agencies before implementing the scheme.

Table No 10.1.1: Training Institutions in the Sample Districts (Self Employment)			
Division	District	No	No. Trained in the Sample
Bangalore	Bangalore - U	1	94
	Chitradurga	3	276
Belgaum	Bagalkote	2	540
	Dharawad	1	121
Mysore	Hassan	3	481
	Udupi	2	63
Gulbarga	Kalaburgi	1	469
	Yadgir	1	24
Total		14	2068

Source: Primary Data

10.1.1 Formation of Joint Liability Group:

A unique feature of the RGCY's SE Component is that self-employment is promoted as a group venture among the rural youths. Five persons are grouped as a Joint Liability Group who are, together, given training in a chosen field and facilitated a loan of Rs. 2.5 Lakhs such that each may venture into a chosen field with a minimum of Rs. 50,000 as his or her share. Although, as a business venture, there could have been joint ownership; in reality, resulted in five separate self-employment ventures. The liability turns out to be an independent liability at the beneficiary level.

Soon after the Panchayat recommends five persons or multiples of such groups for SE under the RGCY scheme, the designated PSA/Training Institute imparts the nominated candidates' training. Usually, the training is conducted in the District Headquarters or at the Block level to facilitate its smooth functioning. The training lasts for six days, during which specialist trainers impart the necessary skills and knowledge concerning the field. At least, this is what the norm is. Operationally what has been observed varies considerably from the prescribed norm. In the eight sample districts, it was found that one of the districts, namely

Chitradurga, had no PSA assigned. Secondly, it was also observed that many PSAs had, in turn, further outsourced the responsibility of training the youths to other agencies. The reason for such practice is often the inability of the assigned PSA to be well equipped with skills and knowledge of all the different trades that the youths have opted as their field for self-employment. It also throws questions open over the procedure for the selection of PSA by the department concerned. Ideally, they ought to have a sufficiently skilled trainer to meet the training challenge. But that does not seem to be the case on the ground.

10.1.2 Need for Content-Specific Curriculum and Pedagogy for Training:

When evaluating a program of promoting self-employment among rural youth, that too in Indian conditions, the type of enterprise for which the potential beneficiaries receive training is a good indicator of the direction in which the program has been implemented. For instance, given the predominant agro-based rural livelihoods, offering 'training' in agriculture-related or agro-based enterprises seems to be the ideal program activity. There are several other schemes and programs within underway – e.g., various extension programs by the departments of agriculture, animal husbandry, fisheries, sericulture, horticulture., that a particular program as RGCY's self-employment is required to focus on them afresh. As may be perceived from Table 10.1.2, nearly in all the sample districts, almost three-fourths of the sample respondents have been trained in Animal Husbandry related fields: Dairying (71.23 percent); Sheep / Pig rearing (listed as Animal Husbandry) 1.93 percent; or Poultry (2.56 percent). None of these appear to have transformed rural youth's lives by creating a fresh self-employment opportunity for them. Instead of providing an additional source or strengthening the existing source of livelihood of the household, they may have been members. For almost all rural households, these fields of activities are already a part of their life. As stated earlier, specific departments concerned would have one or the other schemes through which these activities could have been strengthened.

Other than dairying and related activities, the next most frequent field for which the PSAs have facilitated training to the potential beneficiaries have been retail stores or provision stores (8.37 percent). In our IDI's with the representatives of training institutions, we attempted to find the specific contents of training given to the potential beneficiaries in the fields of poultry, retail stores, or dairying. In one instance, they were asked if the beneficiaries were taught about the Dairy Cooperatives, the Cooperatives Act in vogue in the state, and about the common sicknesses that the hybrid-cows are vulnerable.

Table 10.1.2: Sample Districts and Field of Training Received

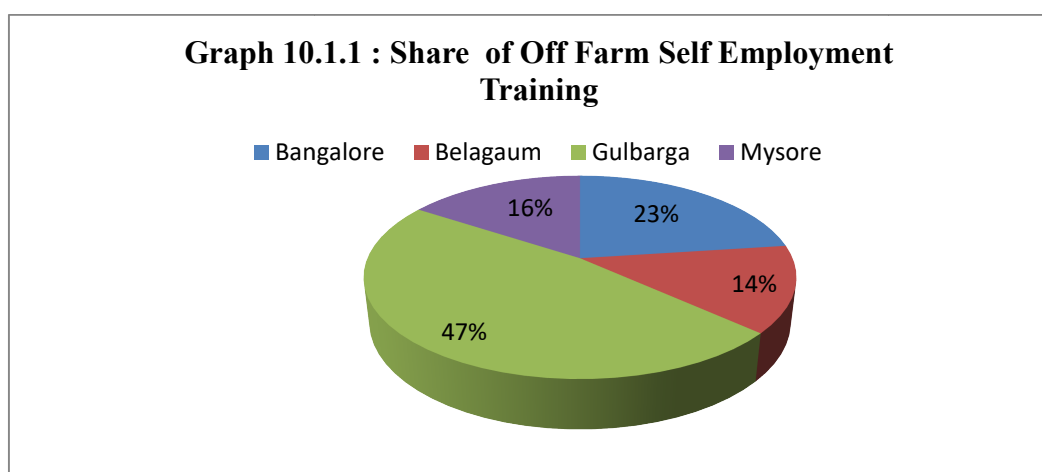
Type of Enterprise	Bangalore			Belgaum			Gulbarga			Mysore			Total	
	Bangalore - U	Chitradurga	Sub-Total	Bagalkote	Dharwad	Sub-Total	Kalaburgi	Yadgir	Sub-Total	Udupi	Hassan	Sub-Total	No.	%
Dairying	44.68	82.25	72.7	85	71.9	82.6	48.86	34.92	47.24	16.67	84.65	81.34	1473	71.23
Agriculture	2.13		0.54				4.16	7.94	4.6		1.92	1.83	36	1.74
Animal Husbandry		4.71	3.51	4.26		3.48					0.85	0.81	40	1.93
Poultry	5.32		1.35				6.44	7.94	6.62	12.5	1.92	2.43	53	2.56
Retail / Provision Stores	17.02	5.8	8.65	3.89	12.4	5.45	11.85	31.75	14.15		5.97	5.68	173	8.37
Textiles Shop		3.99	2.97	4.07	0.83	3.48	1.04		0.92	4.17		0.2	40	1.93
Tailoring	27.66	1.09	7.84	0.93	11.57	2.87	6.65	9.52	6.99	20.83	3.2	4.06	106	5.13
Auto / Driver	1.06		0.27	0.37		0.3	2.7		2.39		0.21	0.2	17	0.82
Beauty Parlour	1.06		0.27		0.83	0.15	0.42	4.76	0.92	4.17	0.64	0.81	11	0.53
Computer Shop		1.45	1.08		0.83	0.15	6.65	3.17	6.25		0.43	0.41	41	1.98
Electrical Services				0.37		0.3	3.12		2.76				17	0.82
Hotel / Tea Shop				0.37		0.3	2.7		2.39	8.33		0.41	17	0.82
Others ⁴	1.06	0.72	0.81	0.74	1.65	0.91	5.41		4.78	33.33	0.21	1.83	44	2.13
Total (No.)	94	276	370	540	121	661	481	63	544	24	469	493	2068	

Note: All Figures in Percentages unless specified

Source: Primary Data

⁴ 'Others' (for Self Employment component) include fields of training such as Books and Stationers, Building Construction, Candle and Phenyl Manufacturing, Cement and Hardware stores, Footwear shop, Flour Mill, Handloom, Incense Sticks making, Clothes pressing and Ironing, Painting, Photography, Pickle making, Printing press, and Photocopying.

What then was the special knowledge imparted during the training? To this question, we received vague answers. This evaluation study points out the need for a much more content-specific curriculum for training. The training contents also to be prepared much more. The response we received was that 'as young persons of rural origin, most of them know some basic ideas about these. We do not need to train them in such matters specifically.' professionally than what is being done at present. In the absence of a specific well-developed curriculum, the Self-Employment scheme's training component becomes redundant, if not wasteful.



10.1.3 Nature of Enterprise:

Table 10.1.2 presents data also across the administrative divisions. The thirteen different types of enterprises are represented across the divisions with an overwhelming presence of Agriculture and Dairying related enterprises in all the divisions. Belgaum (with 82.6 percent) and Mysore (with 83.17 percent) account for these enterprises' most extensive presence. If we look at enterprises' nature, the Gulbarga division (with Kalburgi and Yadgir district) has had the largest proportion of training for '**Off-Farm**' fields. Belgaum division accounted for 14 percent, while Mysore had 16.02 percent of training in off-farm enterprises. Surprisingly, contrary to the expectations, Bangalore- the more urbanized and industrialized division, had accounted for only 23.24 percent off-Farm enterprises.

10.1.4 Significant Lapse in the selection of Beneficiaries:

Under RGCY, the intended beneficiaries are grouped during their 'training' as Joint Liability Group. This group, in turn, is recommended for sanctioning a loan for starting their self-employment venture. One of the pre-conditions for sanctioning such a loan by the commercial bank is that none of the group members should have any pending loans to be

settled. They should not have been beneficiaries of any other schemes by the Government.⁵ Such pending loans are not merely with the identified Commercial Banks concerned but also with any other commercial bank. Given the digital sharing of information about bank transactions – including borrowings and other liabilities – it is in recent times practically impossible to hide the information on a borrowing. Often, the commercial banks, wary of 'bad loans' or 'NPAs' extend this norm not merely to the beneficiary but also to other beneficiary household members. Thus, often a woman becomes ineligible for a loan if her husband is a borrower; or a son if the father is a borrower.

Consideration of potential beneficiaries who were trained across the administrative divisions in the sample, the Gulbarga division (with Kalburgi and Yadgir districts) present a poor scenario: 45 percent of the trained youths were later found by the commercial banks to be ineligible for loans to start the enterprises. This division was followed by Belgaum, which had as high as 42.81 percent ineligible for loans. Mysore division fared much better, comparatively speaking, in this respect.

Divisions	District	Not Borrowed		Total
		No.	%	
Bangalore	Bangalore - U	33	35.11	94
	Chitradurga	107	38.77	276
	Sub-Total	140	37.84	370
Belgaum	Bagalkote	245	45.37	540
	Dharwad	38	31.40	121
	Sub-Total	283	42.81	661
Gulbarga	Kalburgi	220	45.74	481
	Yadgir	26	41.27	63
	Sub-Total	246	45.22	544
Mysore	Hassan	154	32.84	469
	Udupi	11	45.83	24
	Sub-Total	165	33.47	493
Total		834	40.33	2068

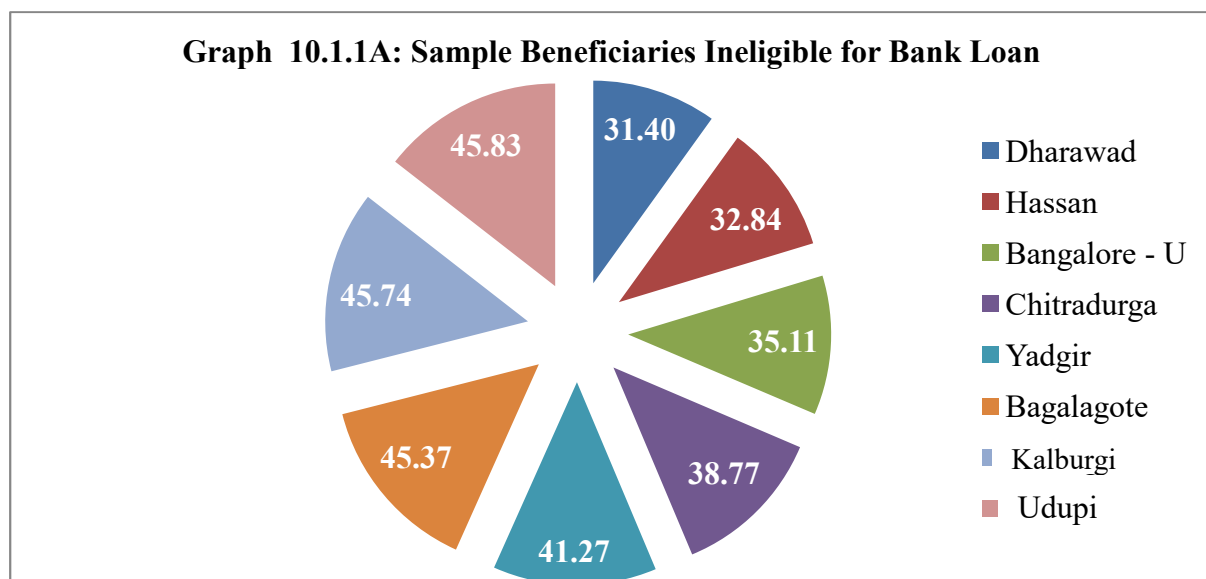
Source: Primary Data

⁵ According to the guidelines issued by the Government of Karnataka, the beneficiary shall be such 'rural youth who have not availed any benefits from the Government programs through Panchayath Raj system.' (Government of Karnataka:, Pp.2-3)

<http://koushalya.karnataka.gov.in/KSRLPS/Documents/operational%20guidelines%20of%20RGCY.pdf>
Accessed on 10 October 2019.

Why does this become an essential issue in an evaluation of the RGCY? Had the information on ineligibility was made known much at the start of identifying the beneficiary or subjecting them to the training, the program's costs could have been saved. It may also be pointed out here that even if one of the members in a group of JLG is found to be ineligible, the whole group becomes ineligible. The NGOs and the PSA suffer because they would have invested their resources in training such persons who become ineligible by the bank for a loan. They have not reimbursed the costs because candidates did not obtain a loan to start an enterprise.

As may be perceived from Graph 10.1.1A and Table 10.1.3, we have a situation in which RGCY's Self Employment Component could reach less than two-thirds of the intended beneficiaries. This elimination took the place of about 834 respondents in a sample of 2068 persons. Had there been an adequately guided selection of youths, there would have been at least 40 percent more who may have made a sincere attempt at self-employment through the RGCY in Karnataka.



Among the different districts in the sample, this elimination was highest in the case of Udupi district with 45.83 percent, followed by Kalaburgi (45.74%), Bagalkote (45.37%), and Yadgir (41.27%). The least rejection rate took place in Dharwad and Hassan (31.40 and 32.84%, respectively), which is too small.

Table 10.1.3 presents the distribution of trained potential beneficiaries who could not succeed in obtaining the loans and therefore pass through the scheme's subsequent stages. The NGOs in Dharwad(31.40) and Hassan (32.84)were the only two, with less than one-third

of the selected beneficiaries to be ineligible. The rest have all had a track record of over a third of those selected for the SE program found to be ineligible for loan. The NGOs in Udupi (45.83), Kalburgi (45.74), Bagalkote (45.37), and Chitradurga (38.77) had the highest percent of unsuccessful trainees in the scheme.

Our interaction with few NGO representatives during FGD and IDI revealed that their failure to convert the aspirant self-employment beneficiaries into successful ones was not a result of their error of judgment. Instead, selecting the beneficiaries is at the respective GPs, and that they have no role in it. Any attempt to point this out well in advance invariably resulted in political pressure, under which they were forced and told, *"You do your work. By the time they have to submit their applications for a loan, they would have cleared the old or pending loans with the bank..."*

Another NGO from Bangalore pointed out that there had been an assumption among the aspirants that liability of other family-members would not come in their way for considered to for a sanction of loan.

Finally, an argument was put forth by a few NGOs: had the poor performance been a feature of the NGO concerned, then why in such districts there has been all-round poor performance (in terms of intended beneficiaries becoming ineligible for loans) by all the NGOs who may have worked there? This calls for minimization of political influence or influence of any kind in the selection of the beneficiaries.

10.1.5 Social Profile of the Beneficiaries:

Given that over 40 percent of intended beneficiaries were eliminated from the scheme at the very start of it, this evaluation looked at the beneficiaries' social characteristics and those eliminated. We shall respect five major social characteristics: age, gender, caste categories, religion, and education.

10.1.5.1 Age criteria for selection: The first of these, namely age, determine whether a beneficiary is a youth - the target of the RGCY. The presentation of findings has two components. First, the number of beneficiaries trained by the NGOs at the first stage of the SE component of the program and second to examine who was eliminated among them. Although there is no universally accepted definition of youth regarding their age, the United

Nations considers persons in the age group of 18 to 25 as youths.⁶ Different nations have adopted different definitions to suit their local demographic composition of the population. India has not had a consistent approach in this regard. For instance, the National Youth Policy of 2003 defined youth as persons in 13-35 years. However, National Youth Policy, 2014 modified it and defined 'youth' as persons in 15-29 years. As late as 2017, an important document prepared by the Government of India considered for its data analysis and policy recommendations, mentioned youth as those in the age group of 15 to 34 years.⁷ As per the department's operational guidelines concerned in the Government of Karnataka, the age of beneficiaries for the scheme should be between 18-35 years.

Table No 10.1.4: Year of Benefit and Age of the Beneficiaries						
Year of Benefit	Age (Grouped) in %					Total No.
	Below 21 Years	22 to 25 Years	26 to 30 Years	31 to 35 Years	Over 36 Years	
2013-14	12.39	23.89	25.66	36.28	1.77	113
2014-15	6.18	18.53	34.75	23.94	16.60	259
2015-16	9.57	21.41	39.86	20.27	8.88	439
2016-17	6.36	22.51	40.18	22.91	8.04	1257
All (%)	7.35	21.86	38.64	23.21	8.95	
No.	152	452	799	480	185	2068
Note: All in percent figures unless when Specified Otherwise						

Source: Primary Data

We shall begin analyzing age-related findings first by looking at whether the program implementation has been according to the guidelines prescribed. The Operational Guidelines prescribes that the scheme is meant for those in 18 to 35 years. Information about the age of beneficiaries was gathered during the evaluation, i.e., during 2019 and partly 2020. The cut off period was 2016-17. Therefore, nearly two years ago, when the last batch of beneficiaries in this study should have been in the upper age of 35 years, and on the date of data collection, they could have been 37 years. **But it appears as many as 185 in the sample were over 36 years, among whom over 25 percent were ineligible to be beneficiaries.** In other words, while identifying and recommending beneficiaries, the age factor had not been strictly looked at by the various committees, Grama Sabha, and the PSA. They were identified, trained, and some among them were facilitated loans under the scheme to take up self-employment ventures.

⁶ See <https://www.un.org/en/sections/issues-depth/youth-0/index.html> Accessed on 10 October 2019.

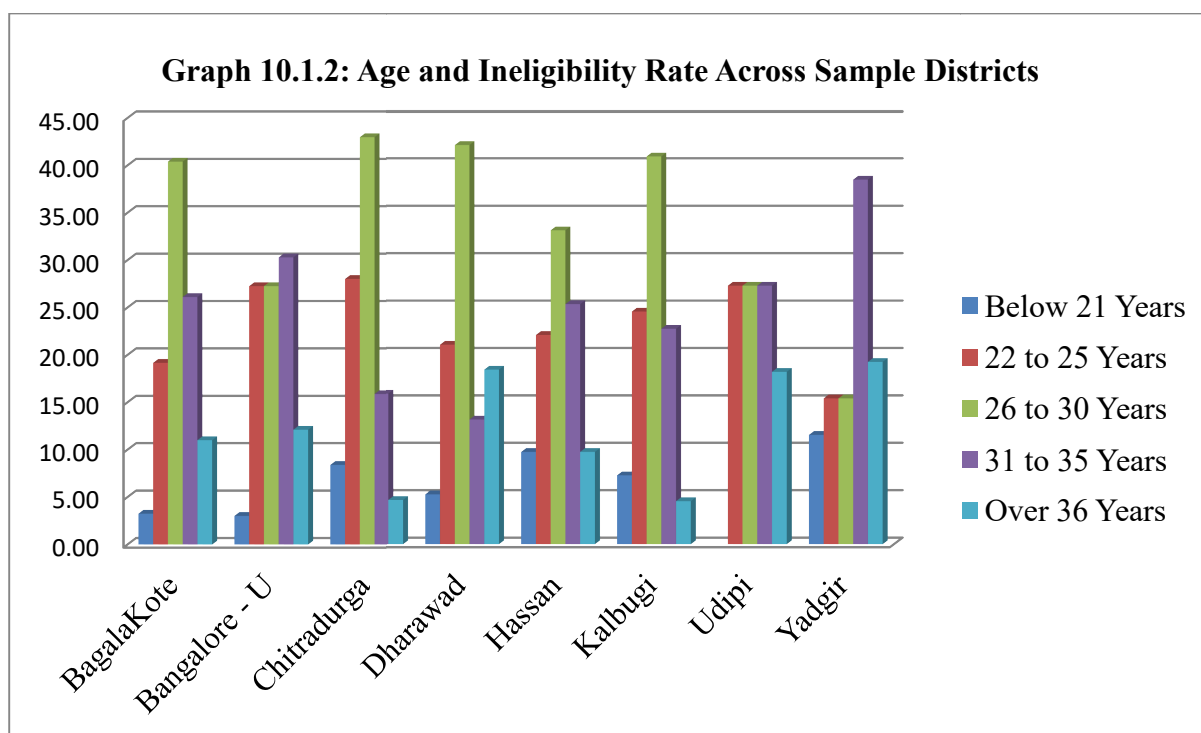
⁷ See Government of India (2017: 2-3).

Table 10.1.5: Age of Identified and Trained Beneficiaries across Divisions and Districts							
Division	Districts	Age (Grouped)					Total (No.)
		Below 21 Years	22 to 25 Years	26 to 30 Years	31 to 35 Years	Over 36 Years	
Bangalore	Bangalore - U	7.45	25.53	30.85	19.15	17.02	94
	Chitradurga	7.61	26.09	43.84	17.03	5.43	276
	Sub-Total	7.57	25.95	40.54	17.57	8.38	370
Belgaum	Bagalkote	2.78	21.67	39.63	23.89	12.04	540
	Dharawad	5.79	22.31	34.71	23.14	14.05	121
	Sub-Total	3.33	21.79	38.73	23.75	12.41	661
Gulbarga	Kalburgi	9.36	23.08	41.79	21.00	4.78	481
	Yadgir	11.11	17.46	34.92	23.81	12.70	63
	Sub-Total	52	122	223	116	31	544
Mysore	Hassan	10.45	18.55	33.90	29.21	7.89	469
	Udupi	4.17	12.50	45.83	20.83	16.67	24
	Sub-Total	50	90	170	142	41	493
	Total (%)	7.35	21.86	38.64	23.21	8.95	2068
	No.	152	452	799	480	185	
Of Which Per Cent who were ineligible for Bank Loans							
Bangalore	Bangalore - U	3.03	27.27	27.27	30.30	12.12	33
	Chitradurga	8.41	28.04	42.99	15.89	4.67	107
	Sub-Total	7.14	27.86	39.29	19.29	6.43	140
Belgaum	Bagalkote	3.27	19.18	40.41	26.12	11.02	245
	Dharawad	5.26	21.05	42.11	13.16	18.42	38
	Sub-Total	3.53	19.43	40.64	24.38	12.01	283
Gulbarga	Kalburgi	7.27	24.55	40.91	22.73	4.55	220
	Yadgir	11.54	15.38	15.38	38.46	19.23	26
	Sub-Total	7.72	23.58	38.21	24.39	6.10	246
Mysore	Hassan	9.74	22.08	33.12	25.32	9.74	154
	Udupi		27.27	27.27	27.27	18.18	11
	Sub-Total	9.09	22.42	32.73	25.45	10.30	165
Total	%	6.47	22.66	38.13	23.74	8.99	
	No.	54	189	318	198	75	834

Note: All in percent figures unless when Specified Otherwise

Source: Primary Data

We may take a look at the ones who were trained but failed to get the requisite loans because they were ineligible because they had other loans with the bank or were beneficiaries of other programs through the Panchayat/ Government. We look at this data in respect of the sample districts.



Except for Udipi and Yadgir and Bangalore urban districts, it is found that the rate of ineligibility for a loan is highest in the prime youth of trained beneficiaries, i.e., 26 to 30 years. In these six districts, Chitradurga, Dharawad, and Kalaburgi top the rejection rate in the age group of 26 to 30 years: it exceeds 40 percent of the beneficiaries in that age group. In respect of those in the age group of 31 to 35 years, Yadgir and Bangalore-U top the ineligibility rates with 38.6 and 30 percent, respectively.

Considering that most rural persons would have succeeded in being a beneficiary of one or the other programs through the Panchayat, the agencies responsible for identifying could have emphasized much younger youths than those in later age groups. For in a relatively advanced age of youth, it is more likely that they would have already borrowed money from the commercial banks or be direct beneficiaries of other welfare programs. It is observed that a much lower rate of ineligibility is found among the beneficiaries among the younger age groups of below 21 years and between 21 to 25 years.

10. 1. 5.2 Gender Dimension of the Beneficiaries:

The Operational Guidelines for RGCY lays down the need for it being pro-women in selecting beneficiaries. However, concerning gender distribution, we find that the selection is predominantly male-oriented. Merely 30 percent of the beneficiaries are females. Rural women continue to be 'home' oriented; the requirement of a week-long training program

acted as a deterrent. During Focus Group Discussion, one of the demands made by women participants of the that the compulsory requirement of having to attend a week-long training program could be avoided, as they possess the skills in a majority of trades of self-employment: Dairying, Tailoring, Pickle Making, etc. As one woman pointed out, “*We did not require formal training for something we learned from our childhood!*”

Did women demonstrate any vulnerability to becoming ineligible for subsequent stages of the SE component of the program? If yes, was it more or less than that of men beneficiaries?

Table No 10.1.6: Gender of Sample Respondents and their Share of Ineligibility for Bank Loans						
District	Gender (%)			Of which Ineligible for Loan (%)		
	Male	Female	Total (No.)	Male	Female	Total (No)
Bagalkote	70.74	29.26	540	70.61	29.39	245
Bangalore - U	40.43	59.57	94	48.48	51.52	33
Chitradurga	75.72	24.28	276	73.83	26.17	107
Dharawad	73.55	26.45	121	68.42	31.58	38
Hassan	55.86	44.14	469	57.79	42.21	154
Kalburgi	82.74	17.26	481	83.18	16.82	220
Udupi	16.67	83.33	24	27.27	72.73	11
Yadgir	88.89	11.11	63	92.31	7.69	26
Total %	69.54	30.46		71.10	28.90	
No.	1438	630	2068	593.00	241.00	834
Note: All Figures are percentages unless specified otherwise						

Source: Primary Data

Table 10.1.6 presents evidence in this respect. Women don't show any greater vulnerability in terms of rejection. Women who had been ineligible for a loan and, therefore, for subsequent participation in the SE component of RG CY were marginally smaller at 28.90 percent proportional to their representation in the scheme. The conclusions are drawn from these findings in respect of the gender distribution of beneficiaries is; even though women's inclusion in the scheme is much too small (30.46 percent), it appears that for those included, it was an excellent beginning to be a first-time beneficiary of a state-sponsored program.

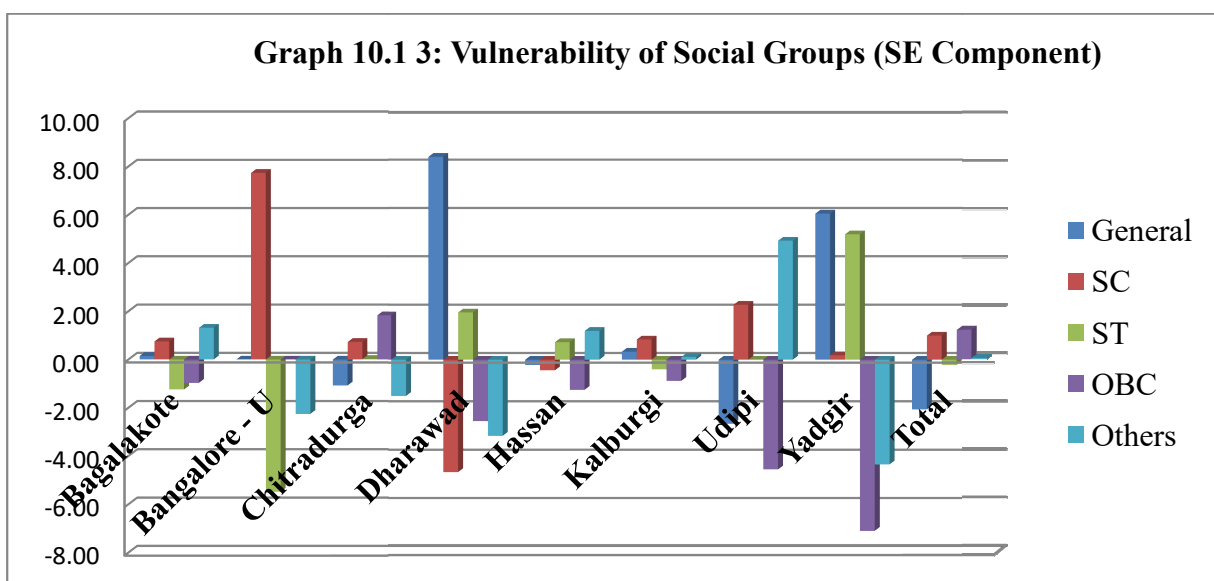
10.1.5.3 On Inclusion of Transgender Beneficiaries:

However, the scheme has miserably failed concerning transgender beneficiaries. Although the scheme has got an auto inclusion option for Transgender beneficiaries, our field initiative has failed to locate a single. Even the department also could not provide any information on this account. On further inquiry, we found that the protocol for RGCY demands the selection of the beneficiaries at their village level. But under the prevailing socio-cultural condition in India, a trans- person would not be either able or be allowed by the family to reveal identity to take benefits. Therefore, the scheme should allow them to access the benefits from the location of their choice.

10.1.5.4 On Caste dimension of the Beneficiaries:

RGCY intends to ensure adequate social inclusion of persons with diverse backgrounds. In a culturally and ethnically plural society like ours, this goal becomes even more challenging. However, given the critical orientation of RGCY, it is evident that adequate care has been taken to ensure the goal of more comprehensive social inclusion in respect of caste. The Operational Guidelines seek to implement a minimum of 20 percent of beneficiaries to be Scheduled Castes and 9 percent Scheduled Tribe youths.

The annual progress reports show an impressive performance regarding reservation for Scheduled Castes but not for Scheduled Tribes. However, concerning a few districts, we find Scheduled Castes have been much more vulnerable than the others in becoming ineligible after their selection for the program (See Graph 10.1.3).



The negative (-ve) rates in the Graph indicate that the districts concerned have shown a lower share (in percentage points) of their becoming ineligible compared to their share in having been selected for the scheme. A positive (+ve) figure indicates a higher percent figure than their share in the selected beneficiaries' size in that category. In the districts' sample, we find the elimination of ST beneficiaries for subsequent loan sanction stages to be highest in Yadgiri (11.54 percent) and comparatively higher in Chitradurga (6.54 percent) and Bagalkote (6.53 percent) followed by Hassan (5.84 percent) and Dharwad (5.26 percent) and Kalaburgi (5percent). The lowest is in Bangalore – Urban district, with 3.03 percent ST beneficiary's ineligible for loan sanction. Overall 38.8 percent of the total ST trained from all divisions had become ineligible in subsequent stages. **There is a lower than the targeted reservation for beneficiaries, with a shortfall of about 3 percentage points. The benefits of the scheme have not reached the youths of Scheduled Tribes in the state.**

Shifting our focus **towards Scheduled Castes' representation, we find it to be 27.66 percent in the sample. In this sense, there has been a welcome surpassing the target by over 7.5 percent points.** Three districts, however, show a deficit in this respect: Dharawad (9.92 percent), Chitradurga (17.03 percent), and Yadgir (19.05 percent). Dharawad, however, has the lowest share of SC rejection rate: 4.5 percent points less than the rate of their selection in the first place. The only other district with a lower rejection rate is Hassan: a marginal difference of 0.45 percent points than those selected.

District	Caste Categories (%)					Total (No)
	General	SC	ST	OBC	Others	
Bagalkote	19.44	25.37	7.78	36.48	10.93	540
Bangalore - U		46.81	8.51		44.68	94
Chitradurga	36.59	17.03	6.52	22.46	17.39	276
Dharawad	65.29	9.92	3.31	15.70	5.79	121
Hassan	56.72	27.72	5.12	3.20	7.25	469
Kalaburgi	6.03	38.25	5.41	41.79	8.52	481
Udupi	20.83	25.00		50.00	4.17	24
Yadgir	28.57	19.05	6.35	30.16	15.87	63
Total %	29.16	27.66	6.09	25.39	11.70	
No.	603	572	126	525	242	2068

Table 10.1.7: Caste of Beneficiaries Across the Sample Districts (Contd.)						
Of whom Share of those who were Ineligible						
	General	SC	ST	OBC	Others	Total (No.)
Bagalkote	19.59	26.12	6.53	35.51	12.24	245
Bangalore - U		54.55	3.03		42.42	33
Chitradurga	35.51	17.76	6.54	24.30	15.89	107
Dharawad	73.68	5.26	5.26	13.16	2.63	38
Hassan	56.49	27.27	5.84	1.95	8.44	154
Kalaburgi	6.36	39.09	5.00	40.91	8.64	220
Udupi	18.18	27.27		45.45	9.09	11
Yadgir	34.62	19.23	11.54	23.08	11.54	26
Total	%	27.10	28.66	5.88	26.62	11.75
	No	226	239	49	222	98
Note: All figures in Percentages unless specified otherwise						

Source: Primary Data.

What conclusions do we arrive at regarding the scheme's implementation as per the reservation dimension of policy guidelines? We may make two observations. **First, there has been a shortfall of identification of SC and ST beneficiaries in a few districts compared to the target prescribed.** To that extent, there is an under-representation of socially vulnerable categories of Scheduled Castes and Scheduled Tribes. **Secondly, and more importantly, it is also a question of whether or not the rigid norm of restricting the scheme's benefit only for the first-time beneficiaries of any state or Panchayat provided schemes.** This point emerged in nearly all the FGDs that were carried out across the Panchayats in sample districts. The officials responsible for implementation too pointed out to this, some of whom described the norm as unrealistic.

10.1.5.5 On Religious Minorities:

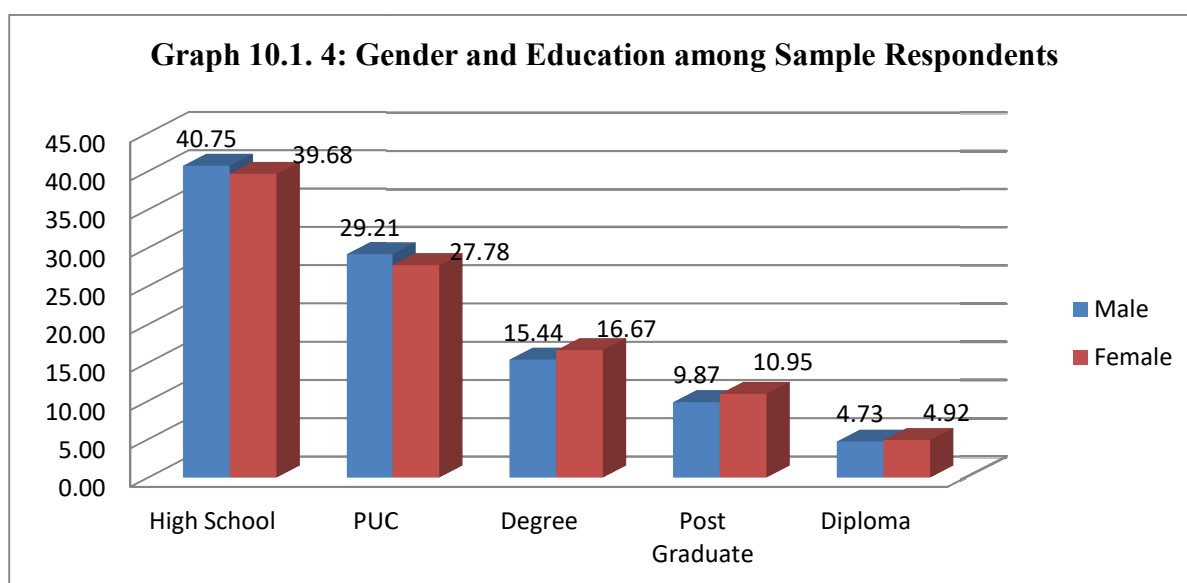
Almost identical conclusions may be arrived at in respect of the religious composition of the selected and final beneficiaries: Even though there has been a stated norm that 'Youth belonging to Minorities will be given preference,' the religious distribution pattern of selected beneficiaries does not bear testimony to this: 95 percent of the beneficiaries are Hindus, with a mere 3.4% Muslims and 1.5 Christians. The only positive side of this is that when it comes to their being rejected on having been beneficiaries of any other programs, the religious minorities have a marginally lower rate. In other words, their passing successfully

through the subsequent stages of the SE Component of RGCY is much better than the Hindus themselves. This inversely reflects their access to various government-supported schemes.

10.1.5.6 Educational Background of the Beneficiaries:

One of the chief aims of the Self Employment component of RGCS is to put brakes on rural youth migration into urban areas. With this in mind, the policy envisaged that the beneficiaries must be educated up to the 8th Standard. For the present, we focus now on beneficiaries' educational level and examine if there had been any bias against any with specific educational background. At the outset, it must be said that whether or not they had passed the High School's threshold of SSLC, everyone had gone through the 8th standard to be eligible in the first place. In Table 10.1.8 and Graph 10.1.4, we have grouped the lowest education level at the 'High School' level. This includes all those who may have passed the 8th Standard, and 9th and 10th (SSLC) standards. This group of persons accounted for 836 persons (i.e., 40.4 percent), which is also the single largest group.

Interestingly enough, men were marginally higher in their share of those reporting 'High School' and 'PUC' as their educational level instead of women. The difference between men and women in this respect is only marginal. What makes it interesting is **that women have a slightly larger share at each subsequent level of education.** In-depth interviews or detailed FGDs with both women and men participants from different walks of life, including the beneficiaries themselves, revealed some critical features behind this finding.



When discussing the issue concerning women's higher educational level, it was pointed out that in many places, there had been a tendency for the parents to recommend the name of young girls to be the beneficiaries of the Self Employment program. Because 'more often

they were the only ones who may not have had any earlier benefit through the Panchayat or the state.’ One woman who had not succeeded in getting her name approved made a point that did not go well with the others present in the FGD. She alleged that ‘**most men in power conspired to propose the names of young girls who are of marriageable age, to make use of the loan given to meet the expenses of marriage** when a suitable alliance came about.’ In another FGD, a third aspect came about: ‘Once this scheme came about, **it gave our educated girls to try out something independently.** With self-employment in one or the other field, there were better prospects of a matrimonial alliance coming their way.’

Table No 10.1.8: Educational Level of Sample Beneficiaries Across Districts						
Education (percent)						
District	High School	PUC	Degree	Post Graduate	Diploma	Total (No)
Bagalkote	74.44	17.96	5.93	0.56	1.11	540
Bangalore - U	4.26	28.72	26.60	26.60	13.83	94
Chitradurga	72.46	19.20	6.88	0.72	0.72	276
Dharawad	51.24	24.79	15.70	3.31	4.96	121
Hassan	10.45	39.45	24.09	18.55	7.46	469
Kalaburgi	13.31	37.63	23.28	18.09	7.69	481
Udupi	83.33	16.67				24
Yadgir	55.56	28.57	11.11	4.76		63
Total	40.43	28.77	15.81	10.20	4.79	
No.	836	595	327	211	99	2068
Of Which Share of those Ineligible for Loan (%)						
Bagalkote	71.43	22.86	4.49	1.22		245
Bangalore - U	9.09	24.24	33.33	30.30	3.03	33
Chitradurga	75.70	18.69	4.67	0.93		107
Dharawad	50.00	26.32	13.16	5.26	5.26	38
Hassan	9.74	37.66	26.62	19.48	6.49	154
Kalaburgi	13.18	36.36	22.27	20.00	8.18	220
Udupi	81.82	18.18				11
Yadgir	65.38	23.08	7.69	3.85		26
Total	41.73	28.78	14.87	10.91	3.72	
No	348	240	124	91	31	834
Note: All figures in Percentages unless specified otherwise						
Source: Primary Data						

The sample respondents, taken together across the districts, show a more or less identical inclusion pattern regarding selection as beneficiaries and the percent share of their elimination. As the education level increases the number of beneficiaries being eliminated seems to decrease. This observation can be made from the columns in the Table 10.1.8. which indicate total number of beneficiaries who are non-eligible for loan against the column showing total number of trained beneficiaries under with specific educational qualification. Respondents with a Degree or a Diploma have a marginally lower share than those with other education levels. The share is larger concerning those with a minimum level of education, i.e., High School. Those rejected are 1.3 percentage points more than those selected and trained. If we compare the sample districts, we find High School educated beneficiaries in Yadgir are the largest in this respect with 9.83 percent points. Bangalore U follows with 4.84 percent points for High School and 6.74 percent for Degree holders. Even postgraduates accounted for 3.71 percent in excess.

In the context of the respondents' demographic profile, we can conclude that:

- Regarding selecting beneficiaries, not all principles laid down by the 'Operational Guidelines' have been followed.
- Among the different committees and at different levels, the role of Taluk level political leaders seems to be quite dominant in determining who is selected.
- The emphasis on 'rural' seems to be not so prominent for a majority of those who claimed to have started non-agro based trades with the help of RGCY.
- Villages tended to be small, a location for their operation to be economically viable, as in photo studios, photocopying shops, printing press, hardware stores, etc.
- Many of them either commuted between business and their rural base of residence while showing signs of migration sooner or later.
- Finally, much time and resources were spent on the beneficiaries' 'training' while not being eligible for loans from the banks. Consequently, there had been a waste of resources and frustration and a lack of confidence in the program.

10.1. 6. Self-Employment for the Employed or Unemployed Rural Youth:

What was critical from our evaluation point of view was whether or not the trades or occupations in which the rural youths were being promoted to be self-employed were indeed a new venture for them? Or, did the scheme merely provide some financial assistance to those

who were already in employment? As evaluators of the program, and field staff who were carrying out interviews and FGDs, a frequently made allegation that many beneficiaries were ‘those who were already employed’ or ‘loans were given to those who already own assets (nursery, organic farming, flour mill, animals, mobile shops).’ This further gets corroborated by the data shown in Table 10.1.9. It shows across the districts that only about 40 percent claimed to have been unemployed when receiving the benefit of the scheme. The rest had all been engaged in one or the other form of employment. We may leave out a third of those women who had reported as agriculture, ‘traditional or HH occupation,’ most of which tend to be unpaid work. Since nearly half the beneficiaries were already employed, the objectives of the self-employment component of RGCY seems to have fallen short of being achieved.

Across the districts, Bagalkote ranked highest in respect of beneficiaries claiming to have been unemployed before the scheme: 71.67 percent. Incidentally, the maximum complaints on beneficiaries having been employed at the time of receiving benefits were also in the district of Bagalkot. However, there was not sufficient time nor evidence to review the validity of such complaints. One older person, whose son had not been a beneficiary, pointed out that some such allegations are leveled due to personal or political rivalries at the Panchayat level. A woman pointed out in an FGD in Shirola (Bagalkote) rather forcefully thus:

“Being unemployed in a village is not the same as what you may witness in a city or Bangalore. This is especially so for us as women. There is one thing or the other that we constantly do at home and in our fields. You may define us as ‘unemployed,’ but I would say I am occupied/engaged as a house-worker or agriculturist. Take this woman (pointing to the one sitting next to her) from a neighboring place. All these years, she worked with an old sewing machine, stitching blouses and children’s wear. With this grant, she was able to buy a couple of new machines and started a shop in this village. Now how can you call this as helping someone with an earlier business?” **Respondent No. 80, Shirola Panchayat, Bagalkote District⁸**

⁸ Name of the participant in the FGD concealed honouring the assurance given to them of protecting their anonymity.

Table No 10.1.9: Fields Before SE of Beneficiaries across Sample Districts					
District	Field Before SE				Total (No.)
	Agriculture	Traditional / HH Occupation	Unemployed	Any Other	
Bagalkote	9.07	16.85	71.67	2.41	540
Bangalore - U	21.28	40.43	29.79	8.51	94
Chitradurga	23.91	43.48	21.74	10.87	276
Dharawad	24.79	25.62	35.54	14.05	121
Hassan	50.32	19.19	29.00	1.49	469
Kalaburgi	49.69	19.75	28.69	1.87	481
Udupi	20.83	50.00	29.17		24
Yadgir	23.81	47.62	28.57		63
Total	31.91	24.52	39.51	4.06	
No.	660	507	817	84	2068

Source: Primary Data. Note: All figures in Percentages except when stated otherwise

Frequently made an accusation of nature referred to above prompts us as evaluators to look at the 'distance' between previous employment statuses on the one hand, and the nature of self-employment enabled or aimed at through RGCY.

Table No 10.1.10: Previous Employment and Project Facilitated Self Employment					
Field Before SEE					
Type of Enterprise	Agriculture	Traditional / HH Occupation	Unemployed	Any Other	Total (No.)
Dairying	30.96	23.83	40.94	4.28	1473
Agriculture	50.00	27.78	22.22		36
Animal Husbandry	22.50	12.50	62.50	2.50	40
Poultry	32.08	39.62	28.30		53
Retail / Provision Stores	32.95	23.12	36.99	6.94	173
Textiles Shop	17.50	27.50	52.50	2.50	40
Tailoring	26.42	33.02	37.74	2.83	106
Auto / Driver	58.82		35.29	5.88	17
Beauty Parlour	27.27	45.45	9.09	18.18	11
Computer Shop	48.78	21.95	29.27		41
Electrical Services	52.94	11.76	35.29		17
Hotel / Tea Shop	35.29	35.29	23.53	5.88	17
Others	45.45	27.27	27.27		44
Total (%)	31.91	24.52	39.51	4.06	2068
No.	660	507	817	84	

Note: All figures in Percentages except when stated otherwise
For Details of 'Others' Please refer to Footnote No. 5

Source: Primary Data

Vide Table 10.1.2 earlier, a reference was made to the predominant choice made by both the potential beneficiaries and the PSAs in favor of agro-based or agricultural livelihood related occupations for self-employment. The single largest field, if one may say so, for the beneficiaries before their selection was none, and therefore they were ‘Unemployed’: 817 persons out of 2068, i.e., 39.5 percent. However, speaking to such respondents in our fieldwork, FGDs, and careful perusal of the documents submitted for getting their applications processed suggest that they were engaged in agriculture or other family occupations. One may also recall the participant's comments in one of the FGDs in Bagalkot cited above. *“In any case, while there was a clear agricultural background in respect of over 80 percent beneficiaries, almost 75 percent were pursuing self-employment through RGCY in more or less the same field. Even those who had been unemployed before the implementation of the scheme had now pursuing related fields in the name of self-employment.”* **(IDI response).**

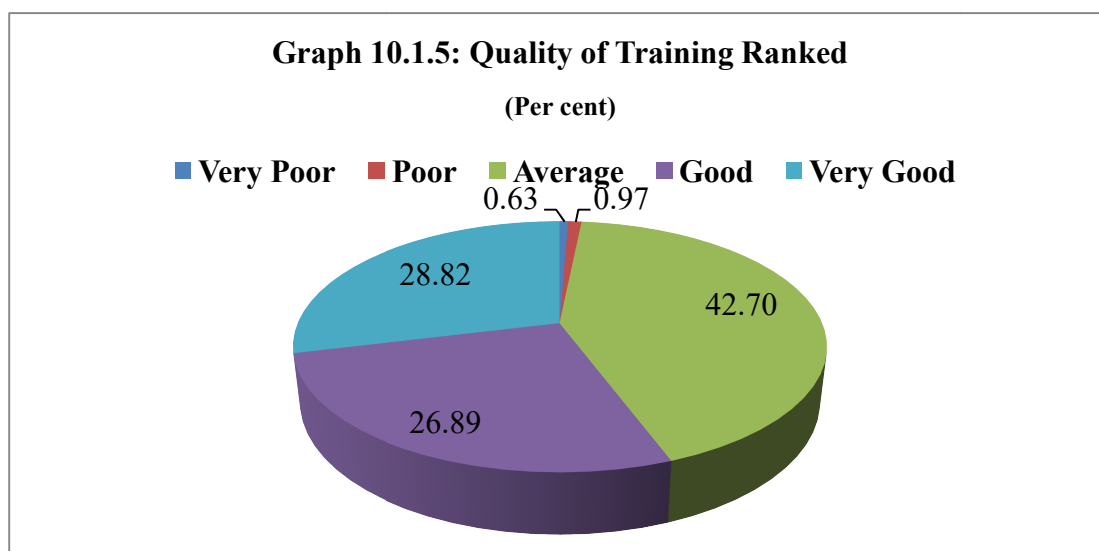
Given these findings, this evaluation finds an ambitious program of empowering rural youth with self-employment opportunities seems to have had limited success. One of the crucial reasons for arriving at the above conclusion is our inability to find sufficient proof of many beneficiaries who had taken up the stated self-employment ventures. Barring a few exceptions, a large number of them gave evasive answers when asked to point out the dairying ventures, or textile retailing, or other retail ‘stores.’ When asked to show us the dairying animals, it was usually said that after a few months or a year of buying them, there had been a death of the animals.

The choice of occupations with which beneficiaries may have wished to be self-employed could also be a result of a gentle persuasion by the NGO concerned. For the Human Resources that they should possess may not always be conducive enough to train persons in a multiplicity of fields. Therefore, it may be possible that choices may have been restricted to a few, if not one. This evaluation finds it appropriate to recommend that a minimum number of trainees be fixed over which training needs be in other fields for at least one reason: It minimizes possible competition.

10.1. 7 Perceptions over Training Received:

The Operational Guidelines specify the modalities of how the training should be imparted. The duration of the training is meant to be between 3 to 6 days. Where feasible, the participants must be given accommodation and should be supplied food for all three days.

Course materials ought to have been approved for different trades or self-employment ventures such that the trainees are imparted knowledge and are engaged in the field competitive and successful. Training ought to make use of on-line course material and e-learning by the use of satellite technology. “Sanjeevini” – Karnataka State Rural Livelihood Promotion Society (KSRLPS) was entrusted with preparation, education, and information materials for the different occupations. Where necessary simple and easily understandable films were also used at the Taluk and Panchayat levels; further, it was envisaged that ‘KSRLPS - “SANJEEVINI” should organize a satellite-based entrepreneurial motivation program to 2,25,080 candidates from 5627 Gram Panchayats covering 40 youths from each Gram Panchayat.’⁹ However, except for Bagalkote District, all the sample districts were reported to have made use of Satellite technology to train the beneficiaries. Further, they had found the facility to be either ‘very good’ (28.82%), or ‘Good’ (26.89%), while the remaining had accounted for a facility not having been available (Bagalkote).



Sample respondents were asked to express their opinion on the quality of training they had received from the PSA. Over 55 percent believed that it was either ‘Good’ or ‘Very Good.’ However, of concern is the fact that nearly 45 percent of the trained beneficiaries have rated the quality of training to be Average or below average. Hassan, Kalaburgi, and Bangalore-U did receive the maximum of over 35 percent of ranking them, respectively, describing it as Very Good (Graph 10.1.5 and Table 10.1.11).

⁹ From <http://koushalya.karnataka.gov.in/KSRLPS/Documents/operational%20guidelines%20of%20RGCY.pdf> Accessed on 10 October 2019. Page 12.

Bagalkote district does not seem to have a favorable impression among the trainees, for barring a third of the respondents from that district have ranked it ‘Average’ or below. Dharawad, too has over 53 percent of a similar opinion. As we know, some districts had more than one NGO responsible for training. Did the NGOs vary in the ranking they received for the training they offered to the beneficiaries? Table 10.1.11 present the data in this regard.

A few NGO representatives with whom we held telephonic consultations about this set of findings had an interesting explanation to offer. According to the negative or not-so-favorable opinion had been mainly from such trainees who may not have succeeded in obtaining the loan. *‘They speak as though we were responsible for approving their loan applications!’* remarked one person, speaking on the condition of anonymity.

Table No 10.1.11: Quality of Training Ranked							
Division	District	Quality of Training					Total (No.)
		Very Poor	Poor	Average	Good	Very Good	
Bangalore	Bangalore - U			35.11	27.66	37.23	94
	Chitradurga			38.41	42.03	19.57	276
	Sub-Total			37.57	38.38	24.05	370
Belgaum	Bagalkote	2.41	3.15	61.30	14.81	18.33	540
	Dharawad		0.83	52.07	25.62	21.49	121
	Sub-Total	1.97	2.72	59.61	16.79	18.91	661
Gulbarga	Kalburgi		0.42	33.68	27.86	38.05	481
	Yadgir			38.10	42.86	19.05	63
	Sub-Total		0.37	34.19	29.60	35.85	544
Mysore	Hassan			33.05	27.93	39.02	469
	Udupi			37.50	45.83	16.67	24
	Sub-Total			33.27	28.80	37.93	493
Total	%	0.63	0.97	42.70	26.89	28.82	2068
	No.	13	20	883	556	596	

Note: All figures in Percentages except when stated otherwise

Source: Primary Data

In any case, this evaluation finds sufficient evidence to suggest a need to re-examine the competence, methodology used and facilities provided by the PSAs or their sponsored NGOs that offer training to the beneficiaries. More importantly, the duration and content of training need to be made somewhat relevant and not redundant in respect of such

occupations/fields of self-employment. For, such was the opinion frequently expressed by the actual beneficiaries in our FGDs across the districts.

If this was the opinion pattern regarding the training program, how did the accommodation facility and food provided get ranked? In this respect, we found that not one trainee had a good thing to say about accommodation quality. The 52.1 percent of those making use of the facility was divided among themselves in describing it as ‘Poor’ (45%) or ‘Very Poor’ (55%). The pattern of responses about the quality of food served to the trainee beneficiaries was no different: Not a single respondent described it even as ‘Average,’ let alone as Good or Very Good. Instead, there was a higher share of those describing it as ‘Very Poor’ compared to ‘Poor.’

Thus, the evaluation finds three counts on training – the quality of training, boarding, and food served – there was a lot desired by the beneficiaries. **The study, therefore, finds a reason to suggest that there is a need for considerable improvements to be carried out when it comes to the content of training, accommodation, and food being provided to the trainees. The FGDs had brought out a critical feature about training: not all trades require the same kind of training or the number of days for which it is conducted.**¹⁰

Table no 10.1.12 District and Quality of Boarding Facility				
District	Quality of Boarding Facility			Total
	Very Poor	Poor	Not Applicable	
Bagalkote	35.37	21.30	43.33	540
Bangalore - U	25.53	28.72	45.74	94
Chitradurga	14.86	22.83	62.32	276
Dharawad	19.83	23.97	56.20	121
Hassan	29.42	23.88	46.70	469
Kalburgi	30.15	26.61	43.24	481
Udupi	25.00	29.17	45.83	24
Yadgir	22.22	22.22	55.56	63
Total %	28.19	23.94	47.87	2068
No.	583	495	990	
Source: Primary Data. Note: All figures in Percentages except when stated otherwise				

¹⁰ To be a unbiased evaluation report, we should also report that in a few of the FGDs in nearly all the districts there were ‘murmurs’ or statements by persons unwilling to go on record / substantiate, to the effect that there had been some ‘on paper’ trainings. When pressed to clarify, there had been strong opposition from within the groups, often accusing that one was making such a charge because of frustration over not getting a loan sanctioned or belonging to such and such a political party! A point made earlier too, but worthwhile recalling here as well.

10.1.8 After the Training: Towards Self Employment:

Once the training is completed, a certificate is issued to the trained beneficiaries, groups of five persons from each Panchayats. They prepare a project proposal and submit it for approval by the Panchayat at the local level, and later by Taluk Samitis. These are then forwarded to the identified commercial banks for approval of the loan.

10.1.8.1 Role of the Bank: Each beneficiary gets a loan, based on the project proposal, up to a sum of Rs. 50,000. She or he gets a subsidy of Rs. 10,000 (20%) upon proper repayment of the loan. As per the procedure, the banks have to release the full approved sum of Rs. 50,000, while as repayment reaches when the principal to be repaid is Rs. 10,000; the balance is converted as a subsidy and is waived off. This is the principle behind commercial banks advancing money to the beneficiaries. However, as we learned from quite a few beneficiaries, the actual amount lent was holding back the subsidy sum of Rs. 10,000. Instead, this sum was retained as a Fixed Deposit, the interest proceeds credited against the loan. Following this procedure enabled the banking officials to maintain a better record of servicing the loans they had been responsible for advancing.

There had been confusion over loan repayment status due to some populist policies of ‘loan waiver’ in Karnataka. Subsequently, severe floods throughout the state during 2018 and 2019 further deepened the crisis. As one banker had pointed out,

‘Repayment of loans against government schemes is never prompt because people borrow in anticipation of a loan waiver. They do not want to be the black sheep by repaying a loan or servicing the interest component, only to regret later when a waiver is announced!’¹¹(IDI inputs)

However, the loan waiver did not apply to the RGCY program's beneficiaries, since the waiver policy was meant to help the farmers and not self-employed business persons. Yet, it was learned that the banks were inundated by queries from borrowers consider their loans for Dairying, Animal Husbandry, Poultry etc. as the money lent for agricultural purposes!

From the initial analysis, it is clear that out of 2068 sample respondents, as many as 834 persons (40.3 percent) had turned out to be ineligible. Henceforth in our analysis, we shall exclude this segment since they were the ones who were unsuccessful in obtaining a

¹¹ Branch Manager of one of the Banks in Chitradurga District. Upon her request, names of the bank and herself have been hidden. Many other studies too have arrived at such findings. See, example, KEA Evaluation Report of Dr. B R Ambedkar Development Corporation’s scheme of lending for Self Employment among Scheduled Castes (2018).

loan and venture into any self-employment activity under the scheme. They were considered until now in our analysis to highlight how there had been an absence of appropriate sequencing of steps in selecting individuals or groups in offering training to them at the cost of project funds.

Without any exception, every respondent in the sample had stated the sum borrowed was Rs. 50,000. Further, not any of them could recall or report as to the status of the other four members in the group formed as JLG for them to start a self-employment venture. Since there had been an option to lend individually, efforts to form JLG remained more as a ritual, often time consuming, without any value addition to the program results.

However, an important observation that this evaluation makes based on the uniform sum borrowed by the beneficiaries irrespective of the type of self-employment field chosen by them.

- **It appears as though the upper limit of (in this case, Rs. 50,000) determined the capital investment for the self-employment venture than the specific needs of different activities.**
- **Thus, whether it was a vegetable vending shop or a Photography shop, all of them report to have prepared a project report for that sum, borrowed that sum as though that was, in fact, the required sum. It is here that many ventures by the beneficiaries additionally become suspect other than the ones already pointed out earlier.**

Table No 10.1.13: Type of Enterprise and the Extent of Loan Used									
	The extent of Loan Used (percent Figures)								Total (No.)
	Less than 25%	25 to 50%	50 to 75%	75 to 99%	Fully Used	Additionally, up to 25%	Additionally, 25 to 50%	Additionally over 50%	
Dairying	3.19	0.46	5.02	4.90	5.82	18.59	21.78	40.25	877
Agriculture	4.76				9.52	28.57	23.81	33.33	21
Animal Husbandry			13.33	10.00	10.00	16.67	16.67	33.33	30
Poultry	7.14				7.14	21.43	25.00	39.29	28
Retail / Provision Stores	10.28	0.93	2.80	7.48	12.15	12.15	16.82	37.38	107
Textiles Shop		4.00	4.00	16.00	8.00	24.00	24.00	20.00	25
Tailoring	26.56		3.13	4.69	6.25	21.88	15.63	21.88	64
Auto / Driver						11.11	44.44	44.44	9
Beauty Parlour	12.50			12.50	25.00	12.50	12.50	25.00	8
Computer Shop		4.35	4.35	4.35		13.04	17.39	56.52	23
Electrical Services						40.00	10.00	50.00	10
Hotel / Tea Shop					10.00	20.00	40.00	30.00	10
Others	4.55		4.55	4.55	4.55	18.18	31.82	31.82	22
Total %	4.94	0.57	4.54	5.19	6.56	18.48	21.31	38.41	
No.	61	7	56	64	81	228	263	474	1234
Note All figures in Percentages unless specified otherwise. For details of 'Others,' please refer to Footnote 5.									

Source: Primary Data

10.1.9: Utilization of the Loan for the purpose:

The evaluation study has made an effort to determine the extent of loans being utilized to establish their self-employment venture. Analysis of findings in this respect can become a marker for future extension of the scheme, if any, such a more scientific assessment of financial requirement is arrived at than merely an ad hoc fixing of the support as Rs. 50,000. To demonstrate evidence to this set of observations, we present Table 10.1.13. There was, again, not a single respondent who had felt that the loan sanctioned was inadequate. Instead, unanimity was that it was adequate to start the self-employment enterprise.

About 15 percent of beneficiaries who had availed of loans (Rs. 50,000) had saved varying amounts from the entire loan being invested in the self-employment ventures. The highest share of those who had used merely up to 25 percent of the borrowed money was Tailoring. In respect of those starting a Textile shop, 16 percent had used 75 to 99 percent of the loan received.

Merely 81 persons (6.56) out of 1234 in the sample of beneficiaries had used the loan received to the full extent. The largest share in this category is by those starting a beauty parlor, which is followed by 'provision stores' and 10 percent each by those starting a Coffee Shop and engaging in animal husbandry. Finally, we find that a large majority of beneficiaries, accounting for over 78 percent, have used their other resources to invest more than what they received as a loan. For example, 40 percent of those engaging in Electrical Services invested over 25 percent above the borrowed sum, while the same share of persons engaging in Coffee / Tea shops spent up to 50 of what they had borrowed as an additional investment. A much higher share, at 44 percent, spent over 24 to 50% of borrowed money by the persons engaging in Auto Rickshaw driving.

10.1.10 Time Lapse between Sanctioning of Loan and Start of Employment Ventures

One of the critical dimensions of any development scheme, promoting any segment of society's economic well-being, is the time lapse between the time when they make an effort to be one among the beneficiaries and the eventual receipt of the grant or start of the enterprise in this case. Recall, a six-day training is imparted, the knowledge gained through which has to be put into use before it is forgotten. This is especially so for rural youth, who would have to decide their future. Above all, any delay in approval and putting the scheme into effect implies prolonged wait and repeated follow-up visits. The beneficiaries would have to incur considerable monetary expenses and spend time running from their residence to different offices and banks to know their application's fate. Often, some of them end up borrowing money in anticipation of the grant coming their way, and at exorbitant rates of interest. As some pointed, there were also expenses on account of having to speedy the facilitation of their work! Consequently, in a self-employment program, the one under review would start with a handicap, wherein money received is spent first on repayment of loans made to facilitate the sanction and receipt of the benefits.

Table No 10.1.14: Time Taken to Start SE after Training							
Division	District	Time Taken to Start SE after Training			Total No.	Not Applicable %	Total Sample (No.)
		Up to 3 Months	3 to 6 Months	6 to 12 Months			
Bangalore	Bangalore - U		100.00		61	35.10	94
	Chitradurga	12.43	37.28	50.30	169	38.80	276
Belgaum	Dharwad	45.78	37.35	16.87	83	31.40	121
	Bagalkote		100.00		295	45.40	540
Gulbarga	Kalburgi		100.00		261	45.70	481
	Yadgir	24.32	45.95	29.73	37	41.30	63
Mysore	Hassan		100.00		315	32.80	469
	Udupi	30.77	69.23		13	45.80	24
Total	%	5.83	85.25	8.91	1234	40.30	2068
	No.	72	1052	110		834	
Note: All figures in Percentages unless when specified otherwise							

Source: Primary Data

In response to a question posed, it is indicated from Table 10.1.14, that in almost all districts except for Dharwad, and Chitradurga majority of the respondent beneficiaries started their Self-employment within 3 to 6 months after taking up training. In districts such as Bangalore Urban, Bagalkote, Kalburgi and Hassan 100 percent of the respondents expressed that it took 3 to 6 months to start their self-employment ventures after training period. But 50.30 percent of trained beneficiaries from Chitradurga had a delay of 6 to 12 months to start their venture. Interestingly Dharwad seems to be the only district where 45.78 percent of the respondent beneficiaries started their venture with 3 months of receiving training. Overall 85.25 percent of the beneficiaries had stated that they had experienced some or other kind of delay in receiving the loan after submitting their applications. All the sample beneficiaries who were eligible and responded from the districts of Bangalore-U, Bagalkot, Hassan and Kalburgi had expressed this experience. In contrast, those expressing 'No Delay' were from Dharwad (45.78) Chitradurga, Udupi, and Yadgir. However, this information does not convey the extent of delay or timely loan disbursal. Table 10.1.14 captures the data in this respect. The findings are essential for the program's future implementation, for it is seen that only 5.83 percent of beneficiaries received their loan and started their SEs within three months of completion of the training received, with Belgaum and Mysore divisions leading in

this respect (45.78 and 30.77 percent respectively). One may consider this as a reasonably short time, but the number of persons benefiting is too small. A vast majority of 85.25 percent, received the loans between three-six months. Table 10.1.15 and Graph 10.1.6 present the time taken before the start of enterprises across different trades.

It was 100 percent of beneficiaries starting their self-employment in running auto-rickshaws and establishing Electrical Services who took 3 to 6 months. 86 and 95 percent respectively were in the fields of Dairying and Agriculture – which makes the enterprises suspect, as indicated several times earlier. If we consider the most extended slot of those taking six months or more to be starting after completion of training, there are two fields with having a higher share with over 20%: Computer shops and 'Animal Husbandry.' The shortest time taken was more for establishing a beauty parlor (25%).

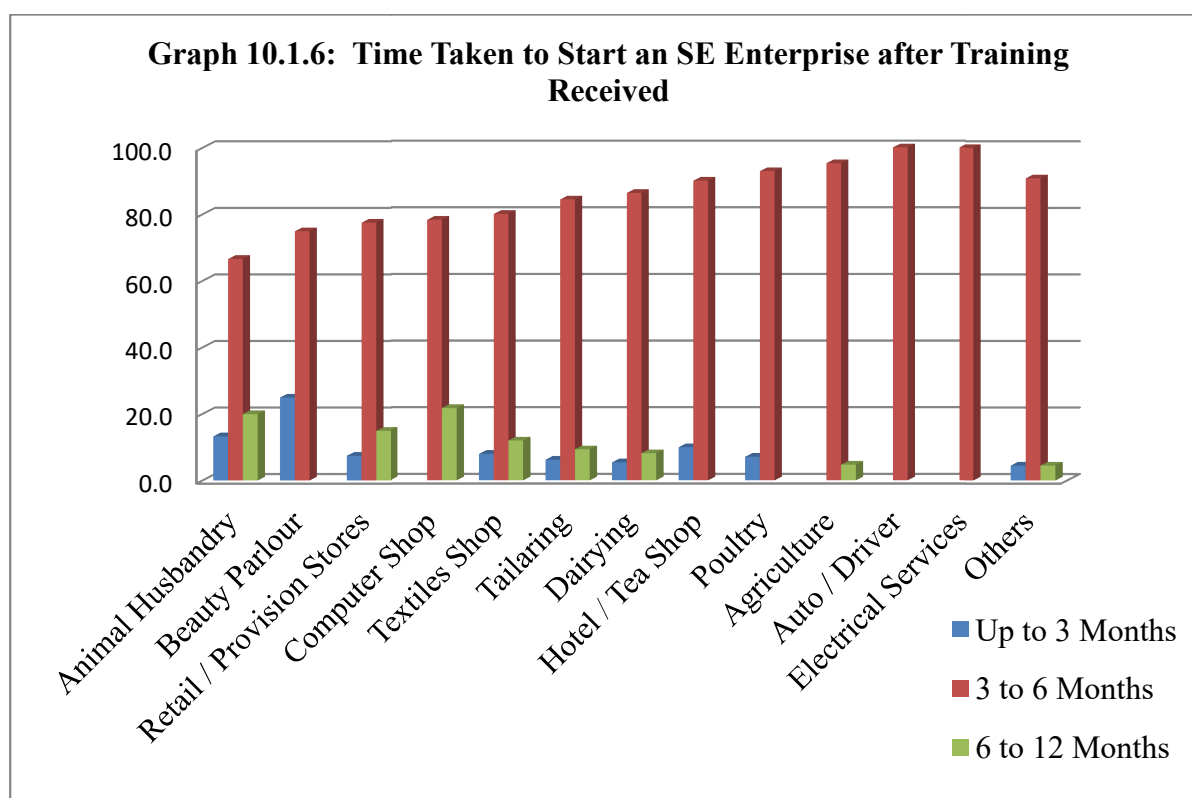


Table 10.1.15: Type of Enterprise and Time Taken to Start SE after Training				
Type of Enterprise	Time Taken to Start SE after Training			Total (No.)
	Up to 3 Months	3 to 6 Months	6 to 12 Months	
Animal Husbandry	13.3	66.7	20.0	877
Beauty Parlour	25.0	75.0		21
Retail / Provision Stores	7.5	77.6	15.0	30
Computer Shop		78.3	21.7	28
Textiles Shop	8.0	80.0	12.0	107
Tailoring	6.3	84.4	9.4	25
Dairying	5.5	86.3	8.2	64
Hotel / Tea Shop	10.0	90.0		9
Poultry	7.1	92.9		8
Agriculture		95.2	4.8	23
Auto / Driver		100.0		10
Electrical Services		100.0		10
Others	4.5	90.9	4.5	22
Total %	5.8	85.3	8.9	1234
No.	72	1052	110	
Note: All Figures in Percentages except when stated otherwise For details of 'Others', please refer to Footnote 5.				

Source: Primary Data

Efforts are to be made to shorten the time taken between the completion of training and the start of an enterprise, for 3 to 6 months too could be, often, frustrating and wasteful of resources. Consultations with the Panchayat officials as also the bankers prompt us to point out that there are too many committees and sub-committees, while the actual decision over the choice of selection of beneficiaries is made by Block level elected leaders of the Assembly. Further, the time taken to assess eligibility for a loan, too, should be minimized.

10.1.11 Expected and Actual Income Following Self Employment:

One of the stated objectives of RGCY has been to 'increase the quality of life of thousands of youth in rural areas by developing their internal capacity and helping them establish profitable enterprises.' Implicit in this objective is to provide an independent source of income for them, which supports their livelihood in more than economic respects. The

evaluation study asked them a set of questions to assess the extent to which their income began to improve. The following table shows the responses expressed by the beneficiaries.

Table 10.1.16: Type of Enterprise and Expected Monthly Income					
Type of Enterprise	Expected Monthly Income				Total (No,)
	No Enterprise	Up to Rs. 12,000	Rs.12,001 to Rs. 15,000	Rs. 15,001 to Rs. 20,000	
Dairying	2.51	21.32	32.16	44.01	877
Agriculture	4.76	33.33	14.29	47.62	21
Animal Husbandry		6.67	36.67	56.67	30
Poultry	10.71	21.43	32.14	35.71	28
Retail / Provision Stores	5.61	25.23	32.71	36.45	107
Textiles Shop		32.00	24.00	44.00	25
Tailoring	18.75	21.88	23.44	35.94	64
Auto / Driver		22.22	44.44	33.33	9
Beauty Parlour	12.50	25.00	25.00	37.50	8
Computer Shop		13.04	43.48	43.48	23
Electrical Services		10.00	30.00	60.00	10
Hotel / Tea Shop	10.00	10.00	60.00	20.00	10
Others	4.55	27.27	27.27	40.91	22
Total	No. 3.81	21.56	31.77	42.87	
%	47	266	392	529	1234
Note: All Figures in Percentages except when stated otherwise. For details of 'Others,' please refer to Footnote 5					

Source: Primary Data

One of the shocking dimensions of the study's findings is also evident in Table 10.1.16: **Nearly 4 percent of the beneficiaries never started any self-employment activity. Besides, there had been several more that were closed down by the time evaluation was carried out.** About this second group, we shall discuss more in detail in a subsequent section. In this respect, what one Banker had shared with us as information is worthy of noting here. This was a banker in one of the Blocks of Dharawad district. According to him,

*“There were quite a few beneficiaries who had borrowed money under the scheme. **Within a month or so after the loan had been sanctioned, they return to be bank to close the account by settling all dues till that date.** They claim the entire sum of subsidy to which they are*

eligible, and that is their key benefit from the scheme. It is not as if this (RGCY) was the only scheme that such 'on paper' the program gets implemented and many other state-sponsored schemes... If the subsidy amount is more considerable than in this one, this practice is even more frequent' (IDI response).

According to this banker, with the frequently announced loan waiver or interest moratorium, such practices are on the decline. In any event, Bangalore – U was one district from which this practice was reported, although three more were from Bagalkote. It is not sure if there had been such incidences in other sampled districts, too, for it was not unlikely that others elsewhere may not have revealed this fact even if it had occurred. In our evaluation, we term this too as a variant of the practice of varyingly using the loan amount received for different ventures, as we discussed above.

Table 10.1.16 above also reveals that **nearly 42.87% of the beneficiaries have had high-income expectations from their self-employment ventures: that was Rs. 15,000/- and Rs. 20,000/- per month.** Exception was indicated in ventures such as Auto driving (44.44percent) and Hotel enterprise (60 percent) where the expected income was between Rs.12,000/- and Rs.15,000/- It is hard to say that their expectations were being realistic. For, when we studied their reported actual income from these ventures, there had been substantial differences.

(Table not provided) - Self Employed in Chitradurga and Udupi districts had anticipated a higher share of those expecting more than Rs. 15,000. With over 266 persons from the sample, expected a relatively modest income of less than Rs. 12,000, districts of Yadgiri (about 30%) and Hassan (25%) were the leading districts.

The Graph 10.1.7 presents findings on the difference between the reported income and their expected income. In the Table, it may be seen there are three groups of beneficiary respondents: those whose income was more or less the same as what they had expected; those whose income was less than expected; and those whose income was higher than their expectations. From the point of view making a good impact, the self-employment component would anticipate a higher share of those reporting the first and third types of responses, namely that their income was as expected or higher than that.

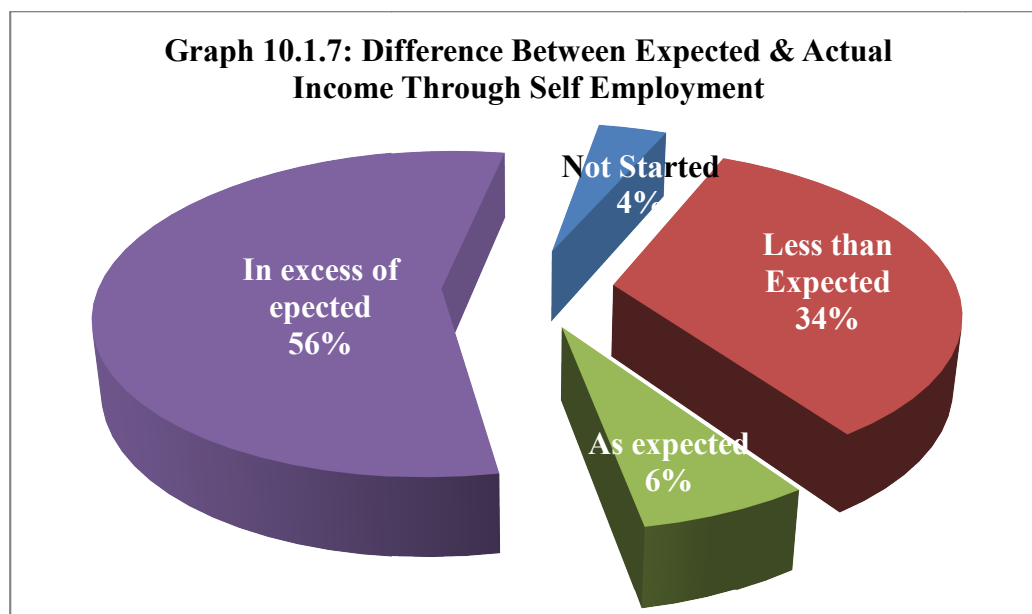


Table No 10.1.17: Type of Enterprise and Income as Per Expectations

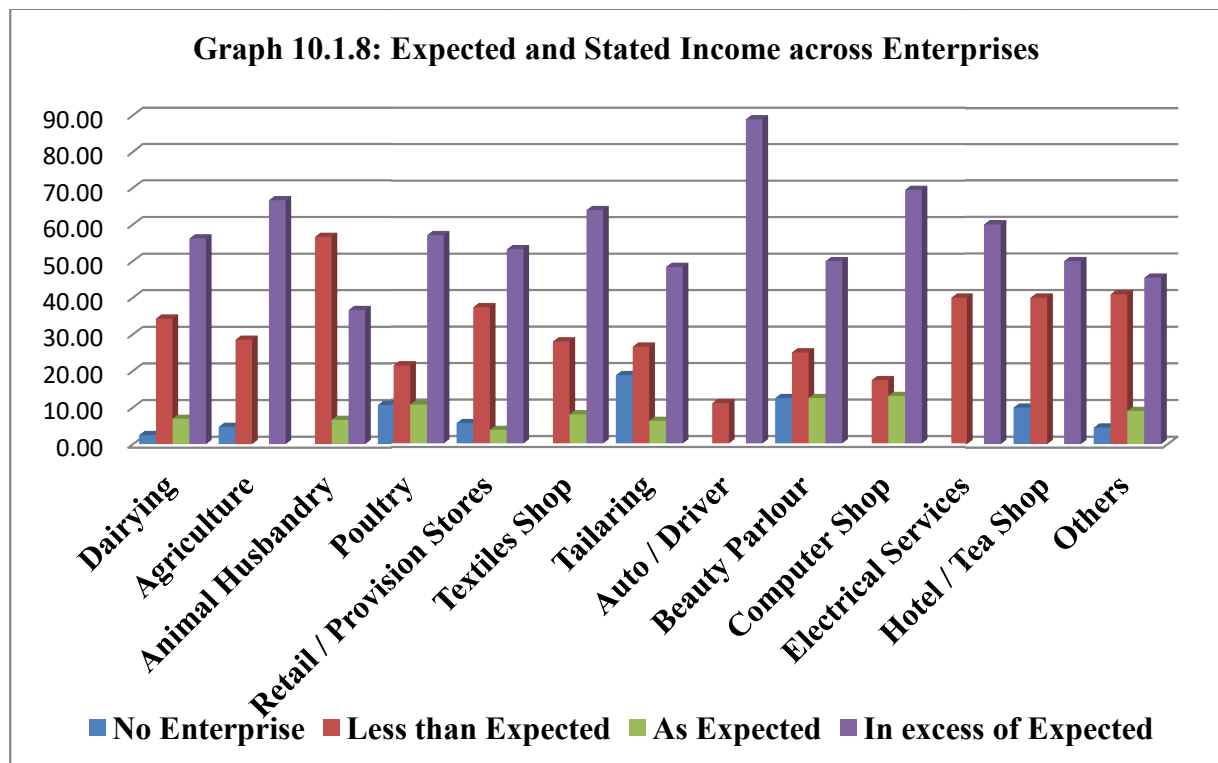
Type of Enterprise	No Enterprise	Less than Expected	As Expected,	More than Expected	Total
Dairying	2.51	34.32	6.96	56.21	877
Agriculture	4.76	28.57		66.67	21
Animal Husbandry		56.67	6.67	36.67	30
Poultry	10.71	21.43	10.71	57.14	28
Retail / Provision Stores	5.61	37.38	3.74	53.27	107
Textiles Shop		28.00	8.00	64.00	25
Tailoring	18.75	26.56	6.25	48.44	64
Auto / Driver		11.11		88.89	9
Beauty Parlour	12.50	25.00	12.50	50.00	8
Computer Shop		17.39	13.04	69.57	23
Electrical Services		40.00		60.00	10
Hotel / Tea Shop	10.00	40.00		50.00	10
Others	4.55	40.91	9.09	45.45	22
Total %	3.81	33.87	6.65	55.67	1234
No.	47	418	82	687	

Note: All Figures in Percentages except when stated otherwise
For details of 'Others', please refer to Footnote 5

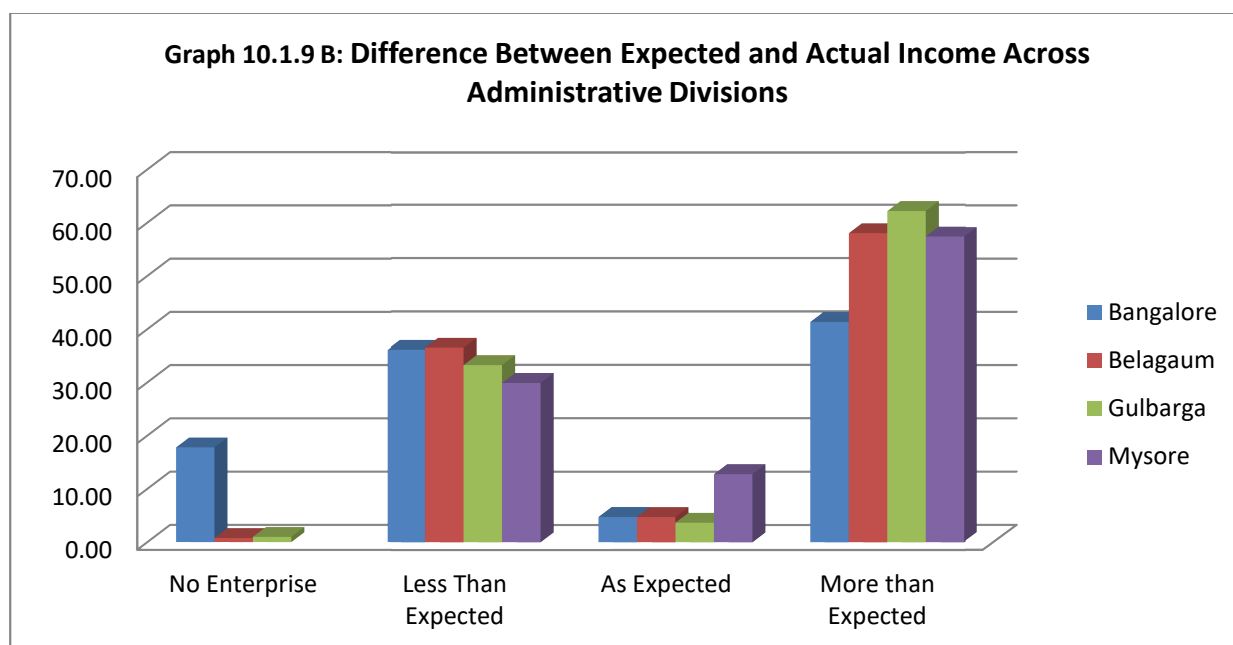
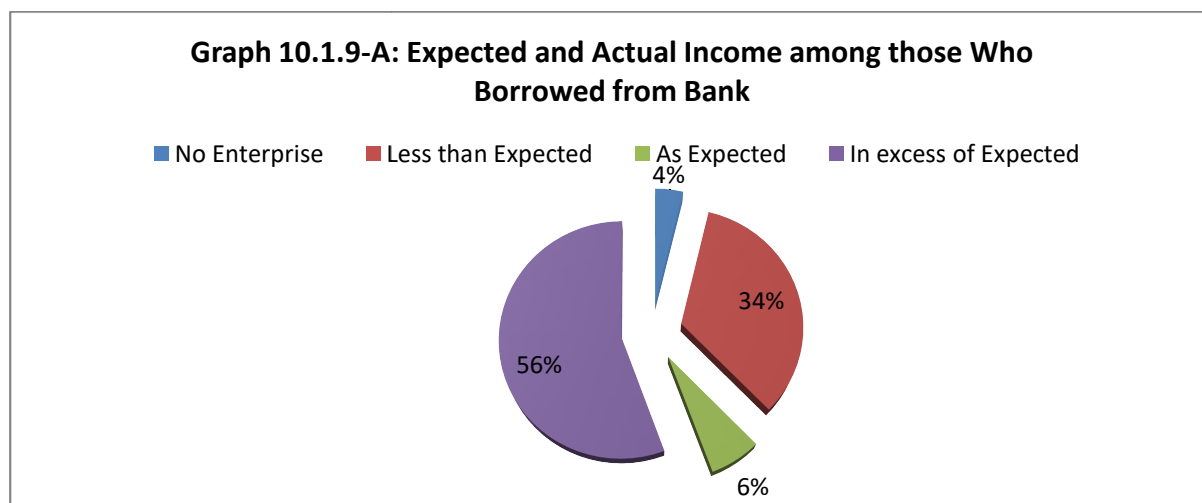
Source: Primary Data

Table 10.1.17 is indicative of the opinions regarding the income earned against the expected level of income. The table can be considered as the level of satisfaction towards the income earned from the respective ventures. Majority of the beneficiaries were found to be expressing that their income was more than expected in almost all the ventures except that of animal husbandry where, 56.67 percent expressed that their income was less than expected.

The table indicates that among the beneficiaries who expressed that the income was more than expected – Auto driving (88.8 percent) indicated the highest responses, followed by Computer shop (69.57 percent and Agriculture (66.67 percent). However there were 33.87 percent who expressed that their income was less than expected. It is to be observed that the reported incidence of not starting an enterprise was highest in enterprises such as Tailoring, Beauty Parlors, Poultry farms, and Coffee/Tea shops. Occurrences of 'less than expected' income were observed to be in higher percent share in Animal Husbandry, followed by Electrical Services, Hotel / Tea shops, and 'Others.' Relatively greater success was reported to be highest among beneficiaries of Auto drivers (88 percent) followed by Agriculture (66.7%) Computer Shop (69.57%), Textile shops (64%), and Electrical Services (60%). Even though agriculture-related enterprises have shown, reportedly, a fair share of respondents showing good returns, it should be noted that the non-agricultural enterprises have a better share in this respect.



When we look at the distribution of data on income as per expectations (Graph 10.1.8, and Table 10.1.18), districts such as Dharwad (48.19%), Chitradurga (45.56%), and Udupi (38.46%) led the category. It may also be seen as income expectations from enterprises were far less realistic than the rest. However, the highest share of those who reported the income to exceed their expectations were highest in the district of Yadgir (72.97%), followed by 62.03 in Bagalkote district. Bangalore - U had the least share of beneficiaries whose income exceeding their expectations.



If we examine the fulfillment of income as expected by the sample beneficiaries across the State's administrative divisions, it would be seen that about 50 percent had surpassed their expectations in all but Bangalore division. An impressive performance is seen in the Gulbarga division, with over 62 percent reporting that the income through their

self-employment has exceeded their initial expectations. Belgaum and Mysore division share the extent of impressive performance with over 57 percent. Bangalore has 41.30 percent reporting the actual income exceeding their expectation. This, we may point out, is out of the beneficiaries who had successfully obtained a bank loan.

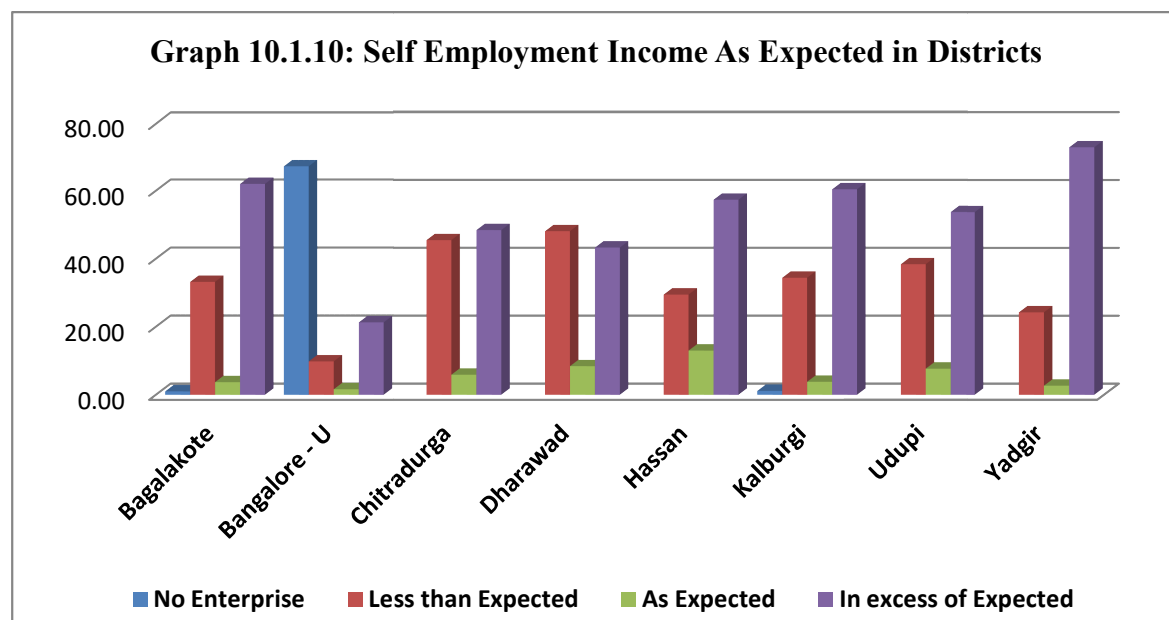


Table No 10.1.18: Districts and Income as Per Expectations

District	No Enterprise	Less than Expected	As Expected,	More than Expected	Total (No.)
Bagalkote	1.02	33.22	3.73	62.03	295
Bangalore - U	67.21	9.84	1.64	21.31	61
Chitradurga		45.56	5.92	48.52	169
Dharawad		48.19	8.43	43.37	83
Hassan		29.52	13.02	57.46	315
Kalaburgi	1.15	34.48	3.83	60.54	261
Udupi		38.46	7.69	53.85	13
Yadgir		24.32	2.70	72.97	37
Total %	3.81	33.87	6.65	55.67	1234
No.	47	418	82	687	

Note: All Figures in Percentages except when stated otherwise

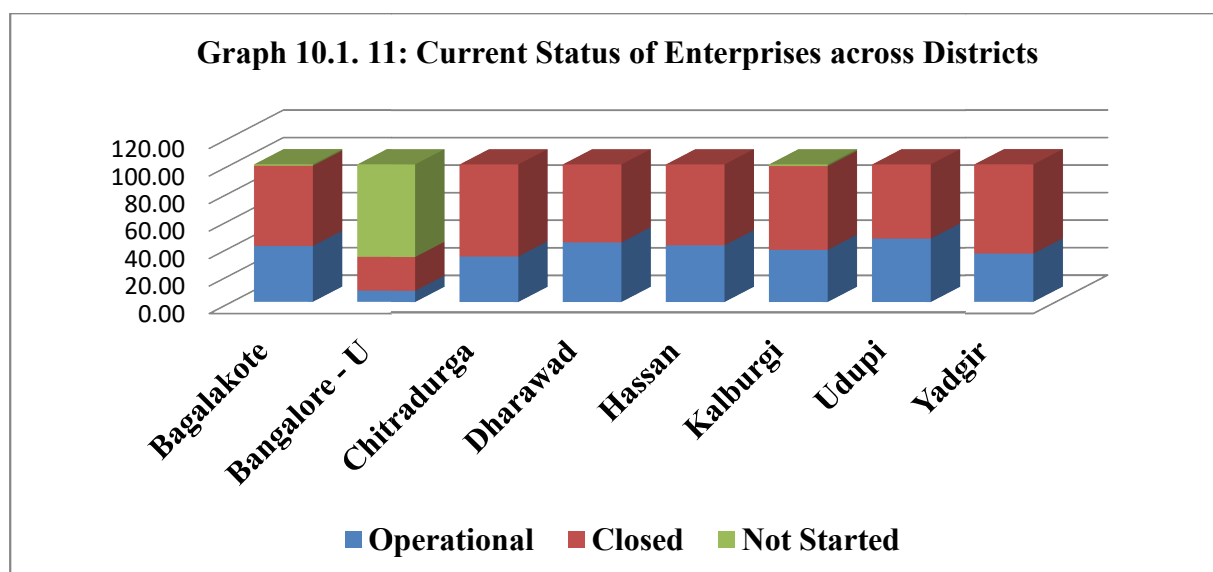
Source: Primary Data

10.1.12 Key Indicator of Success or Otherwise of Self Employment Component of RGCY:

We shall now discuss a vital indicator of the success or failure of making a proper impact through the Self-Employment component of RGCY. It was taken up towards the end of our analysis because it was necessary to comment on the other Procession aspects of implementation, many of which would present a proper perspective with which this final set of findings may be assessed. For instance, we know that to commence with the program had identified beneficiaries and trained them without adequately assessing whether they would be eligible for a vital component of the program, namely lending the money to start a self-employment venture. After all, training the rural youth was not the main aim of the program, but only a facilitating component of promoting self-employment among rural youth.

District	Current Status of SE Enterprise Status			Total (No)
	Operational	Closed	Not Started	
Bagalkote	40.68	58.31	1.02	295
Bangalore - U	8.20	24.59	67.21	61
Chitradurga	33.14	66.86		169
Dharawad	43.37	56.63		83
Hassan	41.27	58.73		315
Kalaburgi	37.93	60.92	1.15	261
Udupi	46.15	53.85		13
Yadgir	35.14	64.86		37
Total	%	37.68	58.51	3.81
	No.	465	722	47
Note: All Figures in Percentages except when stated otherwise				

Source: Primary Data



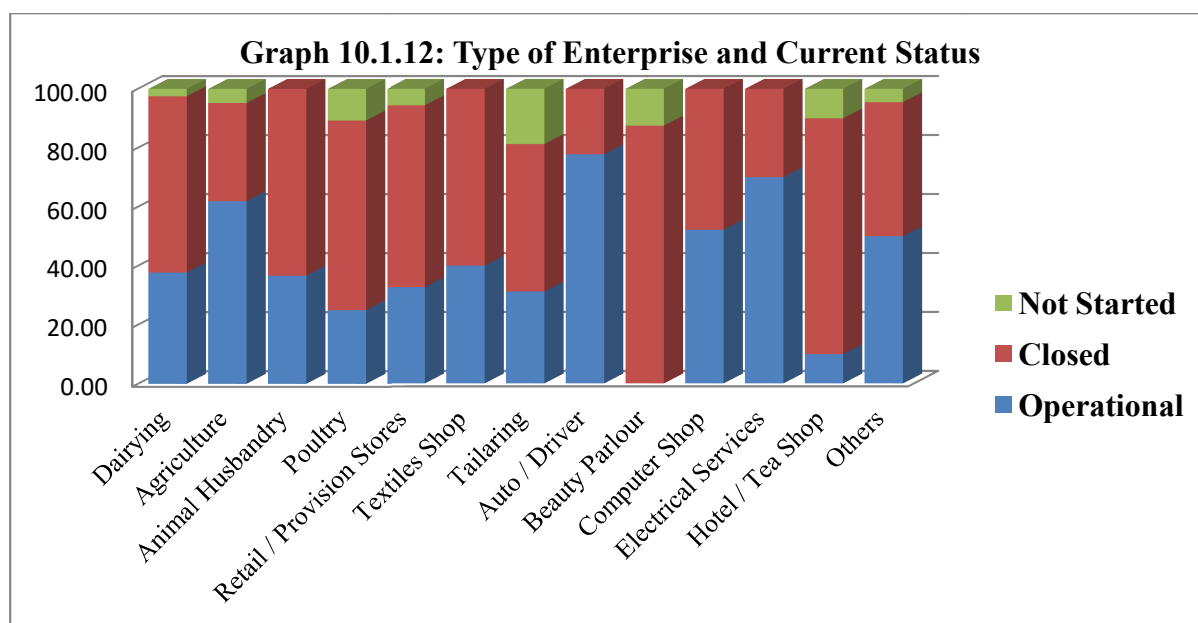
The key indicator of enabling self-employment among rural unemployed youth is that they start various ventures and keep it operational more or less sustainable. Therefore, whether or not a venture is operational a few years after its commencement, among other factors, indicates the success of a program.

Merely 37.68 percent of the actual beneficiaries had their enterprises running or in operation at the evaluation study time. The overall depiction of the current status of the self-employment ventures by beneficiaries is indicated in Table 10.1.19. Comparatively, higher percentages of the ventures taken up by beneficiaries are 'closed' (58.5 percent). However 37.68 percent of the beneficiaries expressed that their ventures are still operational. The highest closed ventures are seen in Chitradurga (66.86 percent) and the highest operational ventures are seen in Udupi (46.15 percent). The small percentage of those still operating are among the eligible beneficiaries who had succeeded in obtaining the loans. If we include the broader concept of 'beneficiaries' as recommended by the Panchayat Grama Sabha's, approved by the different committees, and then trained for self-employment also into this frame, the 'successful' would appear to be even smaller in proportion - a mere 22.49 percent, or in numbers (465 in a sample of 2068). Beneficiaries who had successfully obtained the loan and stopped their enterprises having started it accounted for 58.51 percent. Thus, in respect of 62.32 percent of the beneficiaries, the program had failed to take off or make a sustainable impact.

Table No. 10.1.20: Type of Enterprise and Current Status of SE Enterprise				
Type of Enterprise	Current Status of SE (In Cent Figures)			Total (No.)
	Operational	Closed	Not Started	
Dairying	37.74	59.75	2.51	877
Agriculture	61.90	33.33	4.76	21
Animal Husbandry	36.67	63.33		30
Poultry	25.00	64.29	10.71	28
Retail / Provision Stores	32.71	61.68	5.61	107
Textiles Shop	40.00	60.00		25
Tailoring	31.25	50.00	18.75	64
Auto / Driver	77.78	22.22		9
Beauty Parlour		87.50	12.50	8
Computer Shop	52.17	47.83		23
Electrical Services	70.00	30.00		10
Hotel / Tea Shop	10.00	80.00	10.00	10
Others	50.00	45.45	4.55	22
Total	37.68	58.51	3.81	1234
	465	722	47	
Note: All Figures in Percentages except when stated otherwise For details of 'Others,' please refer to Footnote 5.				

Source: Primary Data

Table 10.1.20 and Graph 10.1.12 reveals that Auto Rickshaws and Electrical services had the highest share compared to the rest: 77 and 70 percent of them respectively had remained operational. Turning to examine closed enterprises, a more significant share is among beauty parlors (87.5%), Hotel/Tea shops (80%), and Poultry and Animal Husbandry, too, with more than 63 percent each. Retail and Textile shops, too, were not far behind in being unsuccessful.

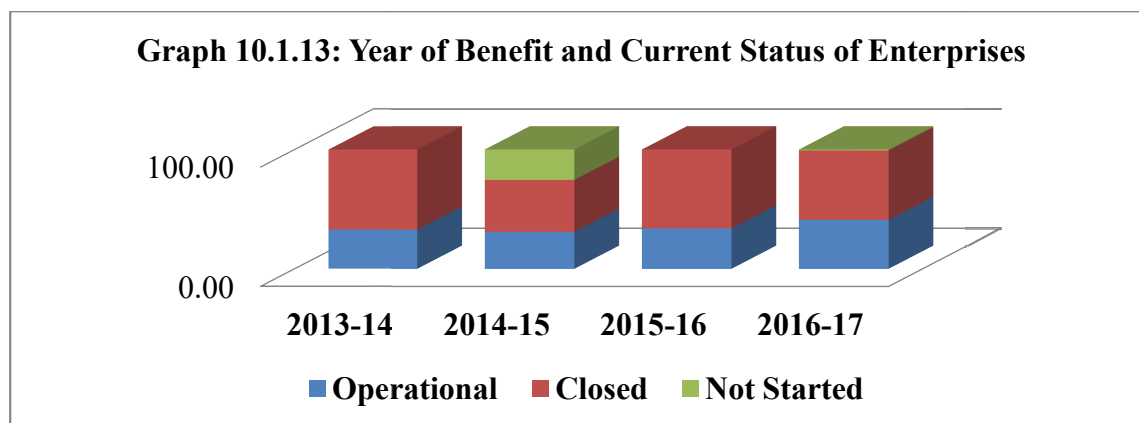


Did the type of enterprise make any difference in whether or not an enterprise remained operational or got closed over some time? Let us take a look at Table 10.1.20 and Graph 10.1.12 to answer this question. Going by the mere percent of those that had remained operational (and not taking into the number of each type of enterprise), we find Auto Rickshaws and Electrical services had the highest share than the rest: 77 and 70 percent of them respectively had remained operational.

Year of Benefit	Current Status of SE Enterprise Status (% Figures)			Total (No.)
	Operational	Closed	Not Started	
2013-14	32.89	67.11		76
2014-15	31.06	43.48	25.47	161
2015-16	33.94	66.06		274
2016-17	41.08	58.09	0.83	723
Total %	37.68	58.51	3.81	1234
No	465	722	47	

Note: All Figures in Percentages except when stated otherwise

Source: Primary Data



10.1.13 Reasons for Closure of the Self- Employment Units:

One would anticipate that the older an enterprise, the greater its closure due to cumulative issues involved in small businesses. Alternatively, the older ones tend to survive while the newer ones are more susceptible to shocks and market fluctuations. As presented in Table 10.1.21 and Graph Tabl3 10.1.13, the analysis of data defies both the hypotheses. There is a need to include 'Not Started' enterprises too with those that have been reported to be closed, and we find whether they are older or newer batches of beneficiaries. The closure has been by and large uniform. The latest the year of 2016-17 demonstrates a slightly higher proportion of 'operational' enterprises, suggesting that the newer ones likely to survive or absorb shocks better than the rest. But the difference is not significant.

10.1.14 Beneficiaries Explanation on their failure:

Even though SE's goal of RGCY is laudable, of retaining educated and unemployed rural youth away from urban areas but in gainful employment, often, the success of such efforts themselves becomes a cause for migration. Once self-employed persons make some profits, there is a desire to expand their operation basis and beyond the narrow confines of the villages in which they live. Consequently, the closing down the small shop – be it a grocery store or a beauty parlor – in the confines of a village to start something more prominent in the same or related field.

- When a young woman runs enterprise is successful, that becomes the basis on which a matrimonial alliance starts pouring in; consequently, her successful enterprise gets shut down locally in preference for long-term matrimony.
- Younger age below 21 years or even 25 years is too early for promoting rural self-employment. Most youngsters grow up with an urban dream and have greater aspirations for occupational and social mobility beyond what their parents may have accomplished—

merely a self-employment program with Rs' subsidized loan. 50,000 is too small a thing to replace their long-term dreams. Consequently, many young people use the income from such enterprises (including the money saved on investing the whole sum received as loans) for either further studies or to explore better urban opportunities. This is to minimize their dependence on their parents for meeting the costs thus involved.

- By advancing loans and supporting persons of young age – such as those below 21 years, the scheme stunts the growth of a person in rural areas.
- Even though a scheme supports the enterprises for self-employment, the enterprise itself may often be carried out in urban areas. Consequently, the costs of operations in the long run become expensive, and so sooner or later, the beneficiary tries to move out of the village. The enterprise for which they may have been given a loan may not be competitive enough to support an independent livelihood in such new areas.
- One or two years are too short for any assessment to be made, that to for such persons who have taken to entrepreneurship for the first time. There are times when they may have to close down the business to attend to the family requirement for labor or support. Such temporary shutdowns should not be considered as a closure permanently.
- Government schemes presuppose that it is enough to give a loan to start a new venture and self-employed successfully. As long as the loans are pending, no new loans are available from the Banks, and their dependence on private money lenders pushes them to either closing the venture or to pay massive interests.
- ‘It is not merely whether our income is more than what we thought it would be or otherwise. As compared to what the other better educated, urban employed young persons in our villages have achieved, parental expectations from us to demonstrate success become a compulsion for us.
- Matrimonial alliances are hard to come by, even for young men, whether they are successful young entrepreneurs. Parents themselves push us out to be able to attract better matrimonial alliances. Young girls in the villages want to marry successful men outside the village than within. Urban girls do not prefer rural men – whether rich or poor. Demand is for everyone to be employed in the Government undertakings or MNCs.

Part II

10.2.1 Findings of the Skills and Employment Component of RGCY

The Skills and Employment component of Rajiv Gandhi Chaitanya Yojane (RGCY) is being implemented in the state since the 2013-14. As per the RGCY guidelines, 40 youths of 18 to 35 years of age and minimum education up to 8th standard are being selected annually for this program from each Panchayats of the state. Under this scheme following the reservation policy, 20% of SC and 9% of ST beneficiaries are to be selected while the physically challenged, tribal youth, women, transgender, and those who have completed 100 days of work under MGNREGA are also be included through the auto inclusion policy.

Table No 10.2.1: Beneficiary Samples according to Administrative Division, Districts, and Year of Benefit							
Division	District	Percentage of sample Beneficiaries and Benefit Year					Total sample beneficiaries
		2013	2014	2015	2016	2017	
Bangalore	Bangalore - U	48.83	51.17				469
	Tumakuru		30.61	26.53	42.86		98
	Sub-Total	40.39	47.62	4.59	7.41		567
Belgaum	Belagavi	26.25		53.13	20.63		160
	Dharawad	0.43	68.40	17.03	13.56	0.58	693
	Sub-Total	5.28	55.57	23.80	14.89	0.47	853
Gulbarga	Kalaburgi	2.07	57.47	10.80	17.47	12.18	435
	Raichur		100.00				32
	Sub-Total	1.93	60.39	10.06	16.27	11.35	467
Mysore	Kodagu	25.32		53.57	21.10		308
	Mandya	0.91	50.91	2.73	39.09	6.36	110
	Sub-Total	18.90	13.40	40.19	25.84	1.67	418
Total	% of Sample Beneficiaries	15.70	46.94	19.26	15.31	2.78	2305
	No.	362	1082	444	353	64	

Note: All Figures in Percentages except when stated otherwise

Source: Primary Data

10.2.2 Demographic Profile of the Sample Beneficiaries Skill training and Wage-Employment:

For the state as a whole, 14 Project Implementing Agencies are reported to have been engaged in implementing the Scheme. In this evaluation, a sample of 2305 beneficiaries of skill training and the employment component of RGCY were drawn from a district of 8 districts, two each from the four administrative zones of Karnataka state. The selected

respondents had been beneficiaries in a year from 2013 to 2017. Table 10.2.1 presents us with a brief background of the respondents chosen for this evaluation.

The sample frame had been designed to emphasize the beneficiaries from the earlier years to be a discernible impact to assess. Accordingly, nearly 46.94 percent of the sample was those who had benefited from the scheme during 2014. The least samples are from the year 2017 (2.78%),

Table 10.2.2 presents the gender and age distribution of the sample from across the different districts.

Table No 10.2.2: Gender and Age Group of Beneficiaries Across Districts							
Division	District	Gender		Age (Grouped)			Total (No.)
		Male	Female	18-25 Yrs.	25-30 Yrs.	30-35 Yrs.	
Bangalore	Bangalore - U	50.53	49.47	43.92	42.22	13.86	469
	Tumakuru	19.39	80.61	45.92	46.94	7.14	98
	Sub-Total	45.15	54.85	44.27	43.03	12.70	567
Belgaum	Belagavi	57.5	42.5		73.13	26.88	160
	Dharawad	64.5	35.5	45.6	46.46	7.94	693
	Sub-Total	63.19	36.81	37.05	51.47	11.49	853
Gulbarga	Kalaburgi	78.39	21.61	28.97	60.46	10.57	435
	Raichur	87.5	12.5		87.5	12.5	32
	Sub-Total	79.01	20.99	26.98	62.31	10.71	467
Mysore	Kodagu	54.87	45.13	44.16	41.88	13.96	308
	Mandya	48.18	51.82	56.36	40.91	2.73	110
	Sub-Total	53.11	46.89	47.37	41.63	11.00	418
Total	Total %	60.13	39.87	38.66	49.8	11.54	2305
	No.	1386	919	891	1148	266	
Note: All figures are in Percentages unless specified otherwise							

Source: Primary Data

The Gender profile of the Beneficiaries:

As in the Self-Employment component of RGCY, the Skill and Employment component has had a **predominance of male beneficiaries**. However, the proportion of women is considered at almost 40 percent. The lowest share of women beneficiaries was from Raichur's districts, with 12.50 percent, followed by the Kalaburgi, which had 21.61 percent.

The highest share of women was in Tumkur, with 80.61 percent, followed by Mandya, with 51.82 percent women. Correspondingly the districts with very high male beneficiaries were Raichur (87.50 percent), Kalaburgi (78.39 percent), and Dharawad with 64.50 percent. Like the Self-Employment scheme, here also a conspicuous absence of transgender beneficiaries is apparent.

Age component of the Beneficiaries: In terms of age, we find that almost 50 percent of the respondents belonged to the age group of 25 to 30 years. Almost 38.66 percent belonged to 18-25 years, with about 11.54 percent over 30 years. Mandya District (56.36 percent), had the youngest of beneficiaries by a majority, Whereas Raichur (with 87.5 percent) has the highest concentration of beneficiaries between the age group of 25 to 30 years.

Table no 10.2.3: Caste Categories of Beneficiaries across Sample Districts						
Division	District	Caste Categories				Total (No.)
		General	BC	SC	ST	
Bangalore	Bangalore - U	55.86	2.13	38.59	3.41	469
	Tumakuru	34.69	16.33	48.98		98
	Sub-Total	52.20	4.59	40.39	2.82	567
Belgaum	Belagavi	43.75	23.75	22.5	10	160
	Dharawad	49.35	22.94	13.85	13.85	693
	Sub-Total	48.30	23.09	15.47	13.13	853
Gulbarga	Kalaburgi	21.84	41.61	34.71	1.84	435
	Raichur	12.5	40.63	31.25	15.63	32
	Sub-Total	21.20	41.54	34.48	2.78	467
Mysore	Kodagu	70.78	8.12	17.21	3.9	308
	Mandya	59.09	20	17.27	3.64	110
	Sub-Total	67.70	11.24	17.22	3.83	418
Total	Total %	47.29	20.13	25.77	6.81	2305
	No.	1090	464	594	157	
Note: All figures are in Percentages unless specified otherwise						

Source: Primary Data

Caste and Religious Component of the Beneficiaries:

Table 10.2.3 presents the beneficiaries' social background in terms of caste categories. However, it is seen that there is a slightly higher(25% percent)proportion participation of SCs against the minimum prescribed 20 percent - is indeed a welcome development that the

project could rise above the meeting a mechanical a target especially reaching out to a marginal community. The same cannot be said in respect of STs. **The prescribed minimum was 9 percent, while their presence in the beneficiaries' sample is only 6.81 percent.** Either there has not been sufficient STs in these districts meeting the required qualifications, or the publicity for the program had not reached STs sufficiently. **Perhaps, there is a need to target the ST youth specifically to seek their inclusion in the program in larger numbers.** The youths' general category continues to be preponderant with over 47 percent as beneficiaries, while the youth from Backward Castes are just about 20 percent. The lowest share of the General category of beneficiaries is to be seen in Raichur (12.5%), followed by Kalaburgi (21.84%). In both these districts, there is a good representation of SCs, with over 31 percent in each. The highest among SCs is to be found in the Tumakuru district. Hindus (92.5 percent) are overwhelmingly predominant in terms of religious distribution, while Muslims show their presence with a mere 6.8 percent. In the whole sample, there were just eight Christians, and one Jain are there as beneficiaries.

Educational background of the beneficiaries for Skill training and wage employment:

It is essential to look at the beneficiaries' educational background to promote skill development in different trades or occupations. Table 10.2.4 presents the data of educational background as distributed across the sample districts. By the program's very design, the minimum educational qualifications of the beneficiaries must be 8th Standard. Accordingly, we find none below that level of education, which shows that this yardstick has been taken care of in selecting beneficiaries at the Panchayat level. Those with up to 8th standard of education account for a mere 7.4 percent of the sample. Likewise, those with higher education of a Degree or above account for a small proportion, at a mere 9.07 percent. **In other words, the program of skilling and employment has restricted itself, by and large, those who are not highly educated, certainly not beyond the PUC level.** Those with a minimum education of up to SSLC accounted for 58.26 percent, followed by Pre-University education 25.21 percent of the sample. This, in turn, would also limit the choice of areas in which they would opt for skilling themselves and seeking employment. Their lower educational qualification ends up acquiring a lower level of skills, followed by lower-income guarantees and lesser social mobility. Across the districts, those with the minimum level of education (8th standard) were highest among beneficiaries in Bangalore Urban district (20.47 percent). Those with SSLC or below were highest in Kalaburgi (68.97%), followed by Kodagu (61.97%), Dharawad (61.47%), and Belagavi (60.63%).

Table No: 10.2.4: Beneficiaries Across the Districts and Their Education Qualifications

District	Educational Qualification				Total (No.)
	Up to 8th Std	SSLC or Below	PUC	Degree or Above	
Bangalore - U	20.47	45.20	21.32	13.01	469
Belagavi	5.63	60.63	33.75		160
Dharawad	5.48	61.47	23.23	9.81	693
Kalaburgi	1.84	68.97	18.16	11.03	435
Kodagu	4.22	61.69	34.09		308
Mandya	1.82	49.09	41.82	7.27	110
Raichur		40.63	46.88	12.50	32
Tumakuru	6.12	52.04	21.43	20.41	98
Total %	7.46	58.26	25.21	9.07	2305
No.	172	1343	581	209	
Note: All figures are in Percentages unless specified otherwise					

Source: Primary Data

10.2.3 Beneficiaries Means of Getting to Know About the Program:

As per the Operational Guidelines for the program of Skill Training and Employment component of the scheme, just as also in the case of Self Employment Component of RG CY, the Project Implementation Agencies are not meant to be passive training bodies. They are also responsible for publicizing the program among rural youth, counseling them regarding the various trades or areas in which skilling can happen, and the nature of employment that one could look for after the skill training program. Reimbursement for their services is made following the fulfillment of their roles in different stages based on the number of candidates they identify through the Grama Sabhas in the Panchayats. The final payment is made only if they keep a follow-up tab on the trained persons and their placement for about three years.

Table No. 10.2.5: Source of Information about RGCY Across Districts					
District	Source of Information about RGCY (%)				Total (No.)
	Media	Friends	Panchayat	Any Other	
Bangalore - U	26.44	22.60	50.96		469
Belagavi	12.50	25.63	50.63	11.25	160
Dharawad	9.96	44.73	44.44	0.87	693
Kalaburgi	4.37	7.59	87.82	0.23	435
Kodagu	12.99	25.00	50.00	12.01	308
Mandya	1.82	30.91	65.45	1.82	110
Raichur	21.88	46.88	31.25		32
Tumakuru	2.04	33.67	63.27	1.02	98
Total %	12.28	28.16	56.75	2.82	2305
No.	283	649	1308	65	

Note: All figures are in Percentages unless specified otherwise

Source: Primary Data

Let us first take a look at the source of information about the program to the sample beneficiaries from Table 10.2.5. The district administration has to take steps to advertise the opportunities available under both the components of RGCY, and much money is spent on this purpose. But, merely 12.28 percent of beneficiaries attribute the source of their information to media advertisements, 'friends and relations' accounting for 28.16 percent of beneficiaries. However, the single largest information source has been the Panchayats, which is the nodal agency for the program at the grassroots level. The Panchayats had not only put out banners and posters at prominent places in their jurisdiction but also sought to spread the message through the elected members. At the Grama Sabha the matter was announced, in a majority of cases. Many respondents pointed out that many of them had not been physically present at the Grama Sabhas when they were convened, but through word of mouth after the announcement, they had gone to the PDO with the relevant documents to register themselves as potential beneficiaries. Likewise, in quite a few Panchayats, the PDOs or the Office's assistants had gone searching for potential beneficiaries because there had not been insufficient enrollment of youths for the program.

At this stage, what a young girl who participated in an FGD in Kodagu district's Somavarpet is important. She was alleging that it was the PDO and a representative from the PIA convinced her father to have her enrolled under the program:

*"I am happy that I now work in a Garments company mainly because of RGCY's skill program. I was given training in Tailoring. But my primary interest was to study further and qualify for any of the better government jobs. I was hoping someday. I would write KPSC exams and become a Tahsildar or AC. But I was pushed into employment at an early age, and now the father is looking for a groom for me. Given my education, girls like me would end up marrying another less educated person, working low paid coolie jobs. I do blame my father, but I also blame how sometimes our families are pressurized to enroll girls like us to these programs because they have a target to reach."*¹² (FGD response)

If any, the lesson that was learned from the FGD under reference, and discussions with beneficiaries subsequently are worthy of taking note. The Panchayats and the PIA's should ensure that in their eagerness to make the program a successful one, the participants' orientation and aptitude should be noted. It is also in this respect that the PIAs are expected to play the role of counselors.

10.2.4 Choice of Fields for Skill Training:

The State's RLM has prepared a long list of occupations and services to get skilled. Project Implementing Agencies are sought to be engaged for their services in providing the requisite technical and soft skills in a range of fields from such a list, and they are expected to make use of the training manuals prepared explicitly for each occupation.

When questioned about the specific area in which they were trained or currently employed following the program's skilling, respondents were offered over 30 different occupations¹³. However, at the field levels, we find that groups of occupations are clubbed together into related fields of activities by the PIAs. Some such as listed here as General Stores, for which soft skills such as opening and operating a bank account, writing a cheque, or withdrawal from an account like skills are required. But, persons who may have opted for 'skilling' in

¹² GGD in Somavarpet, held on February 02, 2020.

¹³ The group of skills labelled as "Any Other" consists of such skills for which there had been too small number of persons trained in them. For example, it had One each of persons making and selling Bangles, running a book stall, gas welding unit, two persons engaged in paper mesche making, 3 persons in running a medical store, 4 each in Centering concrete structures, and running a Pan Beeda shop, 5 per sons in running a photocopying shop, and as many in operating a photo studio.

running a grocery store, mobile phone shop, pan shop, books and stationers, musical bands, textiles shops, and shamiyana tent houses are all clubbed together. Proper monitoring by the District level committees and officials of the Department would have avoided a concentration of such skilling under the program under review. **These are often not the trades for which a month-long, if not more, duration of training in skills is to be imparted. At best such soft skills could have been part of any other skilling program. The same skills are also imparted under the self-employment component for six days.**

Table 10.2.6 indicates percentage of beneficiaries skill trained in respective field in each district. Highest skill training was observed in tailoring with 742 beneficiaries across all divisions accounting to 32.19 percent. Kodagu district accounted for 60.39 percent of beneficiaries trained in Tailoring. The second highest training was received in Computer skills with 556 beneficiaries. Raichur district accounted to be highest with 37.50 percent beneficiaries opting computer shop. This was followed by the skill training on Automobile with 11.80 percent beneficiaries across all districts but the least percentage of beneficiaries were seen in Hotel related training (0.43 percent) and Carpentry (1 percent). Dairying, as an occupational skill under this program, in the view of this evaluation, is something that could have been wholly avoided—208 persons or 9.02 percent of the sample, predominantly from Tumakuru, Kalaburgi, and Raichuru districts. Likewise, General Stores accounted for 8.20 per cent in the sample, drawn mostly from the districts of Kalaburgi (11.49 percent), Bangalore-U (10.02 percent), and Mandya (10.00 percent).

However, it must be hastened to add that most of those trained for General Stores had managed to obtain employment as salespersons in large departmental stores or as delivery boys. It was learned during FGDs, that they learned little as such from the training programs, but the MoUs that the PIAs had with potential employers enabled them to get their employments through the job *melas* held. In other words, the beneficiaries in some of these skills were insistent that it was the certificate and arrangement made with the employers that helped them.¹⁴

¹⁴ In a subsequent section of this report, we present data on beneficiaries' assessment of the quality of training received.

Table No 10.2.6: Skill Training Received in Sample Districts

Skill Training Received	District								Total	
	Bangalore - U	Belagavi	Dharwad	Kalaburgi	Kodagu	Mandya	Raichur	Tumakuru	%	No
General Store	10.02	5.00	8.51	11.49	2.27	10.00	3.13	6.12	8.20	189
Tailoring	35.18	16.88	29.44	22.99	60.39	40.91	3.13	14.29	32.19	742
Automobile	15.35	13.75	15.15	5.06	8.44	8.18	21.88	9.18	11.80	272
Mobile Stores	2.56	3.13	1.30	1.38	0.65	0.91	3.13		1.56	36
Electrical Services	0.64	8.13	5.77	4.37	1.30	6.36	6.25		3.82	88
Beauty Parlour	4.90	13.75	5.48	5.52	5.84	10.00	6.25	13.27	6.55	151
Computers & Shop	24.95	30.63	22.66	31.72	17.86	12.73	37.50	14.29	24.12	556
Carpentry			2.45		1.95				1.00	23
Hotel	0.21		0.29	0.92		0.91	6.25		0.43	10
Dairying	4.26	8.75	8.51	14.02		9.09	12.50	40.82	9.02	208
Others ¹⁵	1.92		0.43	2.53	1.30	0.91		2.04	1.30	30
Total	469	160	693	435	308	110	32	98	2305	

Note: All figures are in Percentages unless specified otherwise

Source: Primary Data

Table 10.2.7: Skill Training Received Across Administrative Divisions

Skill Training Received	Division				Total
	Bangalore	Belgaum	Gulbarga	Mysore	(No.)
General Store	9.35	7.85	10.92	4.31	189
Tailoring	31.57	27.08	21.63	55.26	742
Automobile	14.29	14.89	6.21	8.37	272
Mobile Stores	2.12	1.64	1.50	0.72	36
Electrical Services	0.53	6.21	4.50	2.63	88
Beauty Parlour	6.35	7.03	5.57	6.94	151
Computers & Shop	23.10	24.15	32.12	16.51	556
Carpentry		1.99		1.44	23

¹⁵ 'Others' in Skill and Employment Component consist of Bangle stores, Books and Stationers, Brass Band, Roof, Flour mill, Gas welding, Ice cream Parlour, Medical stores, Pan Shop, Paper Mesh Objects, Photo Studio, Tent House and Photocopying.

Table 10.2.7: Skill Training Received Across Administrative Divisions (contd.)					
Skill Training Received	Bangalore	Belgaum	Gulbarga	Mysore	Total(No.)
Hotel	0.18	0.23	1.28	0.24	
Dairying	10.58	8.56	13.92	2.39	208
Others	1.94	0.35	2.36	1.20	30
Total (No.)	567	853	467	418	2305
Note: All figures are in Percentages unless specified otherwise Please refer to Footnote 15 for details of 'Others.'					

Source: Primary Data

Three sets of skills, 'General Stores', automobiles and 'Computers' accounted for 44.12 percent in the sample of respondents from these eight districts while tailoring more popular among women alone accounts for placement of 32.19 percent of beneficiaries. This overwhelming concentration speaks for the preference among the rural youth to enter these fields and that the PIAs were more focused on them than other skills.

Table 10.2.6 depicts different districts and youths in them making their choices for skills in different areas, Bangalore Urban district has a large share (31.57 percent) of those opting for Textile Designing, Tailoring related fields. Given the Garments sector's preponderance in and around Bangalore, the district has tended to encourage persons to opt for this field. As may be anticipated, it is mostly a choice also among women. Computers follow textile designing as a skilling (556 beneficiaries): basically, this comprises skilling in computer operations using the software such as MS Word, Excel, and Tally. In this respect, too, considering the huge demand for computers operators, data entry operators in and around urban areas, youths prefer this skill. Indeed, Computers as a field for skilling is quite popular in all the districts: Raichur (37.50 percent), Kalaburgi (31.72 percent), Belagavi (30.63 percent), and Bangalore U (24.95 percent). However, it is surprising that Mandya and Tumakuru had the lowest shares for computer training. In a couple of FGDs, when we asked for an explanation for why there had been a low demand for this skill, we received quite a few interesting responses:

- 'Generally, candidates lack mathematical or science aptitude. Those who were good in those fields would have already gone for higher education in that field than coming here for skill training or jobs.'
- 'Many of them were unsure of employment prospects, given their rural background.'

- There is clear-cut gender role adherence for women, ‘and often PIA’s prefer them for tailoring, dressmaking or to be able to work in garments, therefore the preference for it than computers.’

10.2.5 Role of Social Background in Selection of Skills:

While we have identified ten different sectors in which young persons were trained under the Skilling component of RGCY, it is of interest also to know who opts for which field. The study has made an attempt to examine this from the Social Background of the beneficiaries, age, gender, and educational background. A presentation of the findings in this respect is made briefly in the following.

Skill Training Received	Caste Category				Total	
	General	BC	SC	ST	%	No.
General Store	8.07	10.78	6.23	8.92	8.20	189
Tailoring	38.26	18.32	33.16	27.39	32.19	742
Automobile	10.37	11.85	12.29	19.75	11.80	272
Mobile Stores	1.19	2.37	1.35	2.55	1.56	36
Electrical Services	4.04	4.96	2.36	4.46	3.82	88
Beauty Parlour	8.17	3.45	6.73	3.82	6.55	151
Computers & Shop	21.10	31.90	25.76	15.92	24.12	556
Carpentry	0.55	1.51	0.84	3.18	1.00	23
Hotel	0.37	0.43	0.67		0.43	10
Dairying	6.42	13.15	9.76	12.10	9.02	208
Others	1.47	1.29	0.84	1.91	1.30	30
Total %	47.29	20.13	25.77	6.81	2305	
No.	1090	464	594	157		
Note: All figures are in Percentages unless specified otherwise For details of ‘Others’, please refer to Footnote 15..						

Source: Primary Data

Caste background: If we look at the choice of skills made, we find that irrespective of the caste background, the most preferred skilling areas were Tailoring, Computers, and Dairying. 66 percent of the General category, 62 percent of BC, 68 percent of SCs, and 55 percent of STs had opted for these three fields. Interestingly enough, the choice over Beauty Parlor seemed comparatively more among the General category than BC, SC, or ST. From their set

of preferences for occupational skills, it could be observed that there is a growing aspiration among the rural youth to enter fields other than those of their earlier generations.

Gender background: From earlier discussions, the study shows that nearly 40 percent of the respondents are women. When we look at the gender dimensions over the choice made for skilling (and, therefore, employment), some occupational skills that were hitherto associated mainly with women continue to be their choice even through this program. Thus, over 50 percent of the women were skilling themselves in the field of tailoring and related fields. The study also finds from Table 10.2.9. women in a large proportion as Beauticians (73 percent), Tailoring (62 percent), and Dairying (46 percent). 100 percent Male beneficiaries are seen in Carpentry It is interesting to mention that other fields in which women have made entry by acquiring skills that were hitherto considered to be more by men are Computers (32 percent), Hotel (30 percent); General Stores (21 percent). They have also made a small inroad into mobile phones by seeking skills by about 17 percent. This signifies the onset of slow and silent change of a patriarchal social order. **However, this evaluation finds sufficient evidence to suggest that the training institutions must focus more on gendered skilling patterns and should break the stereotypes in skilling.**

Table No 10.2.9: Gender and Skill Training Received					
Skill Training Received	Gender Share Across Skills against total beneficiaries		Total Percentage		Total
	Male	Female	Male	Female	
General Store	10.68	4.46	78.31	21.69	189
Tailoring	20.35	50.05	38.01	61.99	742
Automobile	18.90	1.09	96.32	3.68	272
Mobile Stores	2.16	0.65	83.33	16.67	36
Electrical Services	5.84	0.76	92.05	7.95	88
Beauty Parlour	2.89	12.08	26.49	73.51	151
Computers & Shop	27.06	19.70	67.45	32.55	556
Carpentry	1.66		100.00		23
Hotel	0.51	0.33	70.00	30.00	10
Dairying	8.01	10.55	53.37	46.63	208
Others	1.95	0.33	90.00	10.00	30
Total	1386	919	60.13	39.87	2305
Note: All figures are in Percentages unless specified otherwise For details of 'Others', please refer to Footnote 15.					

Source: Primary Data

Skill Training Received	Age (Grouped)			Total
	18-25 Yrs	25-30 Yrs	30-35 Yrs	
General Store	32.28	49.74	17.99	189
Tailoring	42.45	49.06	8.49	742
Automobile	40.81	48.16	11.03	272
Mobile Stores	27.78	55.56	16.67	36
Electrical Services	31.82	50.00	18.18	88
Beauty Parlour	33.11	56.29	10.60	151
Computers & Shop	35.07	53.06	11.87	556
Carpentry	52.17	47.83		23
Hotel	50.00	30.00	20.00	10
Dairying	43.75	40.87	15.38	208
Others	43.33	53.33	3.33	30
Total	38.66	49.80	11.54	2305
	891	1148	266	

Note: All figures are in Percentages unless specified otherwise
For details of 'Others', please refer to Footnote 15.

Source: Primary Data

Age background of Trainees: Table 10.2.10 indicates the very design of the program, to be eligible, one has to be between 18 and 35 years. The beneficiary respondents' sample has been grouped into three slabs of years each for simplicity in the analysis. Given the concentration of beneficiaries in the age group of 25-30 years, there is a more significant share of this age group's persons nearly in each of the occupational skill categories, as may be seen in Table 10.2.10. However, comparing each age group and the percent distribution of choices made by the beneficiaries, we find Automobile, Computers, and Tailoring to be the more preferred choice in ascending order among the more youthful group of 18-30 years. The significant share goes for Tailoring and as we know from the earlier discussion, that a majority of beneficiaries in tailoring are women. Both young girls and their families who cannot afford or prefer to send their daughters for higher education outside also keen on either getting them married or work them locally. Tailoring opens up the doors into garments factories in the neighboring towns and cities. Therefore, it is found to attract a more significant number of young girls in this age group.

Skill Training Received	Educational Qualification				Total (No.)
	Up to 8th Std	SSLC or Below	PUC	Degree or Above	
General Store	7.56	8.94	7.40	6.22	189
Tailoring	40.12	32.61	32.70	21.53	742
Automobile	19.77	11.69	11.53	6.70	272
Mobile Stores	1.74	1.79	0.86	1.91	36
Electrical Services	1.74	4.69	3.27	1.44	88
Beauty Parlour	4.65	6.25	8.26	5.26	151
Computers & Shop	14.53	22.71	23.41	43.06	556
Carpentry		1.12	1.38		23
Hotel	0.58	0.45	0.34	0.48	10
Dairying	6.40	8.64	9.64	11.96	208
Others	2.91	1.12	1.20	1.44	30
Total (%)	7.46	58.26	25.21	9.07	2305
No.	172	1343	581	209	

Note: All figures are in Percentages unless specified otherwise
For details of 'Others', please refer to Footnote 15.

Source: Primary Data

Educational Background: When we look at the educational qualifications of the trainees and aspirants for employment, as in Table 10.2.11, Nearly 58.26 percent beneficiaries were SSLC and below followed by beneficiaries qualified till PUC (25.21 percent). The share of beneficiaries who are degree holders and above were comparatively less across districts (9.07 percent). The percentage is highest in Tailoring where 40.12 percent beneficiaries are qualified upto 8th standard.

43.06 percent beneficiaries with qualification degree and above had opted to be trained in Computer and shop. Carpentry and Hotel industry was least opted by beneficiaries in any qualification. One of the first things that strike is almost 14.5 percent of those with education up to 8th Standard, and 22.71 percent among those with SSLC are below had opted for Computer shop related skills. Even if the latter's educational qualifications qualify to be somewhat sufficient, the PIAs need to exercise their counseling predations to guide such aspirants to the more appropriate occupational skills. By and large, the type of occupational skills opted for those with education up to 8th Standard are also such that may not require any

higher learning than they possessed: Tailoring and Automobile, which together accounted for 43.99 percent.

The main observation that this evaluation makes regarding educational levels of skill and employment seeking rural youth under RGCY is that, by and large, they choose an appropriate field for skill acquisition in keeping with their educational background. However, **there is a need for the Project Implementation Agencies, charged with identifying beneficiaries, counseling them, and offering training in their fields of choice, to exercise their professional judgment in guiding the youth as to what is ideal for them to pursue livelihood options.** Thus, offering Computer skills for those with up to or less than 8th standard educated youth, or fields such as electrical services, not only suitable employment would be hard to come by, but also it may not contribute to a sustained career path in the long run, and push them into insecure and ill-paid unorganized jobs.

10.2.6 Status of Employment Prior to Skill Training;

Among the different objectives of this evaluation and aims of finding answers to research questions, one is to assess if the Project Implementing Agencies have followed the rules and procedures laid down in selecting beneficiaries for skilling and employment of rural youth. **One precondition is that the program's chosen beneficiaries should be unemployed and in the age group of 18 to 35 years.** The laid-down guidelines expect the beneficiaries to be unemployed when seeking training and employment through the program. For two reasons, this is important. First, the benefits should reach those who do not have the advantage of employment, and second, from the sustainability of the program's outcome, this is important. Should the new skills and employment acquired brings much less income to the beneficiaries than before, they are very likely to return to what they were doing earlier than pursuing a work for which they were trained.

The evaluation study categorized the employment status before beneficiaries underwent the skill training program into three types (See Table 10.2.12). The first of these as 'Regular,' meaning they are employed in one or the other work on a full-time basis and regularly. Second is their working on a part-time basis, i.e., for a certain number of days in a week or hours in a day. The third type is the one, as per the guidelines of the RGCY program, are eligible to be trained and offered employment. They are the unemployed ones. For the sample as a whole, only 43.47 percent had reported being unemployed before they underwent any training program. **In other words, admittedly, 56 percent did not merit being**

included in the program, going by the beneficiaries' information. The study found that except for the Kodagu district, there has been considerable violation of the norms everywhere. The violation was highest in Belagavi with 79.38 percent, followed by Bangalore Urban district with 78.46 percent and Raichur with 78.13 percent. Tumakuru and Dharawad were not far behind in this respect, for only a third of the beneficiaries in these districts were Unemployed. In Mandya and Kalaburgi, there had been at least half the beneficiaries who had reported to be unemployed.

Division	District	Present Employment (% figures)			Total (No.)
		Regular	Part-Time	Unemployed	
Bangalore	Bangalore - U	27.08	51.39	21.54	469
	Tumakuru	53.06	10.20	36.73	98
	<i>Sub-Total</i>	<i>31.57</i>	<i>44.27</i>	<i>24.16</i>	<i>567</i>
Belgaum	Belagavi	18.75	60.63	20.63	160
	Dharawad	15.3	52.96	31.75	693
	<i>Sub-Total</i>	<i>15.94</i>	<i>54.40</i>	<i>29.66</i>	<i>853</i>
Gulbarga	Kalaburgi	28.97	15.40	55.63	435
	Raichur	62.5	15.63	21.88	32
	<i>Sub-Total</i>	<i>31.26</i>	<i>15.42</i>	<i>53.32</i>	<i>467</i>
Mysore	Kodagu		0.00	100	308
	Mandya	12.73	37.27	50	110
	<i>Sub-Total</i>	<i>3.35</i>	<i>9.81</i>	<i>86.84</i>	<i>418</i>
Total	%	20.61	35.92	43.47	2305
	No.	475	828.00	1002	

Note: All figures are in Percentages unless specified otherwise

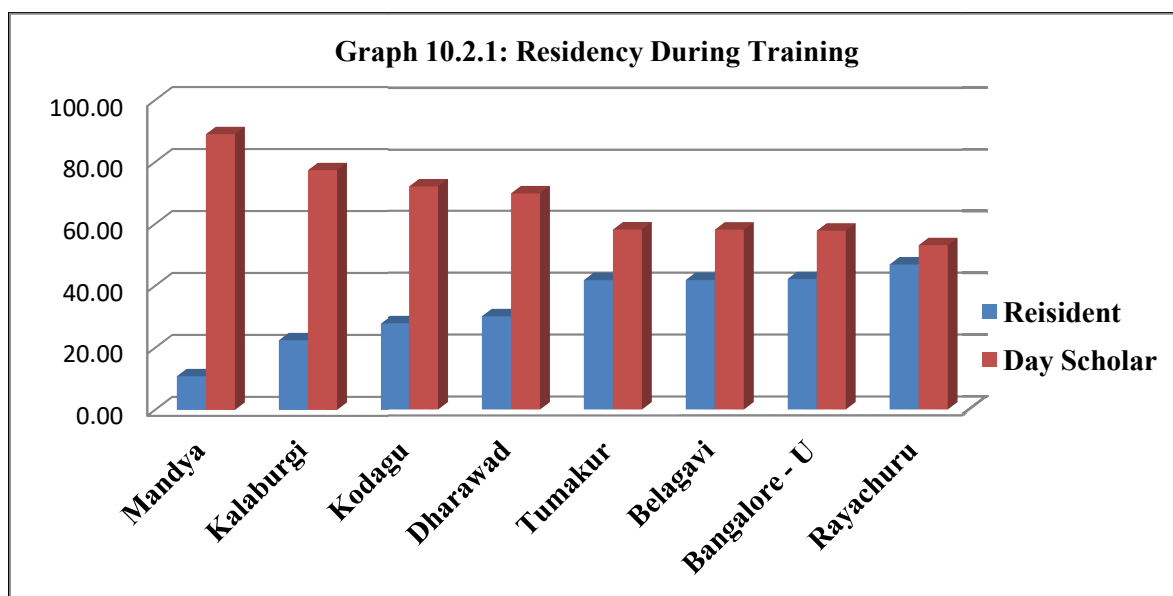
Source: Primary Data

10.2.7 Beneficiaries' assessment of the Facilities provided During Training Program:

We shall now turn our attention towards the actual training program and the beneficiaries' perception of the program's quality. It was found that one of the program's PIAs had been removed from its role as it had not been performing as per the guidelines. In its absence, a PIA from the neighboring district assigned the task of coordinating and implementing the program. Districts of Kodagu, Tumakuru, and Raichur were such districts that had to share the neighboring districts' services. **From the RDPR department, it was found that none of**

the PIA’s have so far received the final installment of their due payment. Very few (dept could not render the exact number) of them received

The training module has been primarily designed so that the trainees are residents under the care of the training providing institutions. Therefore, two facilities are considered to be of importance for the young men and women who opt to undergo such training programs. They are the quality of accommodation, and the food served. Many who had dropped out of the program even though they had enrolled in it pointed out that they had opted out because of the low quality of food served or the accommodation provided not suitable for them.



District	Residency During Training		Total
	Yes	No	
Bangalore - U	42.22	57.78	469
Belagavi	41.88	58.13	160
Dharawad	30.16	69.84	693
Kalaburgi	22.53	77.47	435
Kodagu	27.92	72.08	308
Mandya	10.91	89.09	110
Raichur	46.88	53.13	32
Tumakuru	41.84	58.16	98
Total	%		
	31.50	68.50	2305
No.	726	1579	

Note: All figures are in Percentages unless specified otherwise

Source: Primary Data

Although five options were given to choose from as one of their response, most beneficiaries responded either as Very Good (66.7 percent) or Good (33.3 percent) while assessing the quality of accommodation provided. Interestingly enough, merely 31 percent of the respondents had undergone the skill training by using the accommodation provided by the PIAs. About 69 percent had not resided in the accommodation provided. Instead, they preferred to remain in their homes or friends and relations and commuted to the skill training venue. This positively affects the quality of the training received. Residency was least in Mandya, with merely 10.9 percent of those trained there opting to use the facility. Kalaburgi and Kodagu follow with as low as 22.5 and 27.92 percent as resident trainees. The highest percent of resident trainees are found to be from Raichur (46.88 percent) and Bangalore Urban (42.2 percent).

Notwithstanding the opinion expressed in large numbers as ‘good’ or ‘very good,’ efforts are to be made by the PIAs in providing better accommodation and food facilities to the trainees to enhance the quality of training offered. On the campus, the residence would also improve the regularity in attendance and time management.

10.2.8 Use of IT for the Training:

As in the Self- Employment component of RGCY, the skill and Employment component are also expected to rely upon IT tools for teaching and training. Indeed, their ability to use such a technology is a precondition for their empanelment and engaging them for the Project Implementation role. However, the agency’s ability to make use of them depends upon a whole set of other factors. Besides, the sufficient availability of computers and digital projection; access to internet and satellite technology is the primary need. These in remote Block headquarters or Panchayats and even district headquarters are often hard to be available. One of the questions that were posed to the beneficiaries, both in the questionnaires and during the FGDs, was about their impressions over the use of satellite and other Information Technologies. There was an overwhelming appreciation or positive response regarding the other features of the training (Table 10.2.14).

In three out of eight sample districts, we receive a 100 percent positive feedback. These are districts of Bangalore Urban, Kalaburgi, and Kodagu. However, 5 of the remaining districts have received varying extent of negative feedback. We acknowledge that the extent is almost negligible, yet one needs to take note of the nature of feedback. Raichur leads the districts in this respect, with 18.25 percent of respondents considering the extent or quality of satellite /

IT usage in teaching and training to be poor. In this regard, next in order are Dharawad (14.43), Belagavi (13.75), Tumakuru (12.24), and Mandya (10.00 Percent) districts. The agencies responsible for project implementation in these districts must pay attention to this aspect of their pedagogy.

District	Feedback		Total (No.)
	Positive	Negative	
Bangalore - U	100.00	0.00	469
Belagavi	86.25	13.75	160
Dharawad	85.57	14.43	693
Kalaburgi	100.00	0.00	435
Kodagu	100.00	0.00	308
Mandya	90.00	10.00	110
Raichur	81.25	18.75	32
Tumakuru	87.76	12.24	98
Total	%	93.45	6.55
	No.	2154	151
Note: All figures are in Percentages unless specified otherwise			

Source: Primary Data

10.2.9 Post-Skilling Plans for Urban Migration:

One of the key guiding goals of RGCY is to create employment opportunities in such a way that rural youth are prevented from migrating to urban areas. While this may be feasible in respect of those youth benefiting from the Self Employment component of the program, it is unlikely that the Skill and Employment component enables this goal's achievement. In the first place, many of the skills imparted are for such occupations primarily found in urban areas than in rural areas. The exception, however, is in respect of tailoring and dairying. But discussions with those who underwent tailoring training revealed that many of them aimed at employment in garments factories in nearby urban areas. As regards to dairying, the chief motivating factor was not so much urban migration. Instead, it was an assumption, but a false one, that they would become eligible for affordable loans from commercial finance institutions such as Banks and Cooperatives if they underwent a skilling program in dairying. This dimension became evident in the course of our FGDs with the beneficiaries, while the PIAs were of the view that offering a skilling program on dairying

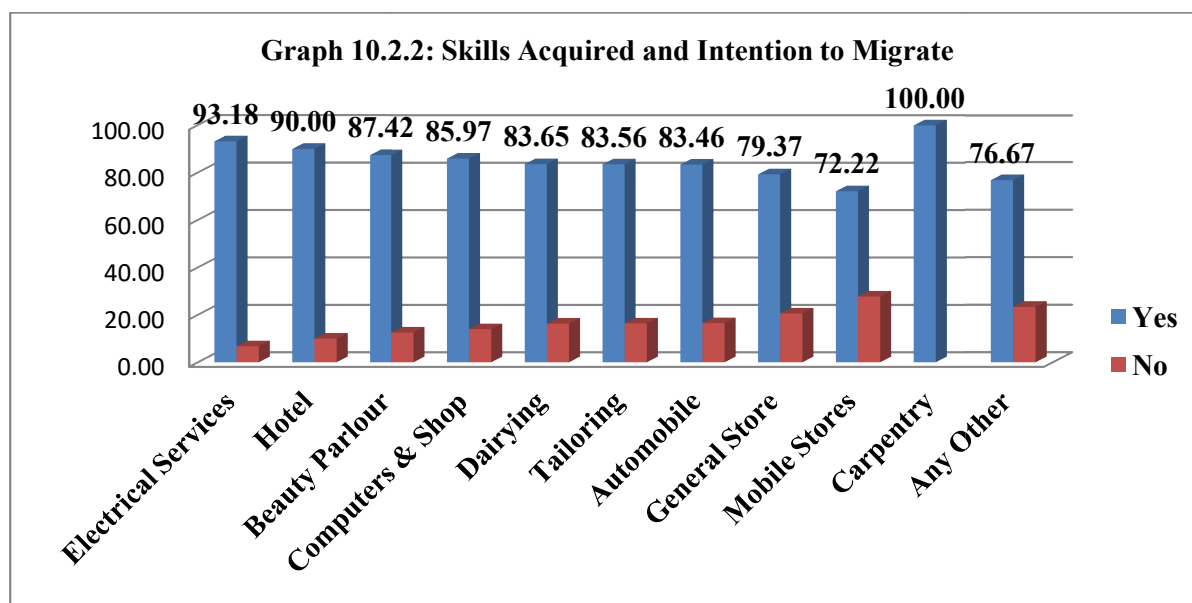
attracted many young boys and girls to enroll themselves, for primarily they would not be willing to leave their villages! A few participants in the FGDs did admit that they were unsure of acquiring any other skills and therefore opted for Dairying.

In any case, our question to the beneficiaries was to find out if they had an urban livelihood orientation before or during the skill training program. Among the 5 out of 8 districts, we find 100 percent of the trainees expressing their intention to migrate to cities. Bangalore Urban (50.31 percent), Tumakuru (45.92 percent), and Kalaburgi (18.4 percent) are the only three districts in which there is an expression of intention not to migrate, and these three places are big urban spaces themselves. During FGD's, it was found that many have already been commuting from rural places of origin to the nearest town or city for employment purposes. In contrast, the other districts that are somewhat distant from the metropolitan centre of Bangalore, or places such as Mysore, beneficiaries are quite eager to move into the nearest city when appropriate for them.

Skill Training Received	Migration Intentions (%)		Total (No.)
	Yes	No	
General Store	79.37	20.63	189
Tailoring	83.56	16.44	742
Automobile	83.46	16.54	272
Mobile Stores	72.22	27.78	36
Electrical Services	93.18	6.82	88
Beauty Parlour	87.42	12.58	151
Computers & Shop	85.97	14.03	556
Carpentry	100.00		23
Hotel	90.00	10.00	10
Dairying	83.65	16.35	208
Others	76.67	23.33	30
Total %	84.34	15.66	2305
No.	1944	361	
<p>Note: All figures are in Percentages unless specified otherwise For details of 'Others,' please refer to Footnote 15</p>			

Source: Primary Data

After all, some of these skills would require having to live in a place where they may be in demand for employment purposes than in rural areas: e.g., Computers, photocopying, sales person ship in wholesale or retail markets such as Malls, Departmental stores (which are grouped under General Stores) Carpentry, Computer-related skills, electrical services, Tailoring, Automobiles. Table 10.2.15 presents the data on skills acquired and the intention to migrate to the city.



Though small in proportion, about 16 percent of respondents had expressed their unpreparedness in migrating yet. Many of them are women and unmarried at the time of our interviews or FGDs. In Tumakuru town, a few unmarried women participants in an FGD (February 2, 2020) pointed out the following:

“It is not as though we or most of us do not want to migrate or not migrate to a city. We are now pursuing a life (livelihood) with one of the skills we acquired through the program or RGCY. Some of us commute every day from our village to the town (Tumakuru), and a few as far away as Peenya in Bangalore. Will we migrate? It all depends upon that Punyatma who may marry us. If he lives in Bangalore, we go there. If he lives in Mysore, we will go there. That decision is entirely upon our getting married and where that person lives. If a boy from our neighboring village marries us, we then go to settle in that village. With the salary we get, some of us can easily pool our money and take a house on rent in Tumakuru or Bangalore, where we work or live in a PG. Then the choice of whom we marry gets narrowed down. Our parents would prefer the boys to be from a known area than the unknown...But our getting skilled in one or the other occupation area certainly helps us settle

down economically and in family matters also. At least a dozen of our batch girls have got married into good sambhandha because of the employment they got through this program".
(FGD Response)

What then emerges from the data and information gathered through FGDs is that the skill and employment component of RGCY not only supports the urban dreams of rural youth but also facilitates such a migration.

10.2.10 Post Skilling Employment Placement Services:

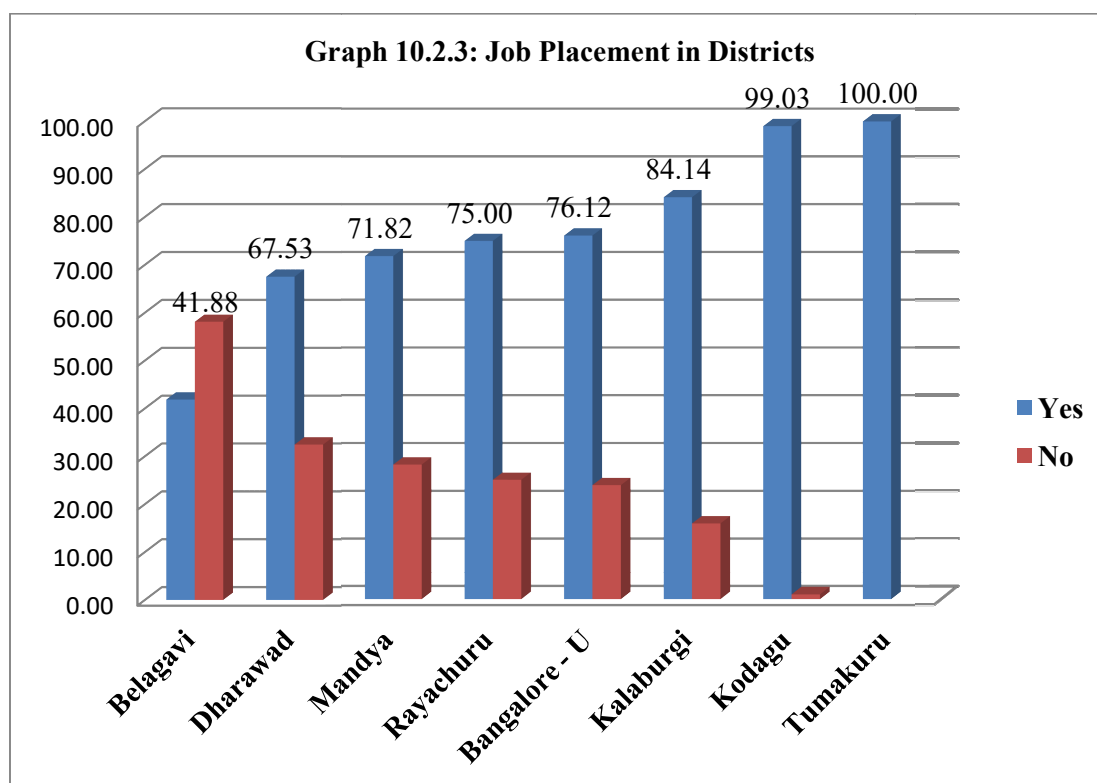
Even as the trainees are undergoing skill training in their chosen fields, the PIA in each district is expected to get in touch with potential employers, hold consultations of the kind of skills required for their potential employees, as also enter into a Memorandum of Understanding that they would recruit the persons who get trained with such skills. In the RGCY program's initial years, PIAs would secure employment to the skilled workers they certify. Since 2016-17 onwards, there has been district level, if not at lower levels of Blocks also, a mass meet (*mela*) of the employment seeking skilled persons and potential employers are held. During such melas, prospective employers register the job seekers, and based on a study of their profiles or personal interviews, employment is offered to successful candidates. The PIA concerned in each such district facilitates such melas and plays human resource agencies' role in this instance. Regarding the sample districts were concerned, the critical role for facilitating employment to the newly skilled trainees was that of the PIAs. There are also quite a few instances wherein the newly trained persons – especially those in the computer-related skills - are employed by the PIAs themselves as assistants. The government can facilitate more employment by involving the industries and corporates at the training level itself. Rather than being supply-driven, the program should raise the level of demand-driven.

As responded to by the sample beneficiaries in the sample districts, only about 76 percent availed of the benefit of employment placement through the PIAs. About 24 percent had reported that they had not availed of the service. It is in Tumakuru and Kodagu districts, where there had been a near 100 percent job placement. The other districts in which there had been a reasonably high percentage of job placement were Kalaburgi and Bangalore Urban, in which there had been about 84.14 and 76.12 percent, respectively. Raichur, too, had done well in the sense that about three-fourths of the beneficiaries there had succeeded in obtaining employment. The least was in Belagavi district.

Table 10.2.16: Job Placement Obtained in districts			
District	Job Placement Obtained (%)		Total (Numbers)
	Yes	No	
Bangalore - U	76.12	23.88	469
Belagavi	41.88	58.13	160
Dharawad	67.53	32.47	693
Kalaburgi	84.14	15.86	435
Kodagu	99.03	0.97	308
Mandya	71.82	28.18	110
Raichur	75.00	25.00	32
Tumakuru	100.00		98
Total %	76.53	23.47	2305
No.	1764	541	
Note: All figures are in Percentages unless specified otherwise			

Source: Primary Data

We tried to find out from the PIA representative in Belagavi why such a low employment placement rate. The response received was far from convincing: *“We have done far better in placement services, but we are not responsible if the beneficiaries quit their jobs and return to their villages or seek other employment.”*



Skill Training Received	Job Placement Obtained		Total	
	Yes	No	%	No.
Mobile Stores	2.99	3.23	3.13	5
General Store	2.99	6.45	5.00	8
Computers & Shop	62.69	7.53	30.63	49
Automobile	17.91	10.75	13.75	22
Electrical Services	4.48	10.75	8.13	13
Dairying		15.05	8.75	14
Beauty Parlour	2.99	21.51	13.75	22
Tailoring	5.97	24.73	16.88	27
Total %	41.88	58.13	160	
No.	67	93		

Note: All figures are in Percentages unless specified otherwise

Source: Primary Data

However, as Table 10.2.17 indicates, in Belagavi district, there is a more significant association with specific skills that are not much in demand, at least locally, that the trained persons are unable to find a placement that easily as compared to other skills. Belagavi, in which district there had been an overall low rate of employment placement, was highest in Tailoring (24.73 percent), Beauty Parlour (21.51 percent), and Dairying (15.05 percent) of all the instances of failure in employment placement. Together, they accounted for over 61 percent of failure cases. There is a relationship between the kind of skill training undergone by the beneficiary and whether one succeeds in job placement.

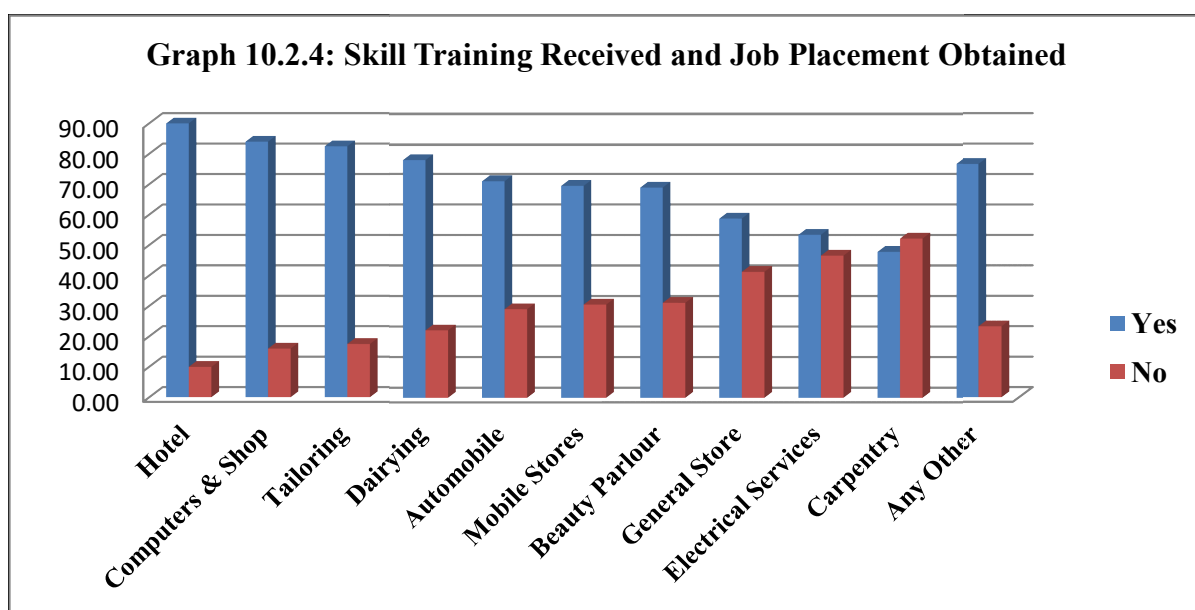


Table no 10.2.18: Skill Training Received and Job Placement Obtained			
Skill Training Received	Job Placement Obtained		Total
	Yes	No	
General Store	58.73	41.27	189
Tailoring	82.48	17.52	742
Automobile	70.96	29.04	272
Mobile Stores	69.44	30.56	36
Electrical Services	53.41	46.59	88
Beauty Parlour	68.87	31.13	151
Computers & Shop	83.99	16.01	556
Carpentry	47.83	52.17	23
Hotel	90.00	10.00	10
Dairying	77.88	22.12	208
Others	76.67	23.33	30
Total %	76.53	23.47	2305
No.	1764	541	
Note: All figures are in Percentages unless specified otherwise For details of 'Others', please refer to Footnote 15.			

Source: Primary Data

However, it is to be recognized that there is a difference in terms of which skill has a better employment prospect than the others. **Given this, the evaluation study recommends that choosing different skills with which rural unemployed are to be trained, especially to put a break also on rural-urban migration, a preliminary survey or assessment be bade of skill gaps that maybe there in different districts. Where feasible, potential employers' opinions could be sought while enrolling the unemployed youths for this program.** Some skill sets do not encourage employment in working for a firm or private entrepreneur. Instead, they are such skills that promote self-employment, at least in some districts: e.g., tailoring, general stores, dairying, carpentry. While there is nothing wrong, in principle, enabling self-employment through the skilling process, not employing the beneficiaries inflates the picture as having been unsuccessful on that count. Many young persons, having undergone skill training, have returned to casual work on their own – such as Dairying, Electrical services, or Tailoring.

10.2.11 Skilling and Employment: Match and Mismatch

There is yet another essential manner by which RGCY's skill and employment component's success could be assessed. To elaborate on this point, let us state the following. It is not sufficient if persons are offered training in their chosen skills and later are provided with employment. It is also crucial that they find employment in the same or related field in which they were skilled. Thus, there is no point in obtaining skills in – say, computers and landing employment either through the PIA or independently in an unrelated field –for instance, in Dairying, General Stores, or Carpentry. It may be considered a high rate of success for the program if the skilled persons obtain employment in the same field, they are well trained or skills imparted. Data from this evaluation study were cross-examined both across the sample districts to examine the extent of match or mismatch in this respect and from different skill fields. In other words, our concerns here were to evaluate if some districts were more favorable for finding a matched skilling and employment than the others. Likewise, we also made an effort to examine if certain skills were more prone to finding employment in the related field than the others. Table 10.2.19 and 10.2.20 present data about these two indicators.

Table No 10.2.19: Skill Acquired and Employment Match or Mismatch

District	With Placement		No Placement			Total (Numbers)
	As Skilled	Mismatch	Differently Employed	Employment by Skill	Unemployed	
Bangalore - U	75.48	0.64	2.35		21.54	469
Belagavi	36.25	5.63	57.50	0.63		160
Dharawad	60.32	7.22	32.18	0.29		693
Kalaburgi	83.91	0.23	15.86			435
Kodagu	99.03		0.97			308
Mandya	66.36	5.45	27.27	0.91		110
Raichur	75.00		25.00			32
Tumakuru	100.00					98
Total %	73.54	2.99	18.92	0.17	4.38	2305
No.	1695	69	436	4	101	

Note: All figures are in Percentages unless specified otherwise

Source: Primary Data

Table 10.2.20: Skill Acquired and Employment Match or Mismatch						
Skill Training Received	With Placement		No Placement			Total
	As Skilled	Mismatch	Differently Employed	Employment by Skill	Unemployed	
General Store	53.97	4.76	37.04		4.23	189
Tailoring	80.86	1.62	12.94		4.58	742
Automobile	69.49	1.47	22.06		6.99	272
Mobile Stores	66.67	2.78	25.00		5.56	36
Electrical Services	48.86	4.55	46.59			88
Beauty Parlour	66.23	2.65	28.48		2.65	151
Computers & Shop	83.81	0.18	10.25	0.72	5.04	556
Carpentry	34.78	13.04	52.17			23
Hotel	90.00		10.00			10
Dairying	62.98	14.90	19.71		2.40	208
Others	76.67		20.00		3.33	30
Total %	73.54	2.99	18.92	0.17	4.38	2305
No.	1695	69	436	4	101	
<p>Note: All figures are in Percentages unless specified otherwise For details of 'Others,' please refer to Footnote 15</p>						

Source: Primary Data

Tables 10.2.19 and 10.2.20, in a way, focus on the key impact of the Skill and Employment Component of RGCY. We know from our previous discussions of the findings that nearly 75 percent of the beneficiaries were given skill training and placed in employment. In nearly 73 percent of the cases, there had been a match between the fields in which they were skilled and the field in which they were employed. Instances of mismatch were only to the extent of 2.99 percent of the cases. Almost 19 percent of the beneficiaries, was pursuing a livelihood in fields other than the ones in which they were given skill training.

A policy suggestion that this evaluation study makes in this context is that while aiming for placement part in the RGCY's skill and employment component, it should also be possible to promote the program's entrepreneurship and self-employment component. These two need not remain isolated from each other; instead, they selectively promote self-employment by supporting institutional credit and subsidized loans. When this is followed, the resources spent on skilling do not go waste, and both the components of a critical program support each other. Further, the PIAs need to focus on the skill areas

with better employment prospects than the others, even if some may be in greater demand. A prior arrangement and proper human resource planning need to be carried out jointly with the potential employers locally such that during the successive years, intake of trainees could be in response to such a demand mapping

Skilled but No Placement - What are they Doing?

We had pointed out that there had been no placement services in respect of 541 respondents (23.5 percent of the sample). When we treat them as a Control Group of the evaluation - i.e., those who were skilled but not employment benefit was received by them - we find that almost 80.6 per cent had been employed but in fields other than the one in which they were trained. Except in one district, Bangalore Urban, a majority had been employed or engaged in one field or the other, other than those in which they were skilled. In Bangalore urban district, a maximum of such persons who were not placed in employment by the PIAs was unemployed. This shows that unless a suitable employment placement services follow skilling in trades and services in a program as RGCY, the skilling component goes waste. A majority of those skilled but without a placement end up doing work that is unrelated to the skills they acquired. Only four persons, one each from Belagavi and Dharawad, and two from Mandya, had been pursuing occupations related to their skills when they failed to receive a placement.

Table 10.2.21: Skilled but No Placement - What are they Doing?				
District	Skill Acquired and Current Status (%)			Total (No.)
	Differently Employed	Employment by Skill	Unemployed	
Bangalore - U	9.82		90.18	112
Belagavi	98.92	1.08		93
Dharawad	99.11	0.89		225
Kalaburgi	100.00			69
Kodagu	100.00			3
Mandya	96.77	3.23		31
Raichur	100.00			8
Total %	80.59	0.74	18.67	541
No.	436	4	101	
Note: All figures are in Percentages unless specified otherwise				

Source: Primary Data

10.2.12 Time Taken for Placement in Employment: A program's success as RGCY (especially the Skill and Employment component of it) is also indicated by the short time spent between completing skill training and finding employment. It reflects the program's effectiveness and efficiency by not letting the newly learned skills be unexplored or making them idle. Putting them into practice at the earliest enables skills acquired to be refined and lasting with a person.

Table no 10.2.22: Gap Before Employment and Training					
District	Gap Before Employment after Training (% Figures)				Total
	Less than a Month	2 to 3 Months	4 to 6 Months	7 Months or More	
Bangalore - U			65.55	34.46	357
Belagavi			64.18	35.82	67
Dharawad	48.29	41.88	9.40	0.43	468
Kalaburgi	46.72	43.17	9.84	0.27	366
Kodagu			65.25	34.75	305
Mandya	18.99	53.16	27.85		79
Raichur	16.67	37.50	45.83		24
Tumakuru	18.37	48.98	32.65		98
Total %	24.60	25.68	35.20	14.51	1764
No.	434	453	621	256	
Note: All figures are in Percentages unless specified otherwise					

Source: Primary Data

With the table 10.2.22 in the background, we shall first examine how the different districts have fared with respect to the gap between completion of skill training and finding employment. Data in this respect is restricted to only those who had succeeded in obtaining a placement service through the PIAs, for we are here assessing the impact of their role in the RGCY. Almost a quarter of the respondents had pointed out that they were successful in finding employment within a month of their completion of the skill training program. This certainly is no small achievement. Almost an equal proportion of respondents had reported that they had succeeded in landing employment between three months of completion of training. Together, those succeeding in obtaining employment within the first three months of training, therefore, accounted for slightly over 50 percent of the beneficiaries who had availed of placement services. **In this respect, the Skill and Employment Component of**

RGCY had an impressive outcome by 50 percent in that within three months; their trainees had found employment.

While the Project Implementation Agencies need to be appreciated for this feat, a concern is to be raised in respect of the remaining half of this category's beneficiaries, for they have taken more than three months in finding employment. The longer the delay from completing training till the end stage of finding employment through a well thought out and thoroughly coordinated program implies that there are quite a few loopholes to be bridged. We held detailed discussions with each of the PIAs in this regard. Our key focus in such a discussion was to assess why there should be such a gap between the program's two final stages. Additionally, our focus was also to find out why in some districts the performance was poor in this respect – meaning why had there been a higher instance of delays for more than six months, for instance, in Bangalore Urban (34.46 percent), Belagavi (35.82 percent) and 34.75 percent in Kodagu. Many of the responses received in this regard were self-explanatory; therefore, they are listed below as mere headlines and a brief description where needed.

- Even though we may have had an MOU with potential employers, it is not binding on them to hire trainees from the same date of completing the training.
- In some cases, the employers take some time to give their training to the freshers and not necessarily with any employment contract or wages.
- Respondents tend to round off the months as three or six, even if they may have been employed much earlier.
- After a considerable length of the training period, the trainees take up time for employment even after being offered employment.
- Sometimes, a trainee rejects the offer of employment, even if made earlier, because the salary is not good enough for them, the place of work not being convenient, or timings not suitable. PIAs are blamed for the delay!
- Delay in some districts is more because opportunities may not be available locally in the field in which they may have been trained.
- There is a tendency for the freshly trained and skilled person to find employment only in certain cities such as Bangalore or Mysore, and not taking up what comes up their way even if offered much earlier.

At this stage, it may be appropriate to point out that most PIAs express their view that holding back parts of the payment; due to them, towards the fee payable for training and the services rendered, is causing hardship to them. One of them pointed out that ‘some time many women workers quit their job once a marriage alliance is settled for them. Consequently, we do not receive what is due to us because a trained person is not in employment as far as their records go.’ **This evaluation believes that the ‘lock-in follow-up period may be reduced to one or two years after a beneficiary gets the employment.’**

Turning our attention towards the gap of time between completion of training and landing employment, it shall be from the occupational skills perspective. Whether the type of occupational skill makes any difference in terms of time taken to find employment? To find an answer to this query, we shall present Table 10.2.23. 50.28 percent beneficiaries informed that it takes upto 3 months to start the venture on their own after receiving training. The beneficiaries under dairy farming (70.99 percent) and electrical services (70.21 percent) were in majority to opine the same.

However, there are 14.51 percent who opined 7 months or above to start the venture after being trained, 28.10 percent from Mobile services training are of this opinion. But 54.55 percent with carpentry training expressed to have started the venture between the gap of 4 to 6 months after training. Accordingly, the largest share of employment is found in the first category, which is also the shortest duration, i.e., up to three months, which accounted for 887 persons (50.28 percent). We find that in this group, the largest share in terms of the skills acquired is by Dairying (70.49 percent), followed by Electrical Services (70.21 percent), Hotel and catering services (66.67 percent). We may add Beauticians and those in General Stores to this list of occupations also, who each had 56.7 and 53.15 percent, respectively. Each of these listed had succeeded in obtaining employment with the first three months of completing skill training. **But it must also be noted that these are occupations in which persons are also self-employed or have started their enterprises than employed through placement. However, both the PIAs and the respondents would claim this to be either placement and employment.**

Table 10.2.23: Skill Training Received and Gap Before Employment				
Skill Training Received	Gap Before Employment after Training (%)			
	Up to 3 Months	4 to 6 Months	7 Months or More	Total No.
Mobile Stores	36.00	36.00	28.00	25
Carpentry	36.36	54.55	9.09	11
Tailoring	41.18	40.69	18.14	612
Automobile	49.74	36.27	13.99	193
Computers & Shop	52.25	33.40	14.35	467
General Store	53.15	30.63	16.22	111
Beauty Parlour	56.73	34.62	8.65	104
Hotel	66.67	33.33		9
Electrical Services	70.21	21.28	8.51	47
Dairying	70.99	25.31	3.70	162
Others	43.48	30.43	26.09	23
Total %	50.28	35.20	14.51	1764
No.	887	621	256	
Note: All figures are in Percentages unless specified otherwise For details of 'Others', please refer to Footnote 15				

Source: Primary Data

10.2.12 Impact upon Income:

Being an ambitious program undertaken to improve rural unemployment livelihoods, RGCY has the goal of enhancing income. Persons who undergo a skill training program and subsequently, placement for employment also have the desire to earn a regular income. We had sought to know from the respondents what had been their expectations of a monthly income with the skill training that they underwent. The expectations varied from as low as Rs. 2000 a month to as high as Rs. 80,000. As may be anticipated, different skills seemed to play a role in the expected income. Thus someone undergoing training as an automobile driver had expectations of Rs. 5000 a month, while a person with computer-related training anticipated a monthly income of Rs. 60,000.

In this section of the analysis of our findings, we shall focus on two aspects of Income. First, it is to look at the actual incomes from different occupations and across the districts. The

critical issue is that to the extent PIAs enter into MOUs with potential employers and ensure the newly skill persons are in employment for the first three years, they have to ensure also that the wages or salaries paid to them are in accordance to minimum wages laws that exist in the state. For, it was found that some have as low a monthly salary as Rs. 3000 or 4000,¹⁶ which is in gross violation of the law of the land.

The second way we would look at the income of newly skilled and employed persons is to compare the extent to which the program has fulfilled their income expectations.¹⁷ Table no 10.2.24 and 10.2.25 restrict themselves to those who are working and not on whether or not they were successful in getting placement. In other words, the Tables do not include such persons who are unemployed.

Table No 10.2.24: Actual Income in Sample Districts						
District	Actual Income (After Skill Training)					Total (No.)
	Up to Rs. 7500	Rs. 7501 to 10,000	Rs. 10,001 to 12,500	Rs. 12,501 to 15,000	Rs. 15,000 or More	
Bangalore - U	13.73	27.17	21.01	26.61	11.48	357
Belagavi	38.81	59.70	1.49			67
Dharawad	43.59	49.36	2.56	3.63	0.85	468
Kalaburgi	33.06	54.64	5.46	5.19	1.64	366
Kodagu	40.33	52.79	3.93	2.95		305
Mandya	7.59	73.42	7.59	8.86	2.53	79
Raichur	8.33	41.67	8.33	37.50	4.17	24
Tumakuru	50.00	40.82	6.12	3.06		98
Total %	32.88	47.45	7.60	9.01	3.06	1764
No.	580	837	134	159	54	
Note: All figures are in Percentages unless specified otherwise						

Source: Primary Data

¹⁶ Of course, we do concede the fact that there is every likelihood that while reporting income in response to our research questions, the respondents may not have stated the factual income, or may have stated income after meeting their expenses, etc.

¹⁷ The two tables and the corresponding figures restricts itself to those who are working – whether or not they were successful in employment placement. In other words, the Tables do not include such persons who are unemployed. All unemployed in the sample were also those who had not succeeded in placement services also. But those who were unsuccessful in this respect but had been pursuing work on their own, whether related to the skills in which they were trained or not, they are included in these tables for purposes of our analysis.

Almost a third of the beneficiaries who found employment through placement services have less than Rs. 7500 a month. The concern made above, regarding the minimum wages, comes back into focus here. Tumakuru (50.0 percent), Dharawad (43.6 percent), and Kodagu (40.3 percent) lead in paying a low salary to the beneficiaries. Almost half the beneficiaries have an income of between Rs. 7501 and Rs. 10,000 (47.45 per cent). Mandya, Belagavi, Kalaburgi, Kodagu are the districts in which a high proportion of those employed received this income band. Raichur and Bangalore Urban districts have fared better by showing a higher salary rate of Rs. 10,000 to 12,500.

How does the income of the newly skilled and employed persons vary based on the specific occupations they pursue? Table 10.2.25 shows the distribution. For comparison, we shall look at each income slot as they have been grouped and examine which field of employment dominates each income band.

Skill Training Received (Others Listed)	Actual Income (After Skill Training)					Total (No.)
	Up to Rs. 7500	Rs. 7501 to 10,000	Rs. 10,001 to 12,500	Rs. 12,501 to 15,000	Rs. 15,000 or More	
General Store	4.14	6.33	8.96	10.06	11.11	111
Tailoring	41.03	31.66	45.52	20.13	29.63	612
Automobile	10.34	8.96	9.70	23.27	14.81	193
Mobile Stores	1.03	1.08	0.75	3.77	5.56	25
Electrical Services	1.72	3.23	2.99	0.63	9.26	47
Beauty Parlour	4.31	6.09	5.97	10.69	5.56	104
Computers & Shop	24.14	31.30	18.66	19.50	16.67	467
Carpentry	0.86	0.48		1.26		11
Hotel	0.52	0.60	0.75			9
Dairying	11.21	9.08	5.97	6.29	5.56	162
Others	0.69	1.19	0.75	4.40	1.85	23
Total %	32.88	47.45	7.60	9.01	3.06	1764
No.	580	837	134	159	54	
<p>Note: All figures are in Percentages unless specified otherwise For details of 'Others,' please refer to Footnote 15</p>						

Source: Primary Data

If we look at the least different employment fields, those sectors for which there has been considerable demand are the ones with lower salaries proving the basic economic theory of ‘demand and supply.’ Tailoring and dressmaking fields are the ones that had a high demand for skilling and employment, but 41 percent of those earning less than Rs. 7500 are from this field. Computers and related fields to dominate this segment of income, with over 24 percent accounting for this pay band. In the next higher slot of income of Rs. 7500 to 10,000, too, these two fields (Tailoring and Computers) dominate accounting jointly for over 63 percent. The critical recommendation that this evaluation makes in this context is: while the market may determine the salaries paid to the newly skilled and relatively inexperienced rural youths, the PIAs would also need to ensure that **the potential employers maintain minimum wage regulations.** Before entering into an MOU with the employer, a point also needs to be made about the workers' legal rights. If such negotiation is perceived to be counter-productive, at least a part of the training program, **the trainees need to be educated about the Worker’s compensation Act, Factories Act, and laws governing wages.**

Table 10.2.26: Difference Between Expected and Actual Income						
District	As Expected,	Short by up to 25%	Short by Over 25%	Excess by up to 25%	Excess by Over 25%	Total (No.)
Bangalore - U	0.56	40.62	12.32	17.09	29.41	357
Belagavi	74.63	14.93		7.46	2.99	67
Dharawad	42.09	30.13	21.37	3.42	2.99	468
Kalaburgi	8.47	64.75	24.32	1.91	0.55	366
Kodagu	44.92	37.38	13.44	3.93	0.33	305
Mandya	25.32	31.65	40.51	2.53	0.00	79
Raichur	12.50	25.00	16.67	33.33	12.50	24
Tumakuru	85.71	3.06	5.10	4.08	2.04	98
Total %	29.71	38.61	17.86	6.52	7.31	1764
No.	524	681	315	115	129	
Note: All figures are in Percentages unless specified otherwise						

Source: Primary Data

District of Tumakuru stands out as one in which the newly skilled and employed persons meet their salary expectations most: 85.71 percent of the 98 respondents (for whom placement had been made) admitted that their income was as they had expected it to be. Further, 6.12 percent of them had even surpassed their expected income. Near on the heels of Tumakuru is the district Belagavi in which 74.6 percent had met their salary expectations. Bangalore Urban had the least, almost a negligible share of respondents, who had met their expectations: 0.56 percent. While about 53 percent had much less than expected income, 46 percent had more than their expectations. However, the most significant share of respondents experiencing short of expected income is to be found in Kalaburgi: 89.07 percent. Mandya also has a high share in this category, with about 72 percent receiving an income much less than expected.

Considering that there is a significant shortfall between expected and actual income – whether across districts or different occupation groups, the frustration was quite evident during our interviews and FGDs with the beneficiaries. We had reasons also to believe that the negative ranking or lower levels of appreciation shown towards the PIAs by the beneficiaries were primarily on three counts:

- Not all the completed trainees succeeded in finding employment placement.
- Over three months taken after a long duration of skill training and certification in finding them an employment
- The salary income from employment not being as good as they expected.

The recommendation that this evaluation study makes in this respect is that PIAs need to focus on the skill areas that have better employment prospects than the others, even if they may be in demand. There is a better utilization of human capital than merely pushing them into areas in which they have not been skilled. A prior arrangement and proper human resource planning need to be carried out jointly with the potential employers locally such that the successive years' intake of trainees could be in response to such a demand mapping.

Part III:

10.3 Concerning the Overall Goal and Objectives of the Program:

Challenges and Experiences of Training Partners

- ‘There is a strong tendency among the beneficiaries of self-employment component to view the program as yet another scheme through which they can get loans from commercial institutions. It is rare that youths – unemployed or otherwise – participate in the program purely as a means of selecting a livelihood means and pursuing it.’
- ‘If the goals of SE or Skills and Employment’ are primarily to prevent urban migration of rural unemployed youth, the fields in which we train them should have more rural in content and orientation, and the market viability of such ventures or skills must be examined. What, for instance, is the utility of training youths in Security Services or Computer Hardware maintenance’ and expect them to be self-employed or be placed in employment within the rural habitats? A proper understanding of the demand for skills and their links with the labor market structure's character needs to be understood appropriately while designing any policy or implementing it.’
- ‘In the age group of 18 to 25, there is a strong tendency for the youth to consider their unemployment to be a temporary phenomenon, an early stage of growing up. This is especially so among the freshly passed or dropped out SSLC or PUC levels of education or the younger within this age group. The goals and opportunities of RGCY are therefore perceived to be interim strategies on their part, rather than as last lasting livelihood goals.’

Focus on preventing migration of rural youth through self-employment or skilling has an inbuilt contradiction in it. It fails to grasp the holistic meaning of the rural livelihood system, on the one hand, and the objectives of self-employment or improvement of economic / income standards through new skills and occupations. Many of the SE enterprises or skills that are offered, at best, can become ‘supportive’ means of pursuing rural livelihood systems rather than becoming the sole means as Agriculture has been hitherto.’ Likewise, many of the skills imparted take the youth away from the village to the city, where it has better prospects of commercial success.

- The educational qualification required to meet the skills offered under RGCY is low to moderate where as there are many higher educated unemployed especially among

women. Therefore, variation in offered skills need to be introduced to cater to the need of educated beneficiaries.

Name of the skill offered	Requirement of levels of Education
Dairying	Low (Primary education)
Agriculture	Low (Primary education)
Animal Husbandry	Low (Primary education)
Poultry	Low (Primary education)
Retail / Provision Stores	Low to moderate (Secondary Education)
Textiles Shop	Low to moderate (Secondary Education)
Tailoring	Low to moderate (Secondary Education)
Driving	Low to moderate (Secondary Education)
Automobile	Low to moderate (Secondary Education)
Beauty Parlour	Low (Primary education)
Computer Shop	Moderate to high (Preferably graduate)
Computer Operator/DTP	Moderate to high (Preferably graduate)
Electrical Services	Moderate to high (Preferably graduate)
Hotel / Tea Shop	Low (Primary education)

- The program is designed to assume that the different interlinked stages of implementation function like a perfectly operational environment, in which every key player performs his or her roles so precisely as in an assembly line. It further assumes that the different departments and committees from the top to the ground level similarly function. But this is only ideal construction and not what the ground reality reflects. ‘Taking Kodagu (SE) and Belagavi (Skills), the observations made above may be elaborated upon. They pointed out that:

“Selecting the beneficiaries through the Grama Panchayats itself does not happen in a synchronized manner across the different GPs in the same district. By the time we finish identifying the beneficiaries and making a list of potential participants in the program, many have changed their minds and are no longer interested. The program also expects that satellite technology is so perfect that it is possible always to access every nook and corner of the district. It also assumes that every one of them is prepared to reside in a training center for a specified duration of the training, or if choosing to be commuters, to reach the venue of training at the specified time! ‘The amount of money we offer for

travel does not meet the actual cost of bus fare from their village to the place where we hold the training program,”’ (pointed out by TP’s during FGD)

- ‘If the Government is serious about making this program a success, there is a need to minimize the number of officials who have to interfere in every stage of training work. *“Starting with a Panchayat Development Officer to the District level officials, we have to deal with so many officials and their departments, and that prevents us from completing our work within a stipulated time, it is impossible.”*
- ‘Many of Training partners are NGOs, working in the field as voluntary organizations and not-for-profit purposes. *“We are not huge corporate bodies with a large capital base. Participation in this program is like investing our limited resources and waits for years for them to be recovered.”* Timely reimbursement of their costs, of what they have spent already does not happen. *“How does the Government expect us to be efficient without it honoring its commitments?”*
- *“I have the threat of a lawsuit against my organization for not paying the rent for a premise I had hired on a rental basis to conduct training in my district. (Kodagu). Payments are due for over three years, and I have given it up as a bad investment.”*
- *“They wanted bio-metric evidence of attendance (by the trainees), and when that was furnished, a hard copy of the conventional attendance register was insisted upon. When that too was submitted, they wanted CC Camera evidence. Why not ask once and for all, instead of making us suffer for three or four months, and yet not honor our claims?”*
- ‘To expect that upon successful completion of skill training, their placement in employment that TP’s keep track for three years is unrealistic. It is difficult to do this for 3 to 4 r hundred persons, in multiple places of employment!’
- *“Firms that employ our boys and girls suspect us to be the agents of the labor department when we insist on all labor laws are followed. On the one hand, they favor us by agreeing to employ our skilled boys and girls, and on the other, we face limitations of this nature. How to balance the contradictions in the labor market?”*

10.3.1 Consultations with the Officials at the Districts level and the Head Office:

As part of the methods adopted for this evaluation study, we held several discussions with the Sample District officials from the RDPR and the concerned from the Skills section. Likewise, consultations were held at the State’s capital too. Owing to their work pressure, it

was not possible to sit at length for detailed consultations with the topmost officials, and the ones at the levels below, there was a constant fear of ‘how the information is given would be used by the evaluation team.’ What was evident, however, for us to infer as a significant finding, are summarized below:

- Absence of designated officer/ caseworker to manage RGCY data at the district level
- Complete mismanagement of maintenance of data both at the district level as well as at the state level. No proper documentation is maintained for any of the components of the RGCY.
- At the District level, there is no designated official exclusively for RGCY. Whatever little progress that has been in evidence is more due to the perseverance of the PSA or PIAs who chase the departments concerned for payments due to them for their work. More intending to settle their claims, some monitoring takes place, but not very constructively or conducive for achieving the goals of RGCY
- There is hardly any attempt on the part of the administration at the District or State level to ensure that the Banks, on their part, fulfill the mandate of financing the self-employment component.
- Absence of proper monitoring due to frequent changes at the top levels in the departments concerned and caseworkers at the state level. Some 12 persons changed in the last 5 years.
- No independent posts for the RGCY scheme; Project Director in Z.P is the nodal officer; NRLM Staff (Who is meant for SHGs) officiate at the field level. The chain of command or line of responsibilities does not flow in unison.
- All these are a major setback both at the state and district levels. Officials at the district levels just compile what is passed on to them as official ‘Tappal’ by the State level and collect information from concerned PSAs and PIAs, Banks, release orders to banks for subsidy. No responsibility lies with anybody at the Dist level.

10.3.2 Responses from the Commercial Bank Officials:

Even though the PSAs claim that they commence the training only after ensuring that the chosen beneficiaries are all eligible for loans by the commercial banks, evidence suggests the opposite. There is quite a large share of selected beneficiaries, formally offered the training, and subsequently not getting the bank’s approval for a loan. On their part, the PSAs seek an opinion on the approvability of a loan for the trained beneficiaries. Bank officials point out

that ‘preliminary approval’ cannot be taken as a final stage. The opinion would be given based on verification of whether or not the applicant has any liabilities when seeking such a preliminary approval. The PSAs, on their part, complain that the commercial banks, having earlier given a positive indication, go back on their decisions at a later date.

Usually, such disapproval is that the applicants fail to produce any collateral as a backup for the loan’s security or any other household members to have been a loan defaulter with the bank. Such pending loans are not merely with the Commercial banks concerned but also with any other commercial bank. Given the digital sharing of information about bank transactions – including borrowings and other liabilities – it is in recent times practically impossible to hide the information on any borrowings. Often, the commercial banks wary of ‘bad loans’ or ‘NPAs’ extend this norm not merely to the beneficiary but also to other beneficiary household members. Thus, a woman becomes ineligible for a loan if her husband is a borrower; or a son if the father is a borrower. More than 40 percent of the potential beneficiaries who had been trained were found to be ineligible for bank loans. Even if the PSAs are not paid for training such persons, this would act as a massive drain on the resources of the PSAs, who may try to find other means of repairing their loss. Skilling of rural unskilled youth is a National Mantra and most important component of Nation-building. Therefore, importance of a program like RGCY cannot be denied. The scheme can continue with required modifications.

11. Conclusions and Post Evaluation Matrix

Skilling and skilling rural youth is undoubtedly the most important precondition for ‘atmanirbhar’ India. In this backdrop RGCY holds immense promises. It has opened up new opportunities for hitherto socially and economically backward groups like Schedule castes (28.66% in self-employment and 25.77% in wage employment beneficiaries of total beneficiaries), women (30.46% self-employment and 39.87% on wage employment). On an average 60% of the beneficiaries of the self-employment component of RGCY and 76.53% of beneficiaries of wage-employment of RGCY could be able to improve their financial condition and live dignified living. Following case studies will depict why the RGCY scheme should be continued, albeit with necessary modification for greater success.

11.1 Success Stories:

1.Name of the Beneficiary: Akkamma (32years, Female)
Taluk: Bagalkot
District: Bagalkot,
Gram Panchayat- Amaravati
Gram/Village- Jalihala
Father/Husband Name: Umesh
Education: 10 th Std
Caste: SC
The status of the beneficiary before and after availing the benefit of the scheme:
The beneficiary was earlier involved in agricultural activities as a coolie worker and was earning daily wages. Every day she returned back from work leaving behind fodder that was available in the agricultural field because she did not have any cattle to provide the fodder for feeding back home.
At present this scheme has benefitted her to purchase a buffalo. The beneficiary’s economic status has improved ever since she purchased the buffalo. Earlier, her family’s income depended only on the coolie work that was available in the agricultural field. At times there were days when the family did not get any work and they had to sit at the home idle. But, after receiving awareness regarding Rajiv Gandhi Self-employment scheme, it became possible for the beneficiary to purchase a buffalo and start dairy farming. With this, the other family members also started sharing

<p>the responsibilities of dairy farming. In this way, the family of the beneficiary saw improvement in their economic status and had witnessed better status in the society. The beneficiary joined a group called “Nava Chetana – JLG”. It is a five-member group with its bank account in SBI Bank Bagalkote Branch. Group meetings are held every month and the beneficiary is an active participant in this group. She has saved money in the group and thus she was able to purchase a buffalo with her savings. The dairy farming has become an alternate occupation to the beneficiary’s family and they are less dependent on the coolie work. They are also able to repay loan amount in monthly installments.</p>
<p>How did the beneficiary become aware of the scheme?</p> <p>The beneficiary got the information and the village panchayat announced it by beating drums.</p>
<p>The beneficiary opted for the self-employment scheme.</p>
<p>Subject of training received by the beneficiary: Dairy farming</p>
<p>Details of the self-employment</p> <ul style="list-style-type: none"> • Date of commencement of the training / Employment – 10/06/2015 • Beneficiary’s income before joining the scheme – Rs.1500/- • Beneficiary’s income after the scheme – Rs.3000/-
<p>Impact of the scheme on the beneficiary:</p> <ul style="list-style-type: none"> ➤ Self-employment benefits were made aware to the unemployed youth. ➤ Gained awareness on various aspects during the trainings. ➤ Learnt about Banking transactions. ➤ The beneficiary has thus been able to improve her lifestyle and lead a respectful life.

2. Name of the Beneficiary: Basavaraj Malliah(29 years, male), Chitradurga district, Holalkere taluk
Gram/Village- <u>Konasagara village</u>
Father/Husband Name: Mallaih
Education: educated but no details of qualification
Caste: SC
The status of the beneficiary before availing the benefit of the scheme: Initially, the beneficiary reared sheep in the open field and did not have sustainable income. Under the Rajiv Gandhi Chaitanya Yojane, the beneficiary underwent a six-day sheep rearing training program from April 20, 2016 to April 25, 2016. A group of five villagers who were engaged in sheep rearing as a traditional occupation formed a Bhagath Singh JLG group with the help of the Grama Panchayat. After undergoing the training program under the Rajiv Gandhi Chaitanya Yojane they have been able to rear sheep scientifically and their incomes have since doubled. But they are now reared in sheds which have been constructed for the purpose. The group is not only self-employed but their incomes have also risen. While they availed a bank loan of Rs 40,000 from Krishna Grameena Bank at the Patrehalli branch, the government disbursed Rs 10,000 as financial assistance to them.
How did the beneficiary become aware of the scheme? The beneficiary got inducted into the program by the village panchayat.
The beneficiary opted for the skill development training and self-employment scheme.
Area of training received by the beneficiary: Animal Husbandry
Details of the Skill development /self-employment Date of commencement of the training / Employment – sheep rearing training program from April 20, 2016 to April 25, 2016.
Impact of the scheme on the beneficiary: <ul style="list-style-type: none"> ➤ Gained scientific knowledge about sheep rearing and improved their skills. ➤ Self-employment and income improved. ➤ Learnt about Banking transactions. ➤ The beneficiary has thus been able to improve his lifestyle and lead a respectful life.

<p>3.Name of the Beneficiary: Shesharao (26 years, male), Dharwad district, Dharwad Taluk</p>
<p>Gram/Village- Uppinabetageri</p>
<p>Father/Husband Name: Vinayaka</p>
<p>Education: Educated</p>
<p>Caste: General</p>
<p>The status of the beneficiary before and after availing the benefit of the scheme:</p> <p>The beneficiary was employed as a tailor at a shop in Dharwad. He used to get paid Rs 200 as wages for stitching a pair of pant and a shirt; Though he was educated he was dependent on daily wages to earn his livelihood. There was a fear of losing his job and his livelihood. Besides, there was a possibility of becoming jobless and confined to his home. Sometimes when he did not get any work in the shop he had to come home with empty hands.</p> <p>A group of five people in his village joined hands to form the Navataruna JLG group. They would hold regular meetings every month and pool in all their savings.</p> <p>With the help of Rajiv Gandhi Chaitanya Yojane, the beneficiary bought a sewing machine kit and opened a tailoring shop in his village. He is now earning a livelihood with the profits that he earns with his shop. He is also repaying the debts that he has taken to set up his establishment.</p>
<p>The beneficiary got the information from the self-help group form by the youth of the village.</p>
<p>The beneficiary opted for the self-employment scheme.</p>
<p>Area of training received by the beneficiary: Tailoring and enhancement of skill by learning new designs</p>
<p>Details of the self-employment</p> <ul style="list-style-type: none"> ● Date of beginning of activity: 10-02-2016 ● First income earned on start of activity: Rs 4,000/ ● Income earned after the activity: Rs 8,000/-
<p>Impact of the scheme on the beneficiary</p> <ul style="list-style-type: none"> ➤ Enhanced skill by learning the varieties of designing and stitching clothes during the program. ➤ Earning his livelihood and making a living in his village without having to go to the city for work. ➤ He has opened a tailoring shop at his village and is reaping the benefit of the scheme. ➤ He has spread the benefits of Self-employment scheme to the unemployed youth. ➤ Gained awareness on various aspects during the trainings. ➤ Learnt about Banking transactions. ➤ The beneficiary has thus been able to improve his lifestyle and lead a respectful life.

<p>4.Name of the Beneficiary: Lakshmi(24 years,Female), Tumakuru District, Madhugiri Taluk</p>
<p>Gram Panchayat- P D Halli hobli, Gram/Village- Pralumachi</p>
<p>Father Name: Eeranna</p>
<p>Education: SSLC</p>
<p>Caste: SC</p>
<p>The status of the beneficiary before and after availing the benefit of the scheme:</p> <p>The beneficiary's family had been engaged in sheep rearing activity for a long time. Due to untimely rain, six of the sheep that they reared died resulting in a financial crunch for the family. As a result, the family was not financially sound to buy sheep. The beneficiary's family was also engaged in dry land farming and they were dependent on the timely arrival of monsoon for their livelihood. After the death of sheep, all other sources of income ceased to fetch them sufficient returns forcing all the family members to go to work as labours in farms owned by others.</p> <p>Five villagers of the Pralumachi village formed the Durga JLG group and organized monthly meetings besides mobilizing savings under the scheme.</p> <p>The beneficiary could buy four sheep with the help of a loan under the Rajiv Gandhi Chaitanya Yojane. The beneficiary was trained and the family was able to generate profit after buying four sheep under the scheme and they were also able to repay their loans through monthly installments.</p>
<p>Village Panchayat officials once convened a ward meeting and spread awareness about the scheme. The beneficiary was selected under this scheme in a Grama Sabha meet held in the village.</p>
<p>The beneficiary opted for the self-employment scheme.</p>
<p>Subject of training received by the beneficiary: Sheep rearing</p>
<p>Details of the self-employment</p> <ul style="list-style-type: none"> • Date of beginning of activity: 05-05-2015 • First income earned on start of activity: Rs 1,000/- • Income earned after the activity: Rs 3,000/-
<p>Impact of the scheme on the beneficiary</p> <ul style="list-style-type: none"> ➤ Training on sheep rearing was provided at the Animal Husbandry Training Center where they were trained extensively on scientifically rearing sheep and goats. ➤ They were also imparted practical tips on making and selling of woolen goods and how their incomes could be raised. ➤ The beneficiary said her family's financial condition has improved considerably after availing themselves of the scheme.

<p>5. Name of the Beneficiary: Arun Kumar (male, 24years), Udupi district, Karkala Taluk</p>
Gram Panchayat- Munduru, Munduru_village
Father Name: Devendra
Education: 2 nd PUC
Caste: General
<p>The status of the beneficiary before availing the benefit of the scheme:</p> <p>The beneficiary belonged to a low-income family where both parents worked to support the household expenditures and requirements. He was unable to find suitable employment after his 2nd PUC. Hence had to face social ill-treatment. The beneficiary was always interested in being self-employed and to start his own business. As the parents were poor, they could not help him financially to start a business.</p> <p>Rajiv Gandhi Chaitanya Yojane came as a beacon into their lives. A group of five villagers came together and formed the Mother Teresa JLG group. They held monthly meetings and pooled in their savings as part of the Rajiv Gandhi Chaitanya Yojane. They started their own kirana stores and started earning profits through this enterprise/ They are also repaying the loans on time to the bank.</p>
<p>The beneficiary got inducted into the program by the officials of the Gram Sabha. The beneficiary had attended the Grama Sabha casually without knowing anything about the scheme. There he heard representatives of the scheme explain all the features completely about the Rajiv Gandhi Chaitanya Yojane in detail. Then he requested the authorities to register his name for the scheme as he had become interested in the self-employment scheme.</p>
The beneficiary opted for the self-employment scheme.
Area of training received by the beneficiary: Store management
<p>Details of the Skill development /self-employment</p> <ul style="list-style-type: none"> • Date of beginning of activity: 15-05-2015 • First income earned on start of activity: Rs 0 • Income earned after the activity: Rs 4,000/-
<p>Impact of the scheme on the beneficiary:</p> <ul style="list-style-type: none"> ➤ With the help of the scheme, he was able to become a self-employed individual in his village. ➤ He is also able to take home the groceries that his family needs for their consumption and hence his parents are now proud of his achievement ➤ The beneficiary has thus been able to improve his lifestyle and lead a respectful life.

6. Name of the Beneficiary: Sumithra (Female, 25years), Bengaluru rural district
Gram Panchayat- Kallubalu, Krishnadodd_village
Father Name: Anjanappa
Education: SSLC
Caste: Bovi (Vaddara)
The status of the beneficiary before availing the benefit of the scheme: The beneficiary was engaged in doing domestic household work prior to joining the program while her parents worked as daily wage earners. She got information about RGCY in Grama Sabha meet held in the village. She underwent three-month training in tailoring under the skill development scheme. Later she joined Scotts Garments Private Limited in Bengaluru and has been working there on automatic machines with decent salaries and other benefits.
The beneficiary got inducted into the program by the officials of the GramaSabha.
The beneficiary opted for the skill development scheme.
Area of training received by the beneficiary: Tailoring
Details of the Skill development /self-employment <ul style="list-style-type: none"> • Three-month training in tailoring
Impact of the scheme on the beneficiary <ul style="list-style-type: none"> ➤ income earned after the activity: Rs 10,000/- ➤ Free hostel accommodation. ➤ Skilled Worker ➤ As a result of her income, her family's economic status has risen.

7.Name of the Beneficiary: Ashoka (male, 28 years), Belagavi District, Ramadurga Taluk
Gram/Village- Obalapura_village
Father Name: Eerappa
Education: 2 nd PUC
Caste: SC
The status of the beneficiary before and after availing the benefit of the scheme: The beneficiary used to work in his farmland and irregular income was not sufficient to sustain family. He produced all his records after the Grama Panchayat apprised him of the program. He underwent training in Setcom and further through three-month training in vehicle driving (residential). Today, the beneficiary works as a driver in a private company in Bengaluru and earns a monthly salary of Rs 15,000. Besides, he also enjoys free accommodation. The beneficiary who had lived in his village all his life today is happy about finding employment with the help of Rajiv Gandhi Chaitanya Yojane.
The beneficiary got inducted into the program by the officials of the Grama Sabha .
The beneficiary opted for the skill development and wage employment scheme.
Subject of training received by the beneficiary: Vehicle driving (residential)
Details of the Skill development /self-employment <ul style="list-style-type: none"> • training in Setcom • three-month training in vehicle driving (residential).
Impact of the scheme on the beneficiary: <ul style="list-style-type: none"> ➤ income earned after the activity: Rs 15,000/- ➤ Free accommodation. ➤ Respect and self-confidence on living life as Skilled Worker. Assurance of steady income and continuity of job ➤ As a result of his income, his family's economic status has risen.

8.Name of the Beneficiary: Rathna B Talawara (Female, 30 years), Dharwad District, Kundagol taluk
Gram/Village- Hanchanala_village
Father Name: B Talawara
Education: SSLC
Caste: SC
The status of the beneficiary before and after availing the benefit of the scheme: The beneficiary used to work in DTP shop in the taluk and was earning a monthly salary of Rs 4,000. She used to spend Rs 1,500 towards auto conveyance to reach her workplace and go back home. The beneficiary underwent a three-month computer training program and is working as a computer operator in the Taluk Panchayat office at Kundagol. Today, she is earning a monthly salary of Rs 12,000 in Taluk Panchayat office and her financial condition has improved. According to her, awareness has been created among the unemployed youths about the skills development program under the Rajiv Gandhi Chaitanya Yojane where a number of new things are taught. Beneficiaries are now leading happy and respectable lives.
The beneficiary got inducted into the program by the officials of the Gram Sabha.
The beneficiary opted for the skill development and wage employment scheme.
Area of training received by the beneficiary: computer training program.
Details of the Skill development /self-employment <ul style="list-style-type: none"> • Three months computer training program
Impact of the scheme on the beneficiary <ul style="list-style-type: none"> ➤ Employed as computer operator with a monthly salary of Rs 12,000 in Taluk Panchayat office ➤ Respect of living life of a Skilled Worker ➤ As a result of his income, his family's economic status has risen.

<p>9. Name of the Beneficiary: Mouneshwara (male,28 years), Kalburgi district, Jewargi Taluk</p>
<p>Gram/Village- Sidnala village</p>
<p>Father Name: Jatteppa</p>
<p>Education: B A Graduate</p>
<p>Caste: Panchala community</p>
<p>The status of the beneficiary before and after availing the benefit of the scheme:</p> <p>The beneficiary hail from an agricultural family used to work in his own farm land. But income was neither regular not sufficient to maintain family due to smaller size of the land holding.</p> <p>The beneficiary has undergone two-month training on repairing mobile phones. Today, he works as a sales executive in Sangeetha Mobile showroom in Kalburgi. His financial condition has improved as he earns a monthly income of Rs 12,000 and his family is leading a happy life.</p>
<p>The beneficiary got inducted into the program by the officials of the Grama Sabha .</p>
<p>The beneficiary opted for the skill development and wage employment scheme.</p>
<p>Area of training received by the beneficiary: Technical training in mobile repairing</p>
<p>Details of the Skill development /self-employment</p> <ul style="list-style-type: none"> • Two-month training program in mobile repairing
<p>Impact of the scheme on the beneficiary:</p> <ul style="list-style-type: none"> ➤ Gainful employment as a sales executive in Sangeetha Mobile showroom in Kalburgi. ➤ Financial condition has improved as he earns a monthly income of Rs 12,000 and his family is leading a happy life. ➤ Technically trained

10. Name of the Beneficiary: Eeresha(male,24 years), Raichur district, Raichur Taluk
Gram/Village- Manjarala village
Father Name: Thimmappa
Education: 2 nd PUC
Caste: SC
The status of the beneficiary before and after availing the benefit of the scheme: The beneficiary was unemployed prior to joining the Rajiv Gandhi Chaitanya Yojane. Today, he is earning a monthly salary of Rs 15,000 following which his economic condition has improved. The beneficiary underwent three-month training in IT/ITES and is currently working as a system admin assistant at L&T in Bengaluru. His financial condition and that of his family has improved considerably after undergoing the skills development training under the Rajiv Gandhi Chaitanya Yojane.
The beneficiary got inducted into the program by the officials of the Gram Sabha.
The beneficiary opted for the skill development and wage employment of the scheme.
Subject of training received by the beneficiary: computer training program
Details of the Skill development /self-employment <ul style="list-style-type: none"> • Three months computer training program
Impact of the scheme on the beneficiary <ul style="list-style-type: none"> ➤ Technical training in IT/ITES ➤ Employed as a system admin assistant at L&T in Bengaluru. ➤ His financial condition and that of his family has improved considerably after undergoing the skills development training Skilled Worker ➤ As a result of his income, his family's economic status has risen.

Following extensive consultations with officials at Taluk and District levels, with beneficiaries of both the program's components and the key partners – the TPs, this evaluation study suggests fundamental changes required in the program's design. Without such changes, the program will not be able to achieve its stated goals. The following are the changes recommended.

- 1. At present, the age group's entry-level is far too young for persons in rural areas to take a firm step towards self-employment or even employment on a long-term basis. Therefore, we recommend that the minimum age be raised to 21 years while the upper age limit could remain at 35 years.**
- 2. Verification of eligibility can be done through Aadhar- linked specially created software.**
- 3. Stated emphasis on 'prevention of migration' may be waived, for it is unrealistic to expect that to result from the program. As has been found in this study, there are contexts when the very success leads one to migrate, while others in which the very failure leads to migrate.**
- 4. Careful assessment of the viability of self-employment avenues must be carried out from sustainability, profitability, and capability to support livelihood options. For example, the promotion of Photocopying shops, beauty parlors, or too many tailors to find employment is not sustainable in a closed rural community.**
- 5. Closer and effective coordination between the Department of Labour; Skill and Employment, Rural Development and Panchayat Raj is the need of the hour. But one has to play the role of a nodal department for purposes of operation.**
- 6. Proper clearance by the financial institutions (Commercial banks) about the eligibility criteria for loans before the commencement of training for the beneficiaries is the urgent need.**
- 7. Local government schools can be updated and used for satellite-based training centre during non-schooling hours and vacation time. This will be a mutually beneficial option for both the school and the TPs.**

11.2 Post-Evaluation Matrix

Objectives	Sources of Data	Findings	Suggestions
<p>To create improved and alternative livelihood opportunities through training, awareness, and capacity building programs.</p>	<p>Secondary data collected from the implementing department and other reports and surveys + Primary Field survey</p>	<ol style="list-style-type: none"> 1. Major source of awareness is through Panchayats, elected-representatives and gram-Sabha's (56.75) followed by friends (28.16) 2. PIA's and PSA's play almost no role in awareness-building and selection of candidates. 3. No intensive skill-mapping and need-assessment done at the local level leading to concentration of candidates around few skills 4. Eligibility criteria for selecting beneficiaries have not been strictly followed, concerning upper-age groups of those above 35 years. At least 9 percent of the beneficiaries were thus over-aged. 	<ol style="list-style-type: none"> 1. Prior to skilling proper skill-mapping, repository of locally relevant skill and local need assessment in terms of skills need to be done. 2. Entry-level eligibility in either component of the scheme needs to be reviewed. Revise it to make minimum entry-level age as 21 years 3. The rigid norm of restricting the scheme's benefit only for the first-time beneficiaries to any state sponsored schemes need to be relooked at in the context of skilling and self-reliance. 4. One app-based, adhar-linked software can be prepared to track previously availed government loans by the beneficiaries and family to stop the duplication and wastage of time. 5. While addressing the RGCY's skill and wage employment component, it should promote the program's entrepreneurship and self-employment component too. These two need not remain isolated from each other; instead, along with wage employment, selective promotion of self-employment and entrepreneurship activities through institutional credit and subsidized loans to the deserving candidates, based on their submitted proposals.

<p><u>Skill training & Self-Employment</u></p> <p>To improve the social and economic condition of unemployed youth by initiating individual enterprises.</p> <p>To motivate the rural poor youth to start income-generating projects by training them in entrepreneurial and business skills.</p>	<p>Primary Field Survey + Focus Group Discussion + In Depth Interviews</p>	<p>1. More than 40 percent of beneficiaries who had been trained found to be ineligible for bank loans. This elimination was highest in the case of Udupi district with 45.83 percent, followed by Kalaburgi (45.75%), Bagalakote (45.37%), and Yadgir (41.27%). The least rejection rate took place in Dharawad and Hassan (31.40 and 32.84%,).</p> <p>2. Amongst the younger age groups of below 21 years, and between 21 to 25 years, the beneficiaries' ineligibility rate is much lower.</p> <p>3. For the majority of the beneficiaries, the loan is an additional resource as they were already employed. Bagalkote(71.67 percent) ranked highest in respect of beneficiaries claiming to have been unemployed before joining the project.</p> <p>4. Almost 75 percent of the beneficiaries opted for Animal Husbandry related fields for self-employment</p> <p>5. Over 56 percent of the 'beneficiaries' have exceeded their expectations of income.</p> <p>6. After starting their enterprise, 42.87% of beneficiaries earn 15,001 to Rs. 20,000, 31.77% earn 12,001 to Rs. 15,000 and 21.56% earn Up to Rs. 12,000 and nearly 4 percent of the beneficiaries never started any self-employment activity.</p> <p>7. This evaluation found that only 22.49 percent of the successful beneficiaries started a self-employment venture and retained it during our study</p> <p>8. Enterprises that were closed down, a more significant share is among beauty parlors (87.5%), Hotel/Tea shops (80%), followed by Poultry and Animal Husbandry (63%), and Retail and Textile shops.</p> <p>9. Merely 6.56% beneficiaries had made all-encompassing use of the loan received.</p>	<p>1. The contents of training programs for self-employment need to be much more scientific and relevant. The department needs to do preliminary area-specific need analysis, and PSA's should be evaluated in terms of their specific skill-partnering capacities before engaging in the task.</p> <p>2. All efforts need to be made to identify suitable PSAs with adequate human resources. Standardized training modules in regional languages need to be prepared for satellite-based training. Careful assessment of the viability of self-employment avenues must be carried out from the perspective of sustainability, profitability, and capability to support livelihood options.</p> <p>3. Better understanding with the commercial banks about loan procedures (collateral; one family one loan as a principal) needs to be ensured to reduce the rejection.</p> <p>4. The "joint liability" group concept may be scrapped, and even if it is continued, it must promote the cooperative initiative with larger pool of funds.</p> <p>5. Candidates need to produce proper clearance by the financial institutions (Commercial banks) about the eligibility criteria for loans before the beneficiaries' commencement of training.</p> <p>6. This evaluation finds it appropriate to recommend that a minimum number of trainees to each field be fixed and beneficiaries to be provided with broader skilling options.</p>
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<p><u>Skill training & Wage - Employment</u></p> <p>To improve the unemployed youth's income through up-grading vocational and managerial skills and creating opportunities for Wage employment.</p> <p>To examine the placements and employment opportunities generated for the trained youths.</p>	<p>Primary Field Survey + Focus Group Discussion + In Depth Interviews</p>	<p>1.The skilling and employment program has restricted itself, by and large, among those who are not highly educated, certainly not beyond the PUC level. Beneficiaries with a minimum education of up to SSLC are accounted as high as 58.26 percent. Those with Pre- University education was 25.21 percent. More graduates are among the women beneficiaries.</p> <p>2. Table 10.2.6A reflects the majority of the beneficiaries opted for Tailoring (32.19%), followed by computer-related ventures (24.12%). Bangalore Urban district has a large share (35.18 percent) of those opting for Textile Designing, Tailoring, and related fields, mostly due to the concentration of export-oriented garment factories in the region.</p> <p>3. There is a more significant share of the age group of 20-30 years in each of the occupational skill categories, as may be seen in Table 10.2.9. The qualitative interaction with the beneficiaries reveals that beneficiaries under 20 age group are vulnerable as they are yet to make their mind while over 35 are too old to acquire anything new or already decided on their life path.</p> <p>4. 43.47 percent had reported being unemployed before they underwent any training program. In other words, going by the beneficiaries' information admittedly, 56 percent did not merit being included in the program.</p> <p>5.Only about 76 percent availed of the benefits of placement through the PIAs. About 24 percent had reported that they had not availed of the service. It is in Tumakuru and Kodagu districts, where there had been a near 100 percent job placement. The other districts with a reasonably high percentage of job placement were Kalburgi (84.14%) and Bangalore -U (76.12%).</p> <p>6.In the case of nearly 73 percent of the beneficiaries, the field of training perfectly matches with the field of employment. Instances of mismatch were only to the extent of 2.99 percent of the cases.</p> <p>7.Some have as low a monthly salary as Rs. 3000-4000, which is in gross violation of the law of the land. Almost a third of the beneficiaries who found employment through placement services have less than Rs7500 income in a month.</p>	<p>1.The skilling training and placement program should become a demand-driven one than being a supply- natured one. The program should first assess demand for skills by the potential employers' firms and then undertake training for unemployed youths. The government can tie-up with the potential employers from Industries and involve them in skilling (Ref: Café coffee day Gram Tarang Initiative)</p> <p>2.All efforts need to be made to identify suitable PIAs with adequate human resources and standard training modules.</p> <p>3.Better coordination, especially regarding the pay packages for the newly employed persons (minimum wage, working hours, social security measures), needs to be ensured.</p> <p>4.The set of skills offered (general store, dairying) under skill training programs often are not the trades for which a month-long training duration is to be imparted. Therefore, more concerted efforts need to be made in the identification of relevant skillset followed by rigorous training.</p>
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<p>Check the migration of youth to towns and cities by creating employment opportunities in their native habitats.</p>	<p>Focus Group Discussion + In Depth Interviews</p>	<p>1.If the goals of SE or Skills and Employment’ are primarily to prevent urban migration of rural unemployed youth, the fields in which they are trained should have more rurally relevant content and orientation. Market viability of such ventures or skills must be examined. What, for instance is the utility of training youths in the field of Security Services, or Computer Hardware maintenance’ and expect they be self-employed or be placed in employment within the rural habitats.</p> <p>2.Focus on prevention of migration of rural youth through self-employment or skilling has an inbuilt contradiction in it. As has been found in this study, there are contexts when the very success leads one to migrate, while others in which the very failure leads to migrate.</p> <p>3. Often the preferred skill does not have employment opportunities locally. Restriction on personal aspirations due to availing some benefits would constitute a violation of beneficiaries' rights.</p>	<p>1.A proper understanding of the demand for skills and their links with the character of labor market structure needs to be properly understood while designing any policy or implementing.</p> <p>2.The goal of the prevention of migration as a guiding objective of the scheme needs to be revised because of its non-viability and being unrealistic.</p>
<p>Inclusiveness of the scheme in terms of Gender</p>	<p>Primary Field Survey + Focus Group Discussion</p>	<p>1.Self- employment component merely 28.9 percent of the beneficiaries are women. The participation of women is lowest in the Hyderabad Karnataka region districts of yadgiri (7.69) and Kalburgi (16.86) while highest in Udupi (72.73) & Bengaluru-U (51.52) and often women are better educationally qualified than men.</p> <p>2. Enterprises that were closed down, a more significant share is among beauty parlors (87.5%) signifies often the loan amount e is being spent purposes other than self-reliance</p> <p>Wage-employment: The proportion of women is slightly more in this component, at almost 40 percent. The lowest share of women beneficiaries was from Raichur's districts with 12.50 percent, followed by Kalaburgi, which had 21.61 percent. The highest percentage of women was in Tumakuru, with 80.61 percent, followed by Mandya, 51.52 percent.</p> <p>3. The concentration of women is more in the profession like Beauticians (73 percent), Tailoring (62 percent), and Dairying (46 percent), and that reflects the reinforcement of the existing gender roles. But other fields in which women have made entry by acquiring skills that were hitherto considered to be male bastion are Computers (32 percent), Hotel (30 percent); General Stores (21 percent), mobile phone related (17%).</p>	<p>1.More women need to be promoted in the scheme and gender-stereotyping in terms of skilling need to be prevented through proper counselling by TP’s.</p> <p>2. Retention of beneficiaries in the scheme also demands that their loan amount should be spent on specific purpose only.</p> <p>3.The eligibility clause for the transgender person needs to be relaxed, and they should be allowed to access the benefit from their place of choice as it is challenging for them to reveal their identity for accessing the benefits from their native place</p>

		<p>4.On inclusion of Transgender Community: The promotion of the transgender community's inclusion under RGCY on a priority basis has almost failed. as our field researchers could not locate a single trans person among studied beneficiaries, and the department too has no data regarding this.</p>	
<p>Inclusiveness of the scheme in terms of Caste and Religion</p>	<p>Primary Field Survey + Focus Group Discussion</p>	<p>Self -employment: The representation of Scheduled Castes is 27.66 percent in the sample. In this sense, there has been a welcome surpassing the target by over 7.5 percent points. Three districts, however, show a deficit in this respect: Dharawad (9.92 percent), Chitradurga (17.03 percent), and Yadgiri (19.05 percent). Representation of ST (6.09) in all the studied districts is the bellow the targeted 9%. Ninety-five percent of the beneficiaries are Hindus, with a mere 3.4% Muslims and 1.5% Christians. Wage-employment: a relatively higher proportion 25 % of SC participation in the scheme than earmarked 20 %. while for ST their presence in the beneficiaries' sample is only 6.81 percent. In terms of the beneficiaries' religious distribution, Hindus dominate with 92.5%, followed by Muslims with a mere 6.8%.</p>	<p>Given the below per representation of Scheduled Tribes in both components of the RGCY scheme's, there is a need to target the ST youth specifically to seek their inclusion in the program in larger numbers. The same holds good for minorities as well. Person with Disabilities (PWD) to be included on a priority basis in both of component of the scheme and one-time benefit norms must be relaxed for them in terms of availing loans.</p>
<p>The issues and challenges in implementation faced by PSAs and PIAs (TP's)</p>	<p>Focus Group Discussion + In Depth Interviews</p>	<p>1.Minimum involvement of TP's in the selection process led to higher rejection. More than 40 percent of the potential beneficiaries who had been trained were found to be ineligible for bank loans. Even if the PSAs are not paid for training such persons, this would act as a massive drain on the resources of the PSAs, who may try to find other means of repairing their loss. 2.Multiple interference with multiple demands at different levels Starting with a Panchayat Development Officer to the District level officials plaguing the performances of the TP's. 3.Timely reimbursement of the costs incurred by PIAs and PSAs, of what they have spent already does not happen. 4. To expect that upon successful completion of skill training, their placement in employment that TP's keep track for three years is unrealistic. It is difficult to do this for 3 to 4 r hundred persons, in multiple places of employment</p>	<p>1.All efforts need to be made to identify suitable PSAs with adequate human resources. Standardized training modules in regional languages need to be prepared for satellite-based training. Careful assessment of the viability of self-employment avenues must be carried out from the perspective of sustainability, profitability, and capability to support livelihood options. 2. They should be paid in timely manner after fulfilling of prefixed clauses.</p>

		<p>5. Often non-availability of skilled resource persons for training led to the TP’s selection of few skill initiatives only.</p> <p>6. In both the component beneficiaries overwhelmingly commented against the qualities of food and accommodation.</p> <p>7. TP’s also expressed their anguish over rental problems in acquiring places for training and accommodation.</p>	
<p>Assess the impediments inherent in accessing the bank loans and also to study the status of repayment.</p>	<p>Focus Group Discussion + In Depth Interviews</p>	<p>1. On their part, the PSAs seek an opinion on the approvability of a loan for the trained beneficiaries. Bank officials point out that ‘preliminary approval’ cannot be taken as a final stage. The opinion would be given based on verification of whether or not the applicant has any liabilities when seeking such a preliminary approval.</p> <p>2. Usually, such disapproval is that the applicants fail to produce any collateral as a backup for the loan’s security or any other household members to have been a loan defaulter with the bank. Often expecting a loan waiver from Government, the beneficiaries prefer to become willful defaulter in repayment.</p> <p>3. Such pending loans are not merely with the Commercial banks concerned but also with any other commercial bank. Given the digital sharing of information about bank transactions –it is practically impossible to hide the information on any borrowings. Often, the commercial banks wary of ‘bad loans’ or ‘NPAs’ extend this norm not merely to the beneficiary but also to other beneficiary household members.</p> <p>4. From the total loan amount of Rs 50,000, the bank's actual amount is only 40,000. Banks often hold back the subsidy sum of Rs. 10,000, which they were supposed to receive from the government. Instead, this sum was retained and was being utilized against the repayment of the loan.</p>	<p>While designing a policy, it is necessary to have a clear understanding with the financial institutions about terms and conditions of lending, the subsidy component, and eligibility criteria involved such that both the beneficiaries and the PIA/PSAs are not put to hardships,</p>

<p>Understanding the viability of the scheme</p>		<p>1. There is a strong tendency among the beneficiaries of the self-employment component of the scheme to view the program as yet another scheme to get additional financial benefits rather than reskilling themselves for sustainable livelihood. Almost a third of the beneficiaries who found employment through placement services have less than Rs7500 income in a month. This calls for serious introspection.</p> <p>2. Skilling of rural unskilled youth is a National Mantra and most important component of Nation-building. Therefore, importance of a program like RGCY can not be denied. The scheme can continue with required modifications.</p>	<p>1. Multiple Government departments offer skill training programs, placement, and loans for self-employment opportunities (e.g., Social Welfare, Skills and Livelihood Department, NSDC) from state and national levels and need to be synchronized under one single body to prevent duplication of benefits.</p> <p>2. Appointment of designated administrative and executive staff at the State and District levels to carry out the work related to RGCY is an urgent requirement.</p> <p>3. Local govt schools can be equipped as a satellite training center, and non-schooling hours or vacation times could be utilized for imparting different kinds of training. Augmentation of facilities at the government school level would mutually beneficial</p>
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12. Policy Recommendations:

12.1. Short term Goals.

12.1.1 About the Scheme in General:

1. Prior to skilling proper skill-mapping, making repository of locally relevant skills and local need- assessment in terms of skills need to be done.
2. Entry-level eligibility in either component of the scheme needs to be reviewed. Revise it to make minimum entry-level age as 21 years
3. The rigid norm of restricting the scheme's benefit only for the first-time beneficiaries of any state or Panchayat sponsored schemes need to be relooked and relaxed in the context of skilling and self-reliance.
4. Given the below per representation of Scheduled Tribes in both components of the RGCY scheme's, there is a need to target the ST youth specifically to seek their inclusion in the program in larger numbers. The same holds good for minorities as well.
5. Person with Disabilities (PWD) to be included on a priority basis in both of component of the scheme and one-time benefit norms must be relaxed for them in terms of availing loans.
6. The eligibility clause for the transgender person needs to be relaxed, and they should be allowed to access the benefit from their place of choice as it is challenging for them to reveal their identity for accessing the benefits from their native place

12.1.2. Self-Employment Scheme:

1. The contents of training programs for self-employment need to be much more scientific and relevant. The department needs to do preliminary area-specific need analysis, and PSA's should be evaluated in terms of their specific skill-partnering capacities before engaging in the task.
2. All efforts need to be made to identify suitable PSAs with adequate human resources. Standardized training modules in regional languages need to be prepared for satellite-based training. Careful assessment of the viability of self-employment avenues must be carried out from the perspective of sustainability, profitability, and capability to support livelihood options.

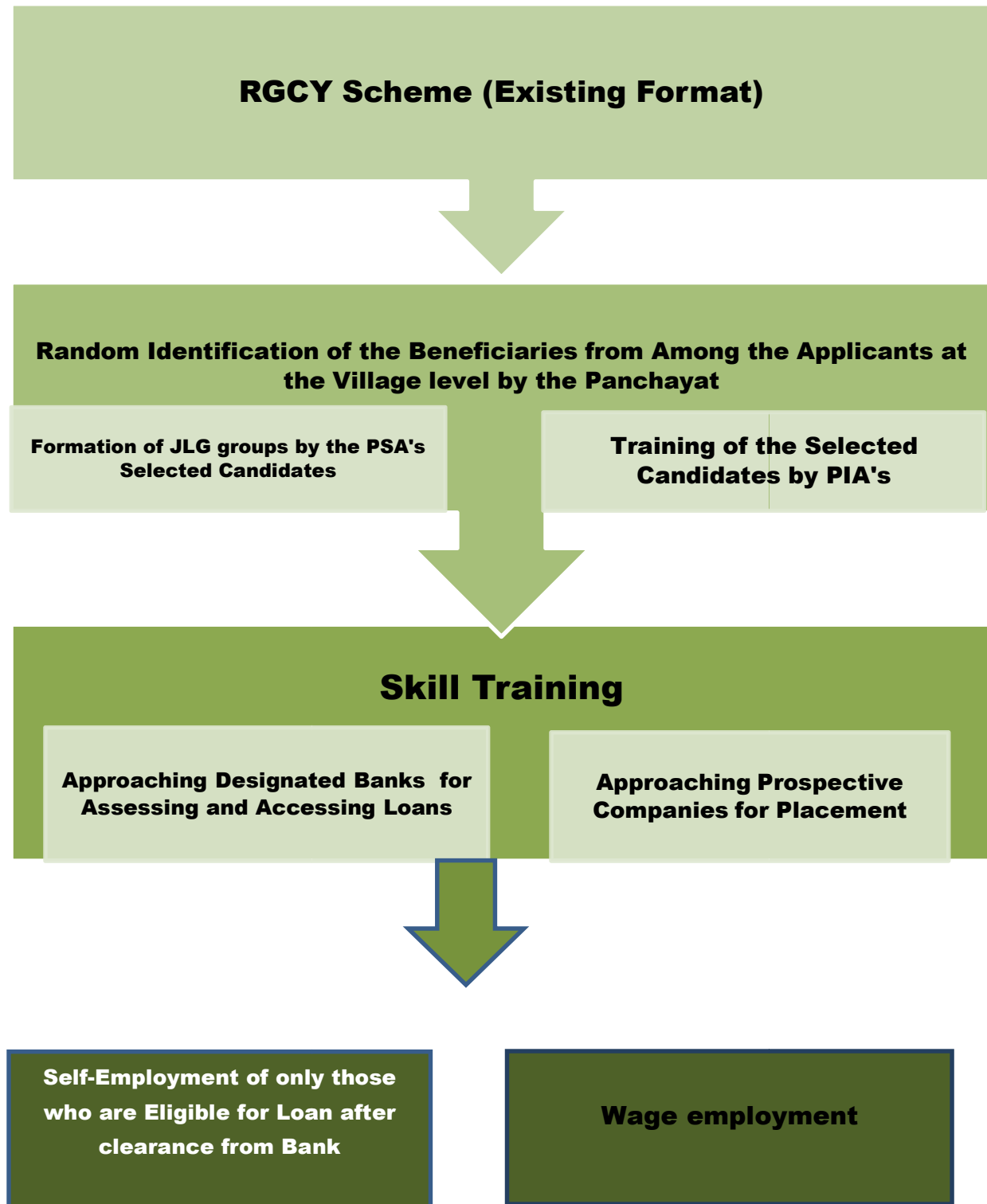
3. Better understanding with the commercial banks about loan procedures (collateral; one family one loan as a principal) needs to be ensured to reduce the rejection.
4. The "joint liability" group concept may be scrapped, and even if it is continued, it must promote the cooperative initiative.
5. Candidates need to produce proper clearance by the financial institutions (Commercial banks) about the eligibility criteria for loans before the beneficiaries' commencement of training.
6. This evaluation finds it appropriate to recommend that a minimum number of trainees to each field be fixed and beneficiaries to be provided with broader skilling options.

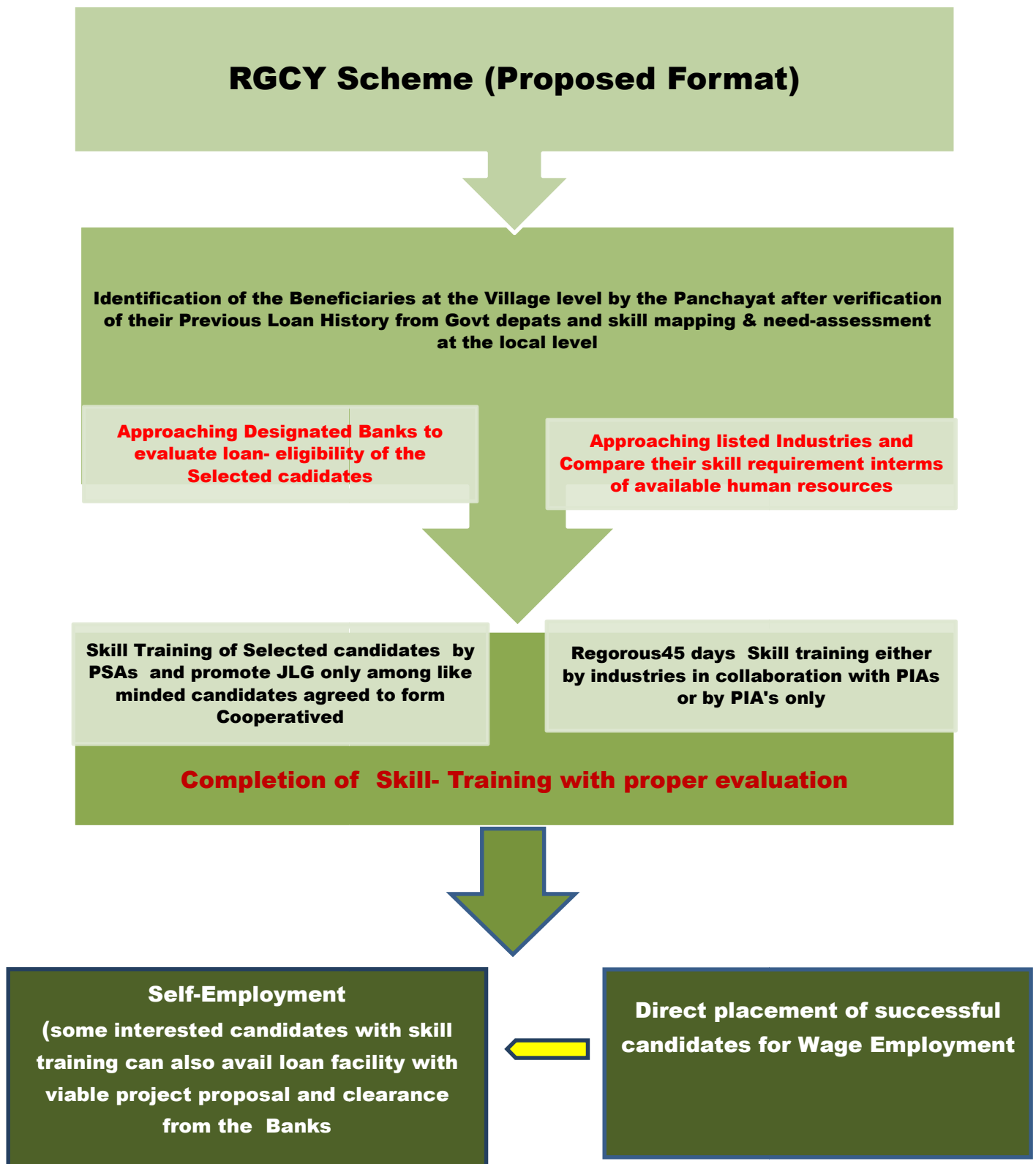
12.1.3. Skill –Training and Placement:

1. The skilling training and placement program should become a demand-driven one than being a supply- natured one. The program should first assess demand for skills by the potential employers' firms and then undertake training for unemployed youths. The government can tie-up with the potential employers from Industries and involve them in skilling (Ref: Café coffee day Gram Tarang Initiative)
2. All efforts need to be made to identify suitable PIAs with adequate human resources and standard training modules.
3. Better coordination, especially regarding the pay packages for the newly employed persons (minimum wage, working hours, social security measures), needs to be ensured.
4. The set of skills offered (general store, dairying) under skill training programs often are not the trades for which a month-long training duration is to be imparted. Therefore, more concerted efforts need to be made in the identification of relevant skillset followed by rigorous training.
5. While addressing the RGCY's skill and wage employment component, it should promote the program's entrepreneurship and self-employment component too. These two need not remain isolated from each other; instead, along with wage employment, selective promotion of self-employment and entrepreneurship activities through institutional credit and subsidized loans to the deserving candidates, based on their submitted proposals.
6. The scheme needs to be redesigned and to be made broad based with revised content or may be merged with the existing DDUGKY or any other skilling program.

12.2. Long Term Goals:

1. Multiple Government departments offer skill training programs, placement, and loans for self-employment opportunities (e.g., Social Welfare, Skills and Livelihood Department, NSDC) from state and national levels and need to be synchronized under one single body to prevent duplication of benefits.
2. One app-based, Aadhar-linked software can be prepared to track availing loans by the beneficiaries and family in any other schemes to stop the duplication and wastage of time
3. Appointment of designated administrative and executive staff at the State and District levels to carry out the work related to RGCY is an urgent requirement.
4. Additional rooms in local Govt. schools (List of available vacant rooms in Government schools is attached in annexure-iii) can be equipped as a satellite training center, and non-schooling hours or vacation times could be utilized for imparting different kinds of training. Augmentation of facilities at the government school level would be mutually beneficial for both school and training centre.





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Annexure I: Terms of Reference of the Study

Terms of Reference for “Evaluation of Rajiv Gandhi Chaitanya Yojane (RGCY) for Rural Development and Panchayath Raj Department” for Karnataka Evaluation Authority Bengaluru

- 1. Study Title:** Evaluation of the Rajiv Gandhi Chaitanya Yojane (RGCY)
- 2. Department Implementing the Scheme:** Karnataka State Rural Livelihood Mission and Rural Development and Panchayath Raj Department
- 3. The Background and Context of the Scheme:**

Poverty alleviation and employment generation have been adopted as the twin objectives of India's economic planning and policy. Employment generation in the 21st century is basically depends on the skill accumulation in the Society. It is estimated that by 2020 India will be reaping the demographic dividend with 87 Crores working population, the largest in the world. But given the health, education, skills and employability of the children and youth, we are likely to lose the global opportunities. 'Skill India', 'Job creation' and 'Employability' are key approaches for livelihood for the youth. To achieve these objectives, in June 2011, National Rural Livelihood Mission (NRLM) was launched by Ministry of Rural development, Government of India in 12 states (which accounts for 85% of the rural poor) to alleviate poverty and create sustainable livelihood opportunities (self-employment & organization).

Rajiv Gandhi Chaitanya Yojane (RGCY) is a state Government sponsored Project of Self Employment and Wage Employment, and is being implemented in the state since 2013-2014 to provide rural youth alternative productive and income generating activities. To achieve this goal, RGCY has planned to provide employment to around three lakhs rural youth every year. Of these 50% of youth to be provided with self-employment / livelihood activities and another 50% of youth to be provided with skill training and placement and it is implemented by the implementation partners. 50 youth per Gram Panchayath will be selected by Gram Sabha as per the eligibility criteria (between the age group of 18 to 35 years with the minimum qualification of 8th standard) issued from time to time in all the 6,019 Gram Panchayath of Karnataka.

Objectives of RGCY:

1. To create improved and alternative livelihood opportunities through training, awareness and capacity building programmes.

2. To improve the income of the unemployed youth through up gradation of vocational and managerial skills and creation of opportunities for self-employment.
3. To improve the social and economic condition of unemployed youth by initiating individual enterprises.
4. To motivate the rural poor youth to start income generating projects by training them in entrepreneurial and business skills.
5. Check the migration of youth to towns and cities by creating employment opportunities in their native habitats.

The scheme details are given in **Annexure-1**

Progress of the Scheme:

Self employment:

There are 62 Project Supporting Agencies (PSA) that are working in Karnataka in 30 Districts 2016. The loan was sanctioned to **42050** youths out of **86209** who submitted applications against the target of **176285**. The achievement is 23.85 of the target and 48.9 % of the requirement placed.

Skill Training and Placement:

About 21 Project Implementing Agencies (PIA) are working for the **Skill Training and Placement**. A total of 226871 Candidates were Trained and Placed in 2014-15, and a total of 32472 Candidates Trained and placed in 2015-16. (Lists of PSAs and PIAs- **Annexure-2**)

District wise details of the Progress achieved given in **Annexure-3**

4. Evaluation Scope, purpose and objectives:

Scope and Purpose

The scheme is implemented in all the districts of the State therefore; the scope of the study is to cover all the 30 districts of the State. The study covers the period from 2013-14 to 2016-17 (three years period). The various dimensions of the scheme to be covered under the study are

- Awareness and utilisation of the scheme by the target beneficiaries,
 - training components and placements , self employment,
 - the effectiveness, issues and challenges in implementation of RGCY scheme
 - Problems in enrolment of youths in the scheme, gender disaggregation
1. Utilization of bank loans, training and placements.

2. The evaluation study should cover the beneficiaries, implementation partners, banks, and State and District level stakeholders by using mixed method approach.

Objectives of the evaluation:

1. To understand and map the demographic characteristics of unemployed youth in Karnataka and their access and willingness to participate in RGCY Scheme.
2. To analyse and document the status of rural unemployed youth before and after the implementation of the scheme.
3. To examine and validate the effectiveness of the training activities by the PIAs and PSAs in promoting the income generation activities among the beneficiaries.
4. To assess the Impact of RGCY scheme on the livelihood and income status of the beneficiary families.
5. To assess the sustainability of self employment and wage employment initiatives taken up during the past 3 years
6. To assess the bottlenecks in getting bank linkage and to study the status of repayment of bank loan.
7. To examine the placements and employment opportunities generated for the trained youths.
8. To analyse issues and challenges in implementation (bottlenecks, community level and youth related issues etc.), role of PSAs and PIAs and uptake. Selection, training, support, monitoring and evaluation processes of PSAs and PIAs by the Department to throw light on understanding of the Scheme viability and to suggest measures for improvement.

5. Evaluation Questions (Inclusive but not Exhaustive)

1. What is the need for intervention by the Government through RGSY in the labour market? How it is different from the earlier similar type of employment programmes.
2. What is the experience derived from the earlier self employment and training programmes? Provide a review of literature in the field.
3. What is the awareness level of the beneficiaries about RGCY scheme. Whether it differs across the districts/ regions?
4. What is the number of youth enrolled for the Self Employment and
5. What is the number of youths enrolled for Skill Development and Placement Whether placement is adequate and secure? What are the reasons for low placement

6. What is the trend in self employment under the RGCY scheme? Does it differ across the regions?
7. Is there any shift in income generation activities carried out by the beneficiary youths before and after the implementation of the scheme?
8. Whether the guidelines are followed in enrolment for training and placements appropriately. Any deviations observed across the regions?
9. What is the effectiveness of skill training activities, regional/geographic suitability to match job market/opportunities and placement, community/individual acceptability/preferences and income generation?
10. How the PIAs and PSAs are functioning in different districts. Reasons for not having implementation partners in some districts.
11. What are the methods of accreditation and validation of training curriculum, activities, and certification?
12. Whether the monitoring mechanism under RGCY is adequate and effective?
13. Examine the impact of other similar kind of schemes in the region. Is there any overlap effect?
14. Whether the bank credit is adequate for the economic activities under self employment? If so, how the resource gap is managed?
15. Examine the Reasons for delay of loan for the enrolled candidates under Self employment and the pattern of repayment.
16. Are there any dropouts under RGCY training scheme and what are the reasons for it?.
17. One of the objectives of the scheme is to reduce the migration of youths from rural to urban areas. Compare migration of youth before and after the implementation of the scheme in the study area.
18. Whether the implementing Partners have the adequate human resources and infrastructure as well as training modules to impart the quality training? Gaps existing if any? What adjustments are made?
19. What are the Issues and challenges faced by the implementation partners?
20. How is the linkage with the Placement industries/ organizations?
21. Should the scheme be continued? If no, why not? If yes, with what changes?

6. Evaluation methodology

Sampling

As the RGCY scheme is implemented under 2 different types of schemes namely, Self Employment and Skill Training and Placement, the selection criteria of beneficiaries should be defined clearly and separately. All the data and information to be gathered should be able to clearly address the objectives of the evaluation and the RGCY scheme.

Sampling Design

A cross sectional study with Quasi Experimental approach design shall be adopted to carry out the evaluation, with multistage stratified random sampling methodology.

I Stage – selection of four administrative divisions in the State.

II Stage- selection of the Districts within the Division.

Within each division one district each of low, and high achievement is considered and proportionate sampling at district level based on district achievement in percent (achievement vs target) is considered.

At the district level beneficiaries and non-beneficiaries (control) have to be selected randomly (simple random) from PSAs and PIAs lists.

Sample Selection Process

Multistage stratified random sample design is used for the study. Separate sampling is used for both the schemes. The scheme is implemented all over the State and to have representation of all the revenue divisions of the State, 2 districts in each revenue; i.e., 1 district with high achievement, and 1 district with low achievement has to be selected.

Probability proportional to size (PPS) sampling technique is to be adopted in selection of samples from SC/ST, minority, physically handicapped, women and others. District, category and year wise list is attached in Annexure-4.

1% of the sample need to be taken as control from non-beneficiaries at district level should be from the lists of PIA's/PSA from those who enrolled/registered but not continued to the next level of the programme.

Table 1: Data collection

Type of data	Method of data collection	Source of information	Method and Tools
Primary data	1. Quantative data	Beneficiaries, non-beneficiaries, PIA's	Survey, check list
	2. Qualitative data	Beneficiaries, non-beneficiaries.	1. FGD, FGD-guide
		State level, district level, taluk level, GP level, Bank officials	2. IDI, interview schedules
Secondary data	Data from the department	Department levels, PSA and PIA and review of literature.	On selected indicators relevant for the evaluation

Table 2: Sample selection process for self employment:

State	Division	Districts	No. of Youths self Employed	Sample
Karnataka	Bangalore	Chitradurga	1867	276
		Bangalore Urban	637	94
	Belgaum	Bagalkot	3646	540
		Dharwad	812	120
	Gulbarga	Kalaburagi	3033	448
		Yadgir	0418	63
	Mysore	Hassan	3250	481
		Udapi	159	024
		Total	13822	2046
Highest number and lowest number of youths self employed Sample size* at 95 percent confidence level Margin of error 2% =2046 PPS distribution				

Table 3: Sample selection process for skill training and placement:

State	Division	Districts	No. of Youths trained	Sample
Karnataka	Bangalore	Tumkur	11012	439
		Bangalore Urban	2496	100
	Belgaum	Belgaum	16804	670
		Dharwad	4296	172
	Gulbarga	Gulbarga	6164	245
		Raichur	4722	188
	Mysore	Mandya	10362	413
		Kodagu	1944	078
		Total	57800	2305
Highest number and lowest number of youths trained Sample size* at 95 percent confidence level Margin of error 2% =2305 PPS distribution across talukas and below				

Care should be taken to select the sample representing all the categories of beneficiaries- SC/ST- OBC Women and PH Categories.

Table -4 final sample

Sl no	Types of beneficiaries	Total number of beneficiaries	Sample size	Total control size (non-beneficiaries)
1	Self employment scheme	13822	2046 (with confidence level at 95% and margin of error at 2%)	21
2	Skill training and placement	57800	2305 (with confidence level at 95% and margin of error at 2%)	23
	Total	71622	4351	44

Sample size* at 95 percent confidence level Margin of error 2% 2305

Table-5 Qualitative data:

Total 64 FGD's (4 FGDs/District)	FGDs should cover one group each beneficiaries and non-beneficiaries 1 with Training partners 1 with district officials
IDI's need to be done	IDI should cover- beneficiaries, stakeholders- state, district, taluk, GP level, Bank officials

Methods of data Collection and analysis

Both quantitative and qualitative methods of data collection shall be adopted to carry out the evaluation. Tools for survey, checklists, FGD's and interview guides for various stakeholders should allow for comparisons of identified parameters for pre-and post implementation conditions of the scheme. Qualitative methods using Focus Group Discussions (FGDs), in-depth Key Informant Interviews (KIIs) and formal interactions with various stakeholders involved in implementation of RGCY and beneficiaries as well as non-beneficiaries should be conducted. Secondary data analysis for both the schemes with reference to relevant evaluation parameters should be taken up. Appropriate statistical measures should be used for analysis to allow for appropriate interpretation of results.

Parameters for study could include economic status of family, skill variety and job market, placement/job types-industry/organization types (salary, place of employment, sustainability, migration), types of self employment (loans/financing, venture set up, profitability, revenues, sustainability), income levels and preferences/job attractiveness and gender disaggregation attractiveness etc. An in-depth inquiry regarding PIAs and PSAs selection, training and

achievements need to be conducted. Rigorous mixed methodologies using multi-stakeholder approach (both qualitative and quantitative methods-primary and secondary) to suit the objectives of the study and results should bring out key inferences to help make useful recommendations.

7. Deliverables and Time schedule for the study

Deliverables by Consultant Organization:

It is expected to complete the study in 6 months' time excluding the time taken for approval. The evaluating agency is expected to adhere to the following timelines and deliverables.

1. Work plan submission/inception : One month after signing the agreement report
2. Field Data Collection : Two- three months
3. Draft report submission : One month after Field Data Collection
4. Final report submission : One month after Draft report submission
5. Total Duration : 6 Months

8 Qualities Expected from the Evaluation Report

The following are the points, only inclusive and not exhaustive, which need to be mandatorily followed in the preparation of evaluation report:

- a) By the very look of the evaluation report it should be evident that the study is that of Karnataka State Rural Livelihood Mission, and Karnataka Evaluation Authority (KEA) which has been done by the Consultant. It should not intend to convey that the study was the initiative and work of the Consultant, merely financed by the Karnataka Evaluation Authority (KEA).
- b) Evaluation is a serious professional task and its presentation should exhibit it accordingly. Please refrain from using glossy, super smooth paper for the entire volume overloaded with photographs, graphics and data in multi-colour fancy fonts and styles.
- c) The Terms of Reference (ToR) of the study should form the first Appendix of the report.

- d) The results should correspond to the ToR. In the results chapter, each question of the ToR should be answered. It is only after all questions framed in the ToR that is answered, that results over and above these be detailed.
- e) With regard to recommendations, the number of recommendations is no measure of the quality of evaluation. Evaluation has to be done with a purpose to suggest practical modes of implementation.
- f) The report should be complete and logically organized in a clear but simple language.
- g) The report should be concise but comprehensive.

Ensuring quality

The evaluation report and its findings must demonstrate highest professional standard on par with National and International studies.

9. Administrative arrangements for the study:

Consultants should have experience in conducting quantitative and qualitative data collection. Provide details of evaluation team members having technical qualifications/capability as below.

Sl. No	Subject Experts Requirements	Educational Qualification	Experience in Relevant Field
1	Principal Investigators	Post Graduate in Social Sciences/ Rural Development Social Work/PhD is preferable	Minimum 10 Years Experience in Social and Rural Development/ Livelihood/NGO Management/ who has evaluated in Banking sector and Implemented social schemes will also be considered.
2	1 st Core Team Member	PG/ Technical Education/ vocational education/ diploma in technical education/ vocational education.	About 3 years of experience in Training/ Skill Development / Vocational training/ entrepreneurship/ livelihood.
3	2 nd Core Team Member	MA/MSc Statistics or Economics	Minimum of 2 years experience in data handling and analysis.

and in such numbers that the Evaluation is completed within the scheduled time prescribed by the ToR

Consultants not having this kind of personnel will not be considered for evaluation.

10 Defining the cost limits and schedule of budget releases:

Budget will be released based on output as follows:

- a. The **First Instalment** of Consultation fee amounting to 30% of the total fee shall be payable **as advance** to the Consultant after the approval of the inception report, but only on execution of a Bank Guarantee of a scheduled nationalized bank valid for a period of at least 12 months from the date of issuance of advance.
- b. The **Second Instalment** of Consultation fee amounting to 50% of the total fee shall be payable to the Consultant after the approval of the Draft report.
- c. The **Third and final instalment** of Consultation fee amounting to 20% of the total fee shall be payable to the Consultant after the receipt of the hard and soft copies of the final report in such format and number as prescribed in the Agreement, along with all original documents containing primary and secondary data, processed data outputs, study report and soft copies of all literature used to prepare the final report, and its acceptance.

Admissible taxes will be deducted as per existing provisions.

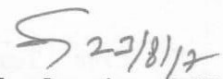
11 Selection of Consultant Agency for Evaluation

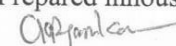
The evaluating agency should be finalized as per the provisions of the Karnataka Transparency in Public Procurement Act and Rules.

12. Contact person to get further details about the study:

Smt. Sushama Godbole Mission Director, National Rural Livelihood Mission, Bengaluru
Smt. Nagaveni, Assistant Director- 9741451041/23083000, rgcy2013@gmail.com will be the contact person for giving information and details for this study.

Nodal Officer KEA Shri M Ranganna e mail: conpkea@karnataka.gov.in Mobile: 9901174915


Chief Evaluation Officer
Karnataka Evaluation authority

Prepared inhouse by

(Dr. Chaya Degaokar)
Consultant (Evl.) KEA

Annexure II: Data Collection Instruments

1. Evaluation questions and sub questions:

(Self-employment scheme)

1. Name of the Beneficiary	
1.a Gender	Male/ Female
1.b Religion	Hindu/ Muslim/ Christian/ others
1.c Caste	General /SC/ST/OBC/Others
2. Age (in years)	
3. Education qualification	High school/PUC/ Graduate/postgraduate/Diploma
4. Type of enterprise	Production oriented / Service oriented
5. Year of start	Year-----
6. Type of product produced/ type of service offered	
7. How did you come to know about the program	Friend/ neighbors/Gram Panchayat/ Newspaper/ Media/ political leaders/ any other source (specify)
8. How were you engaged earlier to starting the enterprise?	Agriculture/ traditional household occupation/ unemployed/ any other(specify).
9. Did you undergo training prior to starting of enterprise	YES/NO, if Yes
10. If YES for question No.9 a. Type of training b. Institution c. Duration d. Relevance of training in relation chosen enterprise e. Quality of training programme imparted f. Did you receive certificate	Relevant /Not-relevant Very poor/Poor/ Average/Good/Very Good. YES/NO
11. Were you confident after training to start your enterprise?	Not confident/Partially confident/ Fully confident
12. Specify the areas where you feel you need additional training.	

Evaluation of Rajiv Gandhi Chaitanya Yojane (RGCY)

13. How long it took to start the enterprise after the training program.	More than a year/ Six months/ three months/ less than a month
14. Did you get necessary technology backup required by your enterprise. 15. If yes, Name the institution provided technology backup	YES/NO
16. Have you availed Bank Loan 17. If YES, Name of the Bank 18. Extent of Loan amount in Rs. 19. Interest rate charged 20. Date of Sanction 21. Loan Amount outstanding (in Rs)	YES/NO
22. How long it took for disbursement of loan from the day you had applied. (specify the period in number of months)	
23. Do you feel there was inordinate delay in sanctioning loan?	YES/NO
24. Do you think the sanction loan is adequate to run the enterprise? 25. If YES, specify the extent of deficit (in Rs)	YES/NO
26. Did you get subsidy support from the government 27. If YES, specify the extent (in Rs)	YES/NO
28. Did you receive any other type of assistance from local institutions including GP. 29. If YES, specify what type assistance was extended.	YES/NO
Investment Details	
30. Total Investment Rs.	
31. Capital Investment Land Equipment Building Others, specify	
32. Operational Cost Material Labour	

Questionnaire on Performance Evaluation of Rajiv Gandhi Chaitanya Yojane for Rural Development and Panchayat Raj Department-Skill Training

1.	Name of the Respondent	
	ID Number	
2.	Name of the Village	
3.	Gender	1. Male 2. Female
4.	No. of dependents	1. 1-2 2. 3-5 3. 5 and more <input type="checkbox"/>
5.	Age	1 .18-25 <input type="checkbox"/> 2 .25-30 <input type="checkbox"/> 3 .30-35 <input type="checkbox"/>
6.	Caste	1. GM <input type="checkbox"/> 2. BC <input type="checkbox"/> 3. SC <input type="checkbox"/> 4. ST <input type="checkbox"/>
6 (a)	Sub-Caste	
7.	Religion	
8.	Educational Qualification	1. Standard 8 th <input type="checkbox"/> 2. Matriculation(SLCC) <input type="checkbox"/> 3. PUC(Intermediate) <input type="checkbox"/> 4. Graduate and above <input type="checkbox"/>
9.	Present Employment Status	1. Regular <input type="checkbox"/> 2. Part time <input type="checkbox"/> 3. Occasional <input type="checkbox"/> 4. Unemployed <input type="checkbox"/>
10.	Are you aware of Rajiv Gandhi Chaitanya Yojane?	1.Yes <input type="checkbox"/> 2.No <input type="checkbox"/>
11.	Are you availing the program?	1.Yes <input type="checkbox"/> 2.No <input type="checkbox"/>
12.	If yes, which one are you availing?	1.Self Employment <input type="checkbox"/> 2.Skill Training and Placement <input type="checkbox"/>

Evaluation of Rajiv Gandhi Chaitanya Yojane (RGCY)

13.	In which year did you get enrolled?	1. 2013 3. 2015	2. 2014 4. 2016 5. 2017
14.	How did you come to know about the training?	1. Media <input type="checkbox"/>	2. Friend <input type="checkbox"/>
		3. Previous Beneficiary <input type="checkbox"/>	4. Panchayat <input type="checkbox"/>
		5. Any other.....	
15.	What kind of skills have you been able to acquire after enrolling yourself in the program?	(Indicate √):	
	General Store		
	Tailoring		
	Mechanic		
	Driving		
	Mobile Shop		
	Electrical Shop		
	Tent House		
	Beauty Parlor		
	Brass Band		
	Photo Studio		
	Computer Shop		
	Carpenter		
	Cloth Shop		
	Hotel		
	Pan Shop		
	Dress Designer		
	Auto Mobile		
	Gas welder		
	Xerox Shop		
	Book Stall		
	Paper Manufacturing		
	Bangle shop		
	Centering		
	Ice cream Parlor		
	Medical Shop		

	Flour mill	
	Dairy	
	Kirana Shop	
	Any Other(specify)	
16.	Did you get the certificate after receiving the training?	1. Yes <input type="checkbox"/> 2. No <input type="checkbox"/>
17.	If yes, provide details.	
18.	Has the training helped you in providing job	1. Yes <input type="checkbox"/> 2. No <input type="checkbox"/>
19.	How long did it take to get a job after completion of your training?	
20.	What is the nature of your job?	
21.	Is this your principle means of earning?	1. Yes <input type="checkbox"/> 2. No <input type="checkbox"/>
22.	Please indicate your income band:	1. <5000 <input type="checkbox"/> 2. 5000-15000 <input type="checkbox"/> 3. 15,000-45000 <input type="checkbox"/> 4. >45,000 <input type="checkbox"/>
23.	Is your income sufficient to run your family?	1. Yes <input type="checkbox"/> 2. No <input type="checkbox"/>
24.	Do you plan to migrate to city for employment ?	1. Yes <input type="checkbox"/> 2. No <input type="checkbox"/>

25. Were you a residential candidate in the program? 1. Yes . No

26. If yes, how was your experience on the following factors:

S. No.	Factor	ery Good	Good	Can't Say	Bad	Very Bad
1	Boarding facility					
2	Food facility					

27. If No in Q24. , what facility were your provided with?.....

28. What was your overall experience on the following factors?

S. No.	Factor	Very Good	Good	Can't Say	Bad	Very Bad
1	Training Facility					
2	Training Staff					
3	Infrastructure and Environment					
4	Satellite communication connection					
5	Raw Materials provided					
6	Placement opportunity					
7	Improvement in earnings after undergoing training					
8	Personal Counselling					

29. Has this training enabled you to:

S. No.	Factor	To a Great Extent	To Some Extent	Can't Say	Not at All
1	Explore job opportunities				
2	Enhance your capability				
3	Increased Confidence				
4	Feel Empowered				

30. Any other suggestion you would like to share on improving the scheme?.....

FGD Guidelines- Beneficiaries(Training)

1. Was the training conducted regularly?
2. For how many days was it conducted?
3. How many candidates were enrolled in the program?
4. Has the training enabled you in building your capacity?
5. How satisfied are you with the program?
6. What challenges did you face in the duration of your training?
7. Any suggestions for the betterment of the program?

FGD Guidelines- Beneficiaries(Self Employment)

1. How was your experience in the entrepreneurship development training?
2. How many candidates were enrolled in the program?
3. Has the training enabled you in building your capacity?
4. How satisfied are you with the program?
5. What challenges did you face in the duration of the program?
6. Are you convinced with the market viability of your product?
7. Any suggestions for the betterment of the program?

FGD Guidelines- Non- Beneficiaries

1. Why did you decide to call it a quit?
2. Did you get any better job opportunity?
3. If given a chance, would you like to join the program?

FGD -Training Partners

1. What skills are your offering to the candidates?
2. What is the qualification of trainers?
3. How is the response of the trainees?
4. Where are the trainees facing challenges/problems?
5. How much remuneration do you receive? Is it timely?
6. Do you think the training providing is adequate to maintain a decent lifestyle?
7. Does this training enable the trainees to enhance their earning capacity?
8. What are the common challenges you face as a trainer?
9. Are the placement opportunities adequate?
10. Any suggestions for improvising the program?

FGD- Govt. Officials

1. How is the performance of the program in your district?(self-employment and training)
2. How is your district placed among the best performing districts?
3. What are the challenges faced?
3. How is the scheme different from other schemes?

Annexure III: List of vacant Classrooms can be used as Training Centre

Sl No	Distrcict	Surplus rooms
1	BAGALKOT-2902	1553
2	BALLARI-2912	1551
3	BELAGAVI CHIKKODI-2930	1031
4	BELAGAVI-2901	1351
5	BENGALURU RURAL-2921	388
6	BENGALURU U NORTH-2928	738
7	BENGALURU U SOUTH-2920	1068
8	BIDAR-2905	1224
9	CHAMARAJANAGARA-2927	342
10	CHIKKABALLAPURA-2929	992
11	CHIKKAMANGALURU-2917	690
12	CHITRADURGA-2913	574
13	DAKSHINA KANNADA-2924	744
14	DAVANAGERE-2914	814
15	DHARWAD-2909	1043
16	GADAG-2908	922
17	HASSAN-2923	437
18	HAVERI-2911	645
19	KALBURGI-2904	1530
20	KODAGU-2925	665
21	KOLAR-2919	1302
22	KOPPAL-2907	919
23	MANDYA-2922	816
24	MYSURU-2926	1045
25	RAICHUR-2906	1250
26	RAMANAGARA-2932	244
27	SHIVAMOGGA-2915	835
28	TUMAKURU MADHUGIRI-2931	331
29	TUMAKURU-2918	513
30	UDUPI-2916	461
31	UTTARA KANNADA SIRSI-2934	319
32	UTTARA KANNADA-2910	272
33	VIJAYAPURA-2903	2132
34	YADAGIRI-2933	524
	Grand Total	29265

Annexure IV: Compliance to the Comments on the Evaluation of Rajiv Gandhi Chaitanya Yojane in Karnataka for the Period from 2013-14 to 2016-17

Comments raised in the proceedings of the 49th Technical Committee Meeting of Karnataka Evaluation Authority held on 17th & 18th December 2020	
Comments	Compliance
Categorize the skill requirement as high, medium and low across age groups & based on educational qualifications.	Compliance done on pg. no 139
ECO to discuss with the Department about findings & recommendations	On insistence from department success stories have been added from pg. 143-154
Use the data about vacant rooms suggest them to be utilized for skill in schools and programs.	Annexure -III is having the details of vacant rooms in schools and improvising and using them for skilling purposes.
Study the present status of the scheme & budget allocation for last two years to give specific recommendations about scheme continuation /revision etc.	In spite of repeated requests, department was not responsive on sharing data
Give the action-oriented recommendations and cost-effective strategy based on positive points of the scheme.	Majority of the policy suggestions are restricted to the procedural corrections of the scheme to increase efficiency and, therefore, without much of cost. For utilization of school building for training purpose, the list of additional rooms available in schools over the state is provided in annexure-iii

Comments raised by IA Dr Basavaraj Benni	
Comment	Compliance
On scientific procedure of literature review	Literature reviews redone following evolution of skill building in India
Data might have been presented comparing each with High, with Low based RGCY achievements of districts.	Near absence of meta data from the implementing department is a challenge for doing such analysis. We had to resort to only field data. In spite of repeated request department could not furnish overall pictures from districts.
At all disaggregated level, data might have been analyzed and compared male and female beneficiaries.	Gender analysis of the data has been done thoroughly for both the component of the scheme. But again, in the absence of overall perspective it is restricted to the responses from the beneficiaries only.
Disaggregated analysis of training content	PSA's and PIA's were not very cooperative towards this end. Apart from few off-Farm skilling was very few and in majority of the skilling fields, beneficiaries had prior knowledge and exposure.
Economic feasibility and rationality issues of policy suggestion	Majority of the policy suggestions are restricted to the procedural corrections to increase efficiency and, therefore, without much expenditure. For utilization of school building for training purpose, the list of additional rooms available in schools over the state is provided in annexure-iii
This study should cover more gender issues, region wise comparative analysis with statistical analysis	Since gender was not the only mandate the study has tried to adopt an intersectional approach with due importance to gender. Poor documentation and absence of secondary meta data from all over the state indeed affected region wise comparative analysis. But wherever possible the study has compared the performances on various parameter division wise.

Annexure V: Images/Pictures of Field Level Data Collection





**EVALUATION OF RAJIV GANDHI CHAITANYA YOJANE IN KARNATAKA
FOR THE PERIOD FROM 2013-14 TO 2016-17**

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