

**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
DEPARTMENT OF PLANNING, PROGRAM MONITORING AND STATISTICS
GOVERNMENT OF KARNATAKA**

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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 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 three years.
6. To assess the impediments inherent in accessing the bank loans and also to study the status of repayment.
7. To examine the placements and employment opportunities generated for the trained youths.
8. 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.
9. 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 the available at the State and the district level, from various reports, surveys, and data.
- 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 2035 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 the bellow 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 for parents to sponsor the name of young girls to be the 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 Dharawad 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 42.07% 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 10.2.6A 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. Indeed, Computers as a field for skilling is quite popular in all the districts: Raichur (37.5 percent), Kalaburgi (31.95 percent), Belagavi (30.0 percent), and Bangalore -U (25.8 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 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.

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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