

Livelihood & Self employment



The following schemes are approved for unorganized sector workers to participate in self-employment or income-generating livelihood activities.

Scheme Name	Weblink for more information	Purpose of scheme	State/Central	Applies to Individual/Household
Shrama Shakthi Scheme	Shrama Shakthi Scheme	Religious minority community entrepreneurs will be trained in artistic and technical skills and provided a loan of ₹50,000/- with a 4% rate of interest, to be paid in 36 installments	State	Individual
Direct loans for business enterprise	Direct loans for business enterprise	To provide financial assistance in the form of loans to persons belonging to the State's Religious Minority Communities so as to help them to start their businesses or expand their existing ones	State	Individual

Self Employment Scheme	Self Employment Scheme	Subsidies will be provided to the religious minority communities with the help of Nationalized / Scheduled banks to start or improve a small-scale handicraft industry, service sector, and agro-based activities	State	Individual
Samruddhi scheme	Samruddhi scheme	To collaborate, create a partnership with potential companies, and thereby promote 25,000 entrepreneurs in the State for three years	State	Individual
Subsidy Scheme For Purchase Of Taxi / Goods Vehicle / Passenger Autorickshaw	Subsidy Scheme For Purchase Of Taxi / Goods Vehicle / Passenger Autorickshaw	Subsidy of 33% on Vehicle value or up to a maximum of Rs 2,50,000/- will be given to each beneficiary to buy Auto Rickshaw/Taxi/Goods Vehicle.	State	Individual
Unnati Scheme	Unnati Scheme	To provide a comprehensive entrepreneurship platform for startups.	State	Individual
Prerana (micro Credit Finance) Scheme	Prerana (micro Credit Finance) Scheme	To encourage women from urban and rural areas to set up self-help groups and help them to set up a productive business and turn them profitably.	State	Individual

Udyogini Scheme	Udyogini Scheme	To assist women in gaining self-reliance and economic independence through self-employment, mainly through trade and the service sector. It also provides for a subsidy on loans from the Karnataka State Women's Development Corporations for undertaking business activities/ micro enterprises through banks and other financial institutions.	State	Individual
Self-Employment Udhyama Sheelatha Scheme	Self-Employment Udhyama Sheelatha Scheme	Encouraging the youth from Schedule caste community, Corporation provides opportunities for self-employment by helping them to set up business units.	State	Individual
Self-Employment Direct Loan Scheme	Self-Employment Direct Loan Scheme	For Safai Karmachari / Manual Scavenger and their dependents direct microfinance for activities like vegetables and fruits, fish, meat, sheep, pig units as working capital for installing push-up units is Rs. 50,000 /- of these 50% loan and 50% subsidy.	State	Safai Karmachari / Manual Scavenger and their dependents
Airavata Scheme	Airavata Scheme	A subsidy of Rs. 5,00,000 will be offered to beneficiary to purchase a light motor vehicle through which not only will the beneficiary generate revenue but also it reduces the burden of EMI on the beneficiary.	State	Safai Karmachari / Manual Scavenger and their dependents

Prerana (micro Credit Finance) Scheme	Prerana (micro Credit Finance) Scheme	To encourage women from urban and rural areas to set up self-help groups and help them to set up a productive business and turn them profitably	State	Safai Karmachari / Manual Scavenger and their dependents
Land Purchase Scheme	Land Purchase Scheme	Financial assistance will be given to SC/ST women agriculture labors to own 02 Acres of Dry land or 01 Acre of wet land. Unit Cost is Rs 15.00 lakhs. In Bengaluru Urban, Bengaluru Rural, and Chik Ballapur Districts Rs 20.00 lakhs. 50% is subsidy and 50% is loan. They are eligible to get bore well under Ganga Kalyana scheme, if the land has no irrigation facility.	State	Safai Karmachari / Manual Scavenger and their dependents
Two Wheeler Scheme	Two Wheeler Scheme	To provide 90% subsidy on two wheeler to purchase	State	Safai Karmachari / Manual Scavenger and their dependents
Sucking and Jetting Machine Purchase Scheme	Sucking and Jetting Machine Purchase Scheme	To provide 75% of the subsidy to purchase sucking and jetting machine who want to do cleaning work.	State	Safai Karmachari / Manual Scavenger and their dependents
PLHIV Dhana Shree Yojana	PLHIV Dhana Shree Yojana	Helping HIV infected/affected women to become economically independent	State	HIV infected/affected women
Chethana Scheme	Chethana Scheme	Provide financial assistance provide to the sex worker for self employment and to lead a decent and dignified life.	State	Sex worker

Rehabilitation Programmes For Transgender	Rehabilitation Programmes For Transgender	Provide financial assistance provide to the transgender for self employment and to lead a decent and dignified life.	State	Transgender
Women's- Industries, Services, and Business(2.0 Lakhs subsidy)	Women's- Industries, Services, and Business(2.0 Lakhs subsidy)	Scheduled Tribe women will be provided with subsidy from the Corporation and bank loan facility to start self-employment units in small business, small industry and service sectors	State	Women
Svavalambhi Sarathi Scheme	Svavalambhi Sarathi Scheme	Under this scheme, the Scheduled Tribe youth and women will be provided with subsidy from the Corporation and bank loan facility to start self-employment units in small business, small industry and service sectors	State	Scheduled Tribe youth and women
Street Vendors Card/PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi)	Street Vendors Card/PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi)	To formalize the street vendors and open up new opportunities for this sector to move up the economic ladder	Central	Street vendors
Self-Employment Udhyaama Sheelatha Scheme	Self-Employment Udhyaama Sheelatha Scheme	To start or improve a small-scale handicraft industry, service sector and agro-based activities	State	Individual belongs to minorities
Economic Support Programme for Unemployed Youths-(Subsidy for self employment through Development Corporations/Bank Loan)	Economic Support Programme for Unemployed Youths-(Subsidy for self employment through Development Corporations/Bank Loan)		State	Unemployed Youth

Economic Support to Dr. B.R.Ambedkar Development Corporation for Micro Credit Scheme.	Economic Support to Dr. B.R.Ambedkar Development Corporation for Micro Credit Scheme.		State	Unemployed Youth
National Livelihood Mission - Ajeevika-Deendayal Antyodaya Yojana-National Urban Livelihood Mission (DAY-NULM)	National Livelihood Mission - Ajeevika-Deendayal Antyodaya Yojana-National Urban Livelihood Mission (DAY-NULM)	To reduce poverty and vulnerability of the urban poor households by enabling them to access gainful self employment and skilled wage employment opportunities,resulting in an appreciable improvement in their livelihoods on a sustainable basis,through building strong grassroots level institutions of the poor.	Central	Households
Women training Programme	Women training Programme	To improve the skills to women belonging to lower income group, widows, destitute, SC/ST categories are envisaged. These programmes intend to develop entrepreneurial skills among women	State	Women

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