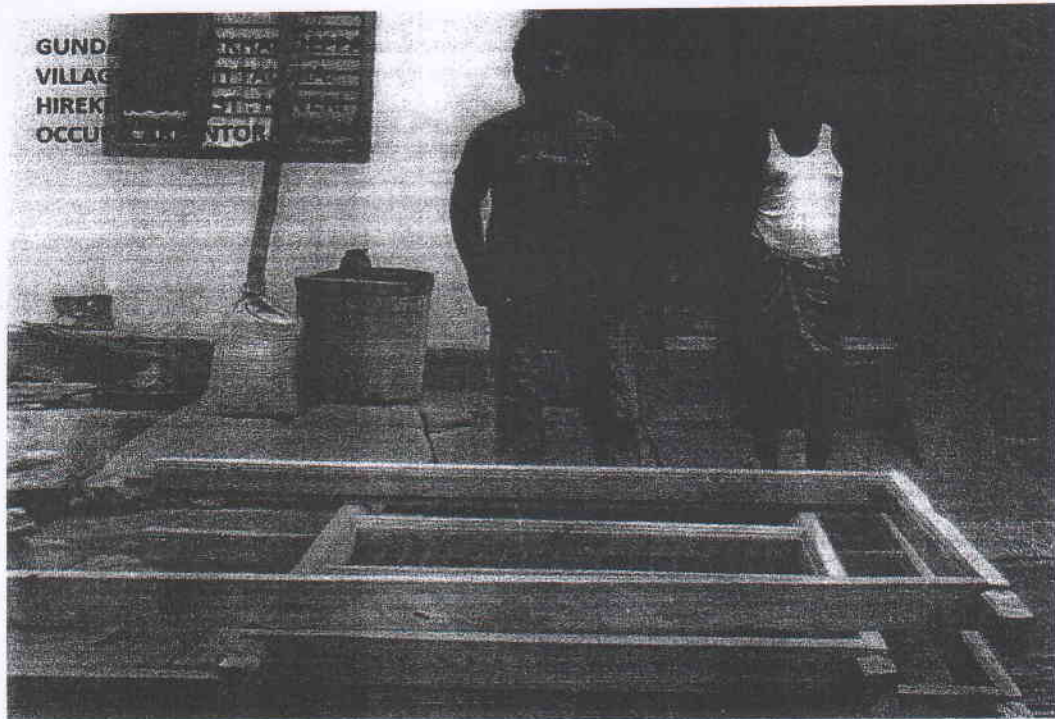


Evaluation of the Shrama Shakthi Yojana / Traditional Artisan's Scheme

**Performance Evaluation of Shrama
Shakthi Yojana / Traditional
Artisan's Scheme**



For

**D. Devaraj Urs Backward Classes Development
Corporation Ltd.,**

EXECUTIVE SUMMARY

Evaluation of Scheme in brief is presented below:

ES-1: Scheme details

- ☆ The Scheme was formulated to provide financial support for upgrading the skills of traditional artisans and occupational groups, thereby improving their livelihood.
- ☆ The scheme covers about 45 Professions/Occupations and reserves 33% of allotment of finance to women.
- ☆ The minimum Eligibility criteria required to be covered under the scheme are: Should belong to backward classes & traditional artisans families, Should be a permanent resident of Karnataka, be in the age group of 18-55 years and family income should not exceed Rs 22,000/-per annum.
- ☆ The maximum loan amount is Rs.25,000 per beneficiary at 4% interest/annum. Along with this 25% of the loan will be given as back end subsidy.
- ☆ Among 45 identified occupations, training would be provided to those in need, enabling them to develop entrepreneurial skills.

ES-2: Review of the Performance

- + Since inception, DBCDC has assisted over 3.30 lakhs of artisans which is one of the greatest achievement.
- + In the last five years, DBCDC had a target of assisting nearly 25,000 under artisan Loan Scheme and achievement is more than the target.
- + In the last five years, 25.000 beneficiaries have been covered in 30 districts, working out to an average of 172 beneficiaries per district per annum.

- + In terms of Physical progress, achievement was maximum at 137% which was highest during 2008-09 by the Corporation.
- + In terms of Financial progress, achievement was maximum at 125% , which was highest during 2009-10 by the Corporation.
- + However, from the year 2009-10 the scheme was renamed as Traditional Artisans Scheme and had a massive target of 30,000 persons for the year against which achievement was around 10%.
- + Out of 3750 sample beneficiaries contacted from 30 districts, in 23 districts,125 beneficiaries from one Vidanasabha Constituency have been covered.
- + In the remaining 7 districts viz, Kodagu, Dakshina Kannada, Bidar, Gulbarga, Raichur, Yadgir and Haveri, beneficiaries covered from more than one Vidanasabha Constituency as 125 beneficiaries were not available in one Constituency.
- + Of the 7 districts ,in six districts, beneficiaries have been covered from two Vidanasabha Constituency, where as in Kodagu beneficiaries have been covered from three Vidanasabha Constituencies to match 125 numbers.

ES-3: Findings from the Study

- + Out of the total 3759 beneficiaries, nearly 30 categories of traditional artisans were covered.
- + Out of the total 3759 beneficiaries covered , 2631 are male and 1128 are female.Male beneficiaries account for 70%, whereas female beneficiaries account for 30%.
- + Awareness among the artisans is poor. Hence, intensive awareness needs to be created in the major pockets of population.
- + It is observed from the field study that, 90% of the sample beneficiaries have utilized the loan for purchasing equipments and remaining 10 % for purchasing both (machinery & material).

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- + From the analysis, it is ascertained that asset creation (machinery) is more compared to utilization of loan amount for working capital.
- + Nearly 92% of the beneficiaries among all categories (3463 No.) expressed that loan was not adequate, where as 8% of the remaining beneficiaries (296 No.) have expressed that, Loan provided is quite adequate.
- + Among the beneficiaries from all categories, 26% have expressed that, they have been benefited Technically , 56% have expressed that they have been benefited Financially, where as remaining 18% have expressed that, they have been benefited both Technically & Financially from the scheme.
- ✓ + Only 57% expressed that, eligible beneficiaries have been covered for extending the assistance, whereas 43% of them expressed that eligible beneficiaries have not been covered for extending the Assistance under the scheme.
- ✓ + Only 83% expressed that all eligible beneficiaries have been covered, whereas, 17% of them expressed that all eligible beneficiaries have not been covered for extending the assistance under the scheme.
- + 95% of beneficiaries expressed that they are aware of the fact that loan taken should be repaid to DBCDC and remaining 5% of beneficiaries expressed that they are not aware of loan repayment.
- ✓ + About 73% of beneficiaries have expressed that there was transparency maintained during assessment and sanction of loan and remaining 27% expressed that there is need for proper transparency.
- + More than half of the beneficiaries have expressed that there are no obstacles in loan repayment. 54% indicated they have no problems, where as 46% have opined they have some problems in repayment.

- ✦ 82% of beneficiaries expressed that, the training provided under scheme is satisfactory, whereas remaining 18% expressed that there is improvement required enabling them to be more proficient.
- ✦ 96% of beneficiaries expressed that, set procedures were strictly adhered to, whereas remaining 4% expressed that the set procedures were not adhered to by the officials while extending assistance under the scheme.

ES-5: Opinion of the Scheme Implementing Agencies

The major problems faced by them are indicated below:

- ▶ Loan amount is very small and the repayment of installment amount is still small.
- ▶ Recovery of the loan is difficult due to small amount of installment and a large no of beneficiaries
- ▶ Pressure from local leaders is very high for considering the application and sanction the loan
- ▶ Majority of the beneficiaries will not be available at the time of loan recovery. Frequent visits become inevitable, expensive and time consuming.
- ▶ Majority of the beneficiaries are poor and unable to pay the loan installments and interest even though the installment amount is a very small.

ES-6: Opinion of the Traditional Artisans not covered (non-controlled beneficiaries) under the Scheme

- ❖ Though they were eligible but not covered under the scheme, which has caused lot of inconvenience to them
- ❖ Not able to expand their activities /professions
- ❖ Constrained to continue the professions due to lack of adequate funds.
- ❖ Not able to purchase raw materials as the rates are increasing day by day.
- ❖ Currently availing short term loans from local money lenders at high rate of interests and not able to make much profit in their businesses.
- ❖ As they are in the clutches of private money lenders, they are required to repay the loan along with interest without fail. This is infact burdening them as they have to repay loan as well as interest at one shot.
- ❖ Due to high interests they cannot expand their activity and become self sufficient.
- ❖ They opined that loans from such departments at affordable interest enable them to improve both technically and financially.
- ❖ The repayment period of DBCDC is longer and provide more comfort level while repayment of loan by them.
- ❖ Further Interest rate at 4% is very low and affordable to beneficiaries considering their present social status and conditions.
- ❖ Non-controlled professionals expressed that, they are hard pressed to continue their profession due to lack of funds and may migrate to near by urban centers in search of alternative jobs for their livelihood

ES -7: Impact of the Scheme

- Beneficiaries are happy about the scheme for continuing their tradi trades to earn their livelihood requirements.
- More assets (Tools & Equipments) were created by utilizing the amount in their respective trades/activities.
- In some of the cases, part of the loan amount is used as working c for purchase of raw materials.
- The Scheme has achieved the objectives by assisting traditional and trades. In fact they helped in sustenance of them.
- Male beneficiaries are out numbered in availing benefits from Scheme.
- It was observed that, many of the beneficiaries have avoided av loan from private money lenders at high interest rates.
- It was also observed that, many of the artisans specially tailors, wea barbers, carpenters etc are have avoided availing of loan from pr money lenders at high interest rates.
- Some of the beneficiaries have expressed that ,they could acquire : fixed assets viz T.V,Cycle and also in few cases they could unde repairs to their existing houses due to increased income.
- Overall the scheme has helped in sustaining of rural tradit professions and are instrumental in generating some employment to local unemployed persons.
- The scheme helped in minimising migration of traditional artisans : rural areas to urban areas.

➤ **ES-8: Suggestions**

- There is scope for achieving better performance (physical & financial targets) by enhancing the awareness of the Scheme among the target group.
- There is a need to immediately document all the details of the Scheme, time schedule, eligibility criteria, objective selection process, sanction & release, follow up with the beneficiaries and procedures for recovery in the form of a manual.
- All the officials concerned, particularly those from the District Offices need to be sensitized and oriented to ensure that the implementations of the Scheme are as per the manual.
- The advertisement may be made by putting a banner in front of DBCDC office at both Head office and district level offices.
- One day orientation programme for the beneficiaries may be organized, in each district, highlighting the scheme objectives, responsibilities of the beneficiaries, repayment of loans, consequences of becoming defaulter, utilization of the loan, management of businesses, etc.
- Physical & financial targets are to be set, based on the target population of traditional artisans in each district.
- NGO's may be entrusted to organize training programmes to the eligible candidates in specialized area (Technicians in different fields) based on local profession/necessity.

ES-9: Recommendations

- It is evident that the Shramashakti scheme with traditional artisans is a recognized scheme among beneficiaries across Karnataka with other schemes of the board.
- The Scheme is effectively fulfilling the objectives and the overall impact has been positive. However, the improvements are possible, both in the Scheme as well as its operations.
- Loan amount may be increased based on the need of the occupation. Many of the beneficiaries asked for excess loan as the present amount was not enough to continue their traditional occupations.
- Marketing is one of the essential activities for any occupation /profession to sustain in the market. The Shramashakti /traditional profession (beneficiaries) are now able to increase their productivity. However, they also need support to increase market accessibility.
- Trainings need to be given with regard to market identification. Through the intervention of Shramashakti scheme, they do get training on skill development which leads to an increase in productivity.
- There is a need for training to identify market and access the market in a better way.
- The Trainings to be devised so that, it is feasible for all the participants to attend. Few beneficiaries also expressed that the trainings should not be lengthy but of shorter durations.

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- Training mainly required for professionals viz, Carpenter, Goldsmith, Dhobi, Weavers, Barbers etc.
- The amount given as loan needs to be increased based on the need of the occupation. Most of the beneficiaries asked for excess loan as the amount given as loans is insufficient to continue in their traditional occupations.
- The operating manual will serve as a Guide for all officials concerned. Such a manual will be setting forth the systems & procedures, minimizing objectivity.
- Hence, the Scheme may be continued by implementing the suggestions in the foregoing paragraphs, after due deliberations.

❧ © ❧

Chapter – 5: Findings of the Study

5.0 Highlights of field data analysis collected on the Scheme : covered in detail under the following headings:

5.1 Number of Traditional artisans covered

The information about each beneficiary has been collected in a well-designed Questionnaire (Vidanasabha Constituency wise/district) in the State. During the field study, the sample beneficiaries (list as provided by DBCDC) were selected and discussed regarding the Scheme from 30 districts (based on the financial assistance extended, availability of beneficiaries).

The information & data collected is analysed and the findings are given below:

- ▶ 3759 sample beneficiaries were contacted from 30 districts.
- ▶ In 23 districts, 125 beneficiaries from one Vidanasabha Constituency have been covered.
- ▶ In the remaining 7 districts viz, Kodagu, Dakshin Kannada, Bidar, Gulbarga, Raichur, Yadgir and Haveri, beneficiaries were covered from more than one Vidanasabha Constituency as beneficiaries were not available in one Constituency (Details given in Table 5.1.)
- ▶ Of the 7 districts in six districts, beneficiaries have been covered from two Vidanasabha Constituency, whereas in Kodagu beneficiaries were covered from three Vidanasabha Constituencies to match the numbers. (Details given in Table 5.1.)

5.2 Categories of Traditional artisans covered

- ▶ 3759 sample beneficiaries were contacted from 30 Vidanasabha Constituencies/ districts.
- ▶ Categories of traditional artisans/beneficiaries covered mainly are Weavers, Carpenters, Dhobis, Barbers, Potmakers, Etc.
- ▶ Overall nearly 30 categories of traditional artisans/beneficiaries were covered (Details given Table 5.1)

Table 5.1

Sl.No	Professional Occupations	Total(No)	% to Total
1	Cotton weavers	662	18
2	Tailors	549	15
3	Carpenter / wood Works	507	13
4	Laundry/ Dhobi	436	12
5	Barber	333	9
6	Pottery and decorative pot makers	248	7
7	Goldsmith Bronze artisans	166	4
8	Fishing	128	3
9	Incense stick making	119	3
10	Lime Casting	115	3
	Sub Total(1 to 10)	3265	87

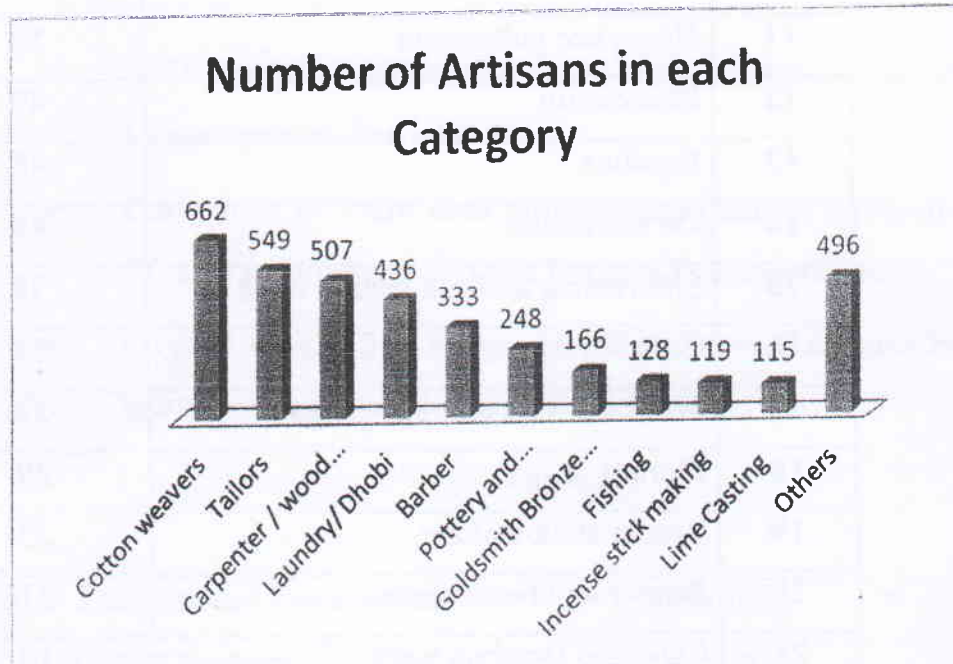
Evaluation of the Shrama Shakthi Yojana / Traditional Artisan's Scheme

Sl.No	Professional Occupations	Total (No)	% to T
	Other Categories		
11	Honeybee cultivation	52	
12	Blacksmith	49	
13	Gowlies	45	
14	Oil extraction	44	
15	Silk reeling and silk testing work	38	
16	Cow boys	33	
17	Wool weavers and carpet makers	32	
18	Florists	29	
19	Broom stick making	23	
20	Painter and beauticians	21	
21	Cane and Bamboo work	16	
22	Coir product manufacturers	15	
23	Hosiery products making	10	
24	Moulding of plate from areca nut leaves	10	
25	Dyers and printers	8	
26	Sheet metal workers	3	
27	Toy making	3	
28	Metal Craft	2	
29	Narina Utpanna	1	
30	Others	71	
	Sub Total(11 to 30)	494	13
	TOTAL(1 to 30)	3759	100

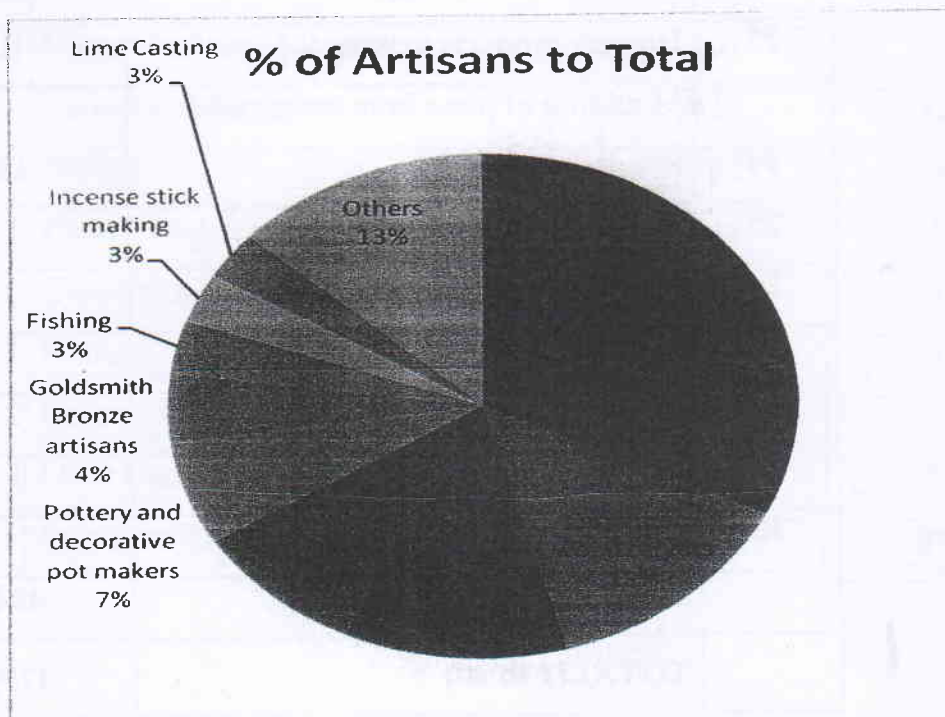
Evaluation of the Shrama Shakthi Yojana / Traditional Artisan's Scheme

The number of sample beneficiaries contacted and their percentage to total shown pictorially vide graphs 5.1 and 5.2 respectively.

Graph 5.1



Graph 5.2

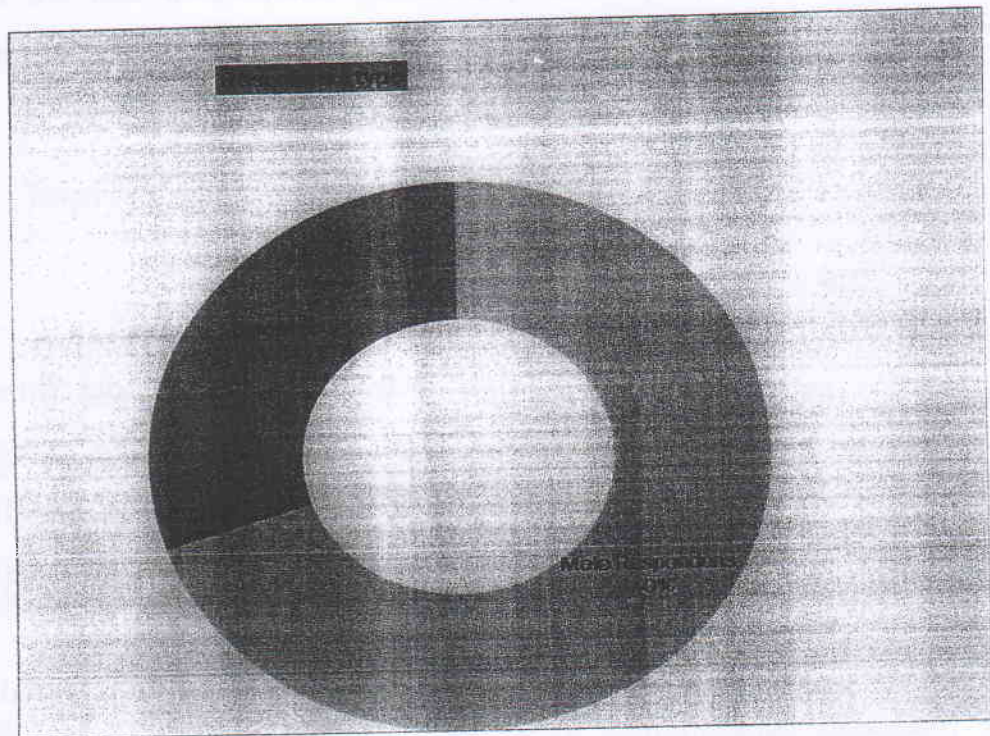


5.3 Coverage of Male & Female beneficiaries

Of the 3759 sample beneficiaries covered, 2631 are male and 112 female. Male beneficiaries account for 70% whereas female beneficiaries account for 30% of the total no. of beneficiaries covered.

The coverage of male sample beneficiaries in almost all districts. Coverage of male & female beneficiaries is also represented pictorially in Graph 5.3.

Graph 5.3: Coverage of Male & Female beneficiaries



5.4 Awareness of the Scheme

The scheme is known to local leaders and the registered societies, who are dealing with it. Awareness among the minorities population

is poor. Hence, intensive awareness needs to be created in the major pockets of population.

5.5 Utilisation of Loan

The loan sanctioned has been utilized for two purposes, viz., for purchase of equipments, material & or both. It is observed from the analysis that 90% of the sample beneficiaries have utilized the loan for the purpose of purchasing equipments and the remaining 10 % for purchasing both (machinery & material). From the analysis, it is ascertained that asset creation (machinery) is more compared to utilization of loan amount for working capital.

5.6 Adequacy of the financial assistance

Maximum limit of the loan amount fixed under Shrama Shakthi Yojana / Traditional Artisans Loan Scheme was Rs.25,000/- per beneficiary. However minimum Loan amount awarded by beneficiaries is as low as Rs.5,000. Average Loan taken is Rs.16,718/-. Highest category of Traditional Artisans availed Loan is Rs.15,000/-. During field study beneficiaries from 30 different trades were covered for collecting their opinion.

There are certain Artisans found across the state and few are specific to the constituencies. Weavers, Carpenters, Dhobis, Barbers, were found across the state, where as beneficiaries dependant on silk weaving, honey cultivation were found specific to 1 or 2 locations.

Nearly 92% of the beneficiaries from all categories (3463 No.) expressed that, loan was not adequate, whereas 8% of the remaining beneficiaries (296 No.) have expressed that, Loan provided is quite adequate.

5.7 Improvement in Status

Out of 3759 beneficiaries from all categories contacted, 2455 No. expressed that, their status improved because of assistance provided to them under the scheme. However 35% of beneficiaries expressed that there is improvement to some extent in their status.

5.8 Support provided to beneficiaries

- ❖ Among the beneficiaries from all categories, 26% have expressed that they have been benefited Technically from the scheme.
- ❖ Among the beneficiaries from all categories, 56% have expressed that they have been benefited Financially from the scheme.
- ❖ Further, the remaining beneficiaries 18% have expressed that, they have been benefited both Technically & Financially from the scheme.
- ❖ Considering individual category of beneficiaries benefited from the scheme it was observed that,
 - Lime casting artisans who ranked first with 75% in availing financial benefit, When compared to other categories. Blacksmiths ranking second with 72% followed by the honey cultivation artisans ranking at third with 71%.

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- Cotton weavers were ranked last who got low benefit with 39%. Beneficiaries /Artisans dependant on fishing activity were highest with 38% followed by weavers (36%), incense stick making artisans (32%) respectively.
- 68% of oil extractors, 65% of Tailors have also expressed that, they have financial benefits because of the scheme.
- Similarly, 66% of Carpenters have express they have got financial benefit out of scheme and remaining are not.
- Cotton Weavers responded poorly and indicated that only 39% of them had financial improvement and remaining 61% are not.
- Through out the study it was express that, there is need for increase in the financial assistance for all professionals based on the professions.
- Many of them also expressed that some more Technical support is required for enhancement of their professional skills.

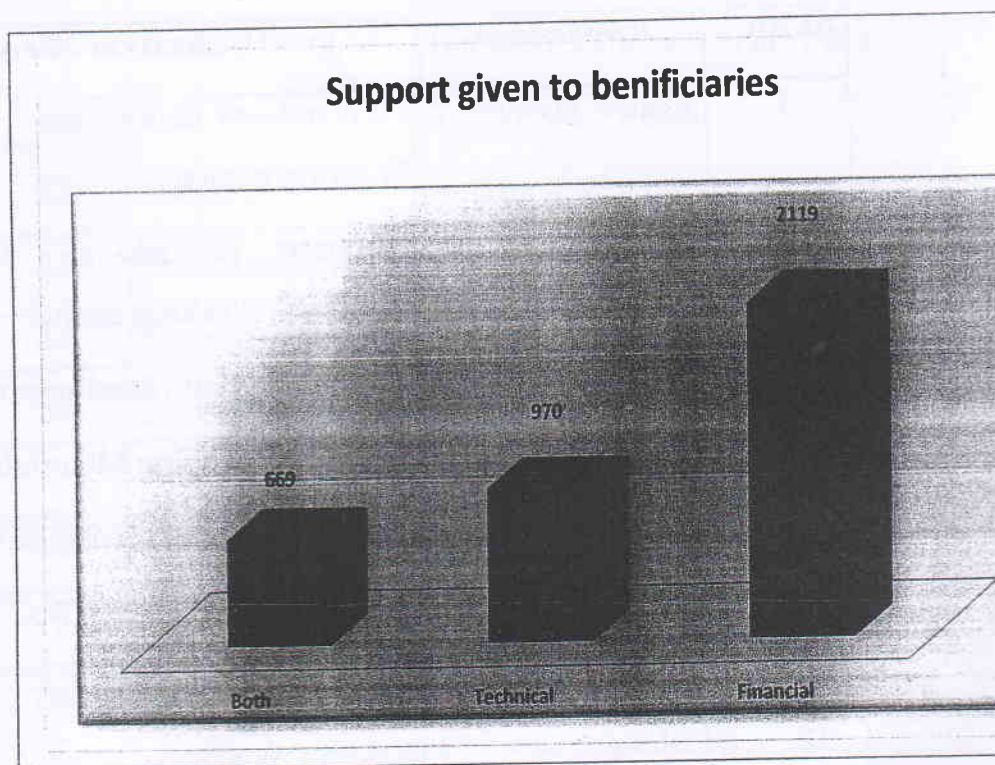
The Details of improvements accrued in terms of Both financial and Technical to the beneficiaries are given in table 5.2 and Shown Pictorially vide Graph 5.4.

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Table 5.2.

Particulars	Members benefited	% age memt Benefited
Both	670	18
Technical	970	26
Financial	2119	56
Total	3759	100

Graph 5.4: Technical & Financial Improvement



5.9 Purchase of Equipments /Tools

Though Financial Assistance given to beneficiaries was inadequate, however they could able to purchase required equipments/tools to carry out day to day activities.

5.10 Type of Benefits to the Artisans

During field visit it was informed the different type of benefits were accrued to the beneficiaries depending on their performance and follow up in their profession. The details of utilization & benefits as expressed by beneficiaries is given in Table 5.3.

Table 5.3

Sl.No.	Professions	Utilization / Benefits Accrued
1.	Cotton Weavers	Purchase of equipments/raw material purchase/ Working capital
2.	Tailors	Purchase of Sewing Machines/raw material purchase/ Working capital
3.	Carpenter	Carpenter Tools /Shed improvement
4.	Dhobis	Iron Box /Washing Materials
5.	Barber	Hair cutting equipments/ W.C.
6.	Potters	Tools / Stock of earth / W.C.
7.	Goldsmith	Tools/ Moulds /W.C.
8.	Fishing	Baskets / W.C.
9.	Incense stick	Tools/ Incenses /W.C.

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Sl.No.	Professions	Benefits
10.	Lime casting	Tools/ Raw material /Kiln
11.	Honey	Honey Box/ W.C.
12.	Blacksmith	Sheet bending machine/ Anvil / W.C
13.	Gowlies	Fodder Collection /Shed repair
14.	Oil extraction	Equipments/ W.C.
15.	Silk reeling	Equipments/ W.C.
16.	Cow Boys	Fodder Collection /Shed repair
17.	Carpet makers	Wooden Adda/ Scissors /W.C.
18.	Florists	Scissors / W.C.
19.	Broom Stick	Tools/ W.C.
20.	Cane& Bamboo	Bamboo splitters /slicers /W.C.
21.	Coir Product	Tools/ Shed Repair
22.	Hosiery	Interiors/ W.C.
23.	from Areca	Moulding Machine/ W.C.
24.	Dyers & Printers	Tools/ Dyes & Chemicals
25.	Sheet Mattel works	Bending /Cutting Machine/W.C.
26.	Toy making	Tools/W.C.
27.	Metal Craft	Tools / W.C.
28.	Narina Utpanna	Tools / W.C.

Note:W.C-Working Capital

5.11 Assistance to beneficiaries who are eligible

- ❖ 57% from all categories expressed that eligible beneficiaries have been covered for extending the assistance under the scheme.
- ❖ However 43% from all categories expressed that eligible beneficiaries have not been covered for extending the Assistance under the scheme.

5.12 Assistance to all beneficiaries who are eligible

- ❖ 83% from all categories expressed that all eligible beneficiaries have been covered for extending the assistance under the scheme.
- ❖ However 17% from all categories expressed that all eligible beneficiaries have not been covered for extending the Assistance under the scheme.

5.13 Continuity of professions

During field study, it was informed that many beneficiaries are continuing their profession after availing assistance under the scheme. They also expressed many of them avoided migration towards urban centers in search of employment.

5.14 Awareness of Repayment

- ❖ 95% of beneficiaries from all categories expressed that they are aware of the fact that loan taken should be repaid to DBCDC.
- ❖ Remaining 5% of beneficiaries from all categories expressed that they are not aware of the fact that loan taken should be repaid to DBCDC.

Evaluation of the Shrama Shakthi Yojana / Traditional Artisan's Scheme

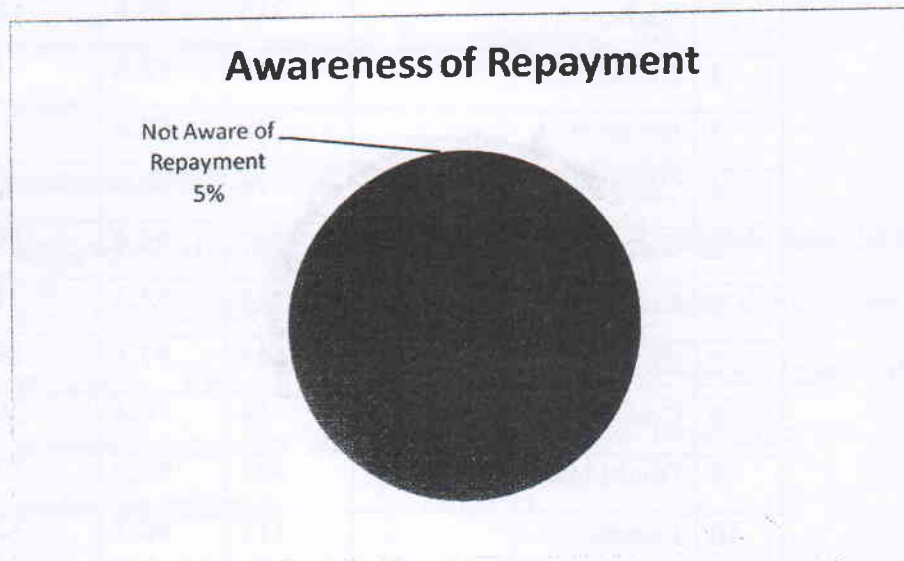
Details of Awareness of Repayment among the beneficiari different categories are given in table 5.4.

Table 5.4: Awareness of Repayment

Sl. No.	Type of beneficiaries	Aware	%	Not aware	%	Total(
1	Barbers	318	95.5	15	4.5	
2	Blacksmith	48	98.0	1	2.0	
3	Broomstick	19	82.6	4	17.4	
4	Cane and bamboo	16	100.0	0	0.0	
5	Carpentor	507	96.4	19	3.6	
6	Coir product	14	93.3	1	6.7	
7	Cotton weavers	643	97.1	19	2.9	
8	Cow boys	58	74.4	20	25.6	
9	Dhobi/laundry	423	97.2	12	2.8	
10	Fishers	117	90.7	12	9.3	
11	Florists	28	96.6	1	3.4	
12	Goldsmith & bronze	166	100.0	0	0.0	
13	Honey bee cultivation	52	100.0	0	0.0	
14	Hosieree	9	90.0	1	10.0	
15	Insent stick makers	100	84.0	19	16.0	
16	Lime casting	111	96.5	4	3.5	
17	Oil extraction	42	95.5	2	4.5	
18	Other	60	98.4	1	1.6	
19	Potter dec pot makers	241	97.2	7	2.8	
20	Tailors	523	95.4	25	4.6	
21	Toy makers	3	100.0	0	0.0	
22	Wool&Carpet	29	90.6	3	9.4	
	Total Percentage		95		5	

The responsiveness of sample beneficiaries pertaining to awareness of repayment of loan is also represented pictorially vide Graph 5.5.

Graph 5.5: Awareness of Repayment



5.16 Transparency in Loan Assessment

Transparency is also at most important in any loan approval & sanction and is being a social concern. 73% of beneficiaries have expressed that their was transparency maintained during assessment and sanction of loan.

The rest of them i.e. 27% expressed that there is need for proper Transparency in assessment and sanction of loan. The percentage details as expressed by different artisans above transparency as given Table 5.5.

Evaluation of the Shrama Shakthi Yojana / Traditional Artisan's Scheme

Table 5.5: Transparency

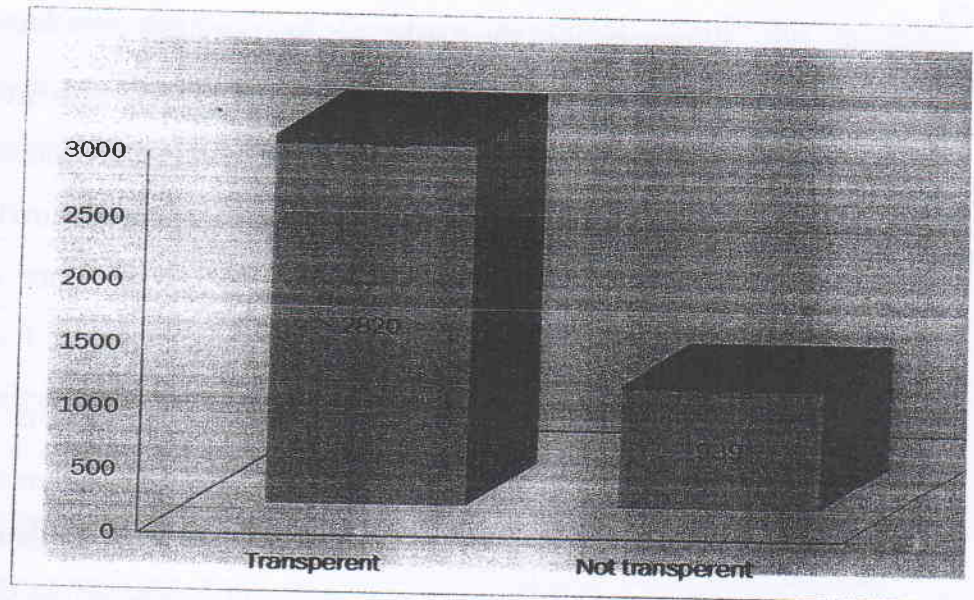
Transparency in the Opinion of beneficiaries				
Sl. No	Type of beneficiaries	Transparent	%	Not transparent
1	Barbers	231	69	102
2	Blacksmith	42	86	7
3	Broomstick	16	70	7
4	Cane and bamboo work	12	75	4
5	Carpentor	371	73	136
6	Coir product	4	27	11
7	Cotton weavers	557	84	105
8	Cow boys	23	70	10
9	Dhobi/laundry	259	59	177
10	Fishers	103	80	25
11	Florists	17	59	12
12	Goldsmith and bronze artist	153	92	13
13	Honey bee cultivation	47	90	5
14	Hosieree	8	80	2
15	Insent stick makers	97	82	22
16	Lime casting	84	73	31
17	Oil extraction	27	61	17
18	Other	52	84	10
19	Potter dec pot makers	153	62	95
20	Tailors	430	78	119
21	Toy makers	2	67	1
22	Wool and carpet makers	27	84	5

Table 5.5.(Contd)

Transparency in the Opinion of beneficiaries						
Sl. No	Type of beneficiaries	Transparent	%	Not transparent	%	Total
23	Gowlies	38	84	7	16	45
24	Silk reeling	38	100	0	0	38
25	Painter	15	71	6	29	21
26	Plate from Areca	4	40	6	60	10
27	Dyers and Printers	6	75	2	25	8
28	Sheet Metal	3	100	0	0	3
29	Metal Craft	0	0	2	100	2
30	Narina Utapanna	1	100	0	0	1
	Total	2820	73	939	27	3759

The responsiveness of sample beneficiaries pertaining to transparency in loan assessment is also represented pictorially vide Graph 5.6.

Graph 5.6: Transparency in Loan Assessment



5.17 Obstacles in Repayment of Loan

About the question related to problems in repayment of loan, only the respondents answered and remaining did not answer for the same. More than half of the beneficiaries have expressed that there are obstacles in loan repayment.

Few beneficiaries indicated that their products are not sold in the market, which gives the indication that there is a need for proper marketing strategy to be developed. There is a need for developing agencies for marketing the products produced by the artisans. Around 115 members have indicated that they have utilized loan amount for their children's education.

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Around 819 (38%) respondents have indicated that there is reduction in demand in the market for the products manufactured by them.

Weavers, broom stick makers and carpenters are of the opinion that there is a reduced demand in the market for their products. Around 37 beneficiaries have expressed that they do not have any knowledge of repayment. Though this number is very less, there is need of more awareness to be created for better results. is abundantly found. Around 3% of the beneficiaries have opined that there has been a competition in the market for the sale of the products.

Dhobis, weavers, tailors, pot makers and goldsmiths are of the opinion that they are undergoing in difficult situations as there are many problems of competition to them. Around 11% of the beneficiaries have expressed they were unable to repay the loan in time due to health and other family problems persisted with them. Dhobis, weavers, tailors, pot makers and goldsmiths are of the opinion that they have health and other family problems.

There are reasons like drought and other problems due to natural calamities for non repayment and 3% of beneficiaries could not repay due to these factors. Around 4% of the beneficiaries have expressed that the income generated from their professions was not enough to repay the loan along with fulfilling their other commitments.

Around 10 % of the beneficiaries have told that they do not have an problem in repayment of loan and they are regular in repayment of the same. Though this percentage is small, however this shows that DBCDC is well established itself in the mind of artisan community.

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Around 38% of respondents have indicated that there is reduction in demand in the market for their products. Thus the problems in repayment are different from one to one profession and summarize them as expressed by them and are briefly furnished in Table 5.5.

Table 5.5.

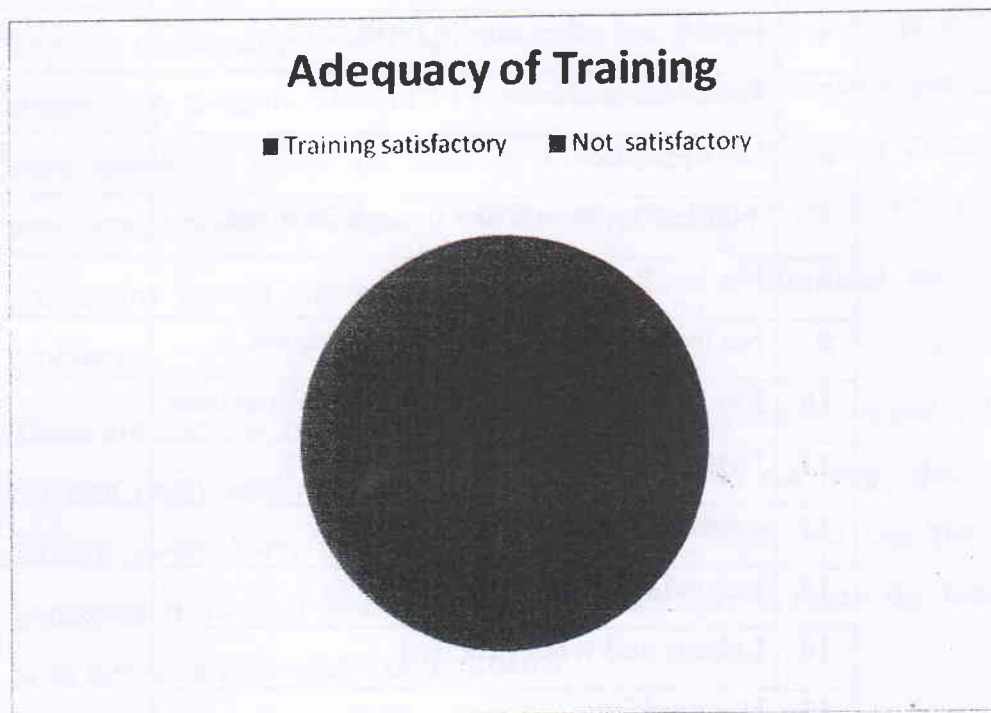
Sl. No.	Problem in repayment	Number of persons responded	% resp
1	Reduced demand and product sales	819	38
2	Children Education	89	4
3	Competition	56	2
4	Health and other family problems	202	9
5	Financial problems	199	9
6	Less income	98	4
7	Natural problems like draught,rain etc.	79	3
8	Market facility	3	0
9	No information regarding repayment	37	1
10	Repayment done /no problem in repayment	19	0
11	DBCDC office long distance	6	0
12	Transportation and other problem	6	0
13	Not paid due to loss in business	4	0
14	Labour and work problem	17	0
15	Not working	3	0
	Not answered	1614	4
	Answered	2145	5
	Total	3759	10

5.18 Adequacy of Training.

86% of beneficiaries from all categories expressed that, the training provided under the scheme is satisfactory, whereas remaining 14% expressed that there is still improvement required enabling them to be more proficient in their respective trades and competitive.

The responsiveness of sample beneficiaries pertaining to adequacy of training given to them is also represented pictorially vid Graph 5.7.

Graph 5.7



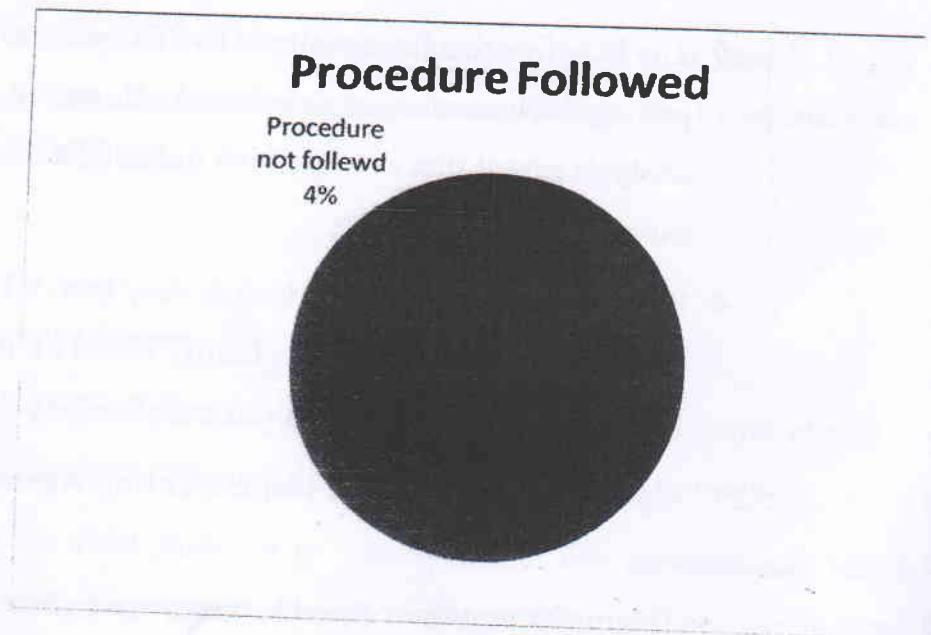
5.19 Adherence to the Procedures.

96% of beneficiaries from all categories expressed that, set procedures were strictly adhered to while extending assistance under the scheme.

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Whereas remaining 18% expressed that the set procedures adhered to while extending assistance under the sch responsiveness of sample beneficiaries pertaining to procedures by officials while extending loan is also represented pictoria Graph 5.8.

Graph 5.8



5.20 Major problems faced by the beneficiaries in getting the assistance

During the interview with the sample beneficiaries, following problems faced by them were noted:

- ❖ The loan amount is inadequate for continuing their Profession.
- ❖ The beneficiaries have visited DBCDC several times at district level for getting the loan amount sanctioned. However, the sample beneficiaries analysis reveal that average visit to DBCDC is at least three times before sanction of loan.
- ❖ Profit generation from the loan is very low, which is less than adequate to meet the livelihood of the family based on the loan amount availed from DBCDC. Hence, it is difficult to repay the loan with interest.

5.21 Opinion of the Scheme Implementing Agencies

The major problems faced by them are indicated below:

- ▶ Loan amount is very small and the repayment of installment amount is still small.
- ▶ Recovery of the loan is difficult due to small amount of installment and large no of beneficiaries

- ▶ Pressure from local leaders is very high for consideration to sanction the loan
- ▶ Majority of the beneficiaries will not be available at the time of loan recovery. Frequent visits become inevitable, expenditure is time consuming.
- ▶ Majority of the beneficiaries are poor and unable to pay installments and interest even though the installment amount is very small.

5.22 Current Status

Based on the field study, the current status and the major challenges of various categories of artisans is furnished below:

- ▶ From the field study it is observed that few professionals viz, fisherman, carpet weaver are not doing their traditional occupations; they have stated that they will use the money to continue their traditional occupations. This is found across the state of Karnataka.
- ▶ Despite some of them are doing some other works for their livelihood they are regular in loan repayment. Some of them have continued to avail loan for the second time too.

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- ▶ On the other hand , artisans viz barbers, goldsmiths, dhobis, carpenters are observed to be continued to do their traditional occupations.
- ▶ Few beneficiaries have not shown their business places.
- ▶ Despite there being around forty five professionals found in the various fields/professions, there are only few who are pre-dominantly found across the state.
- ▶ Throughout the study it is evident that the beneficiaries need some technical support for the enhancement of the professional skills.
- ▶ Training was another aspect of the Shramashakti Scheme which was widely accepted and appreciated by the beneficiaries who have attended the training.
- ▶ Arrangements have been made to provide such training at taluka and district levels also with an objective to develop entrepreneurial skills in them.

Chapter – 9: Suggestions for Improvement

9.1 Need for continuation / discontinuation of the Scheme with or without modification.

- ▶ The scheme needs to be continued with increased loan amount.
- ▶ A schedule for receipt of application, scrutiny, sanction and release of loans in a financial year need to be prepared and followed strictly by DBCDC.
- ▶ Repeated visits by the applicant to DBCDC local office to be stopped by sending communication periodically as per the schedule.
- ▶ The difficulties faced by the beneficiary need to be taken into consideration by local DBCDC officials and the same may be intimated to the Head Office for necessary changes in the future practices.
- ▶ The assets created need to be verified by both DBCDC Officials periodically.
- ▶ Intensive advertisement regarding the Scheme may be made in all the districts in order to increase a number of beneficiaries.

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- Inadequacy of the loan amount is expressed by 92% of the beneficiaries.
- There is a need to immediately document all the details of the Scheme schedule, eligibility criteria, objective selection process, sanction & follow up with the beneficiaries and procedures for recovery in the manual.
- All the officials concerned, particularly those from the District Office to be sensitized and oriented to ensure that the implementation of the Scheme are as per the manual.
- The advertisement may be made by putting a banner in front of office at both Head office and district level offices.
- One day orientation programme for the beneficiaries may be organized in each district, highlighting the scheme objectives, responsibilities of beneficiaries, repayment of loans, consequences of becoming defaulters, utilization of the loan, management of businesses, etc.
- Physical & financial targets are to be set, based on the target population of traditional artisans in each district.
- NGO's may be entrusted to organize training programmes to the candidates in specialized area (Technicians in different fields) based on professions/necessity.

10.2 Recommendations

- It is evident that the Shramashakti scheme with traditional artisans is well recognized scheme among beneficiaries across Karnataka with other schemes of the board.
- The Scheme is effectively fulfilling the objectives and the overall impact has been positive. However, the improvements are possible, both in the Scheme as well as its operations.
- Loan amount may be increased based on the need of the occupation. Most of the beneficiaries asked for excess loan as the present amount was not enough to continue their traditional occupations
- Provision for advanced equipment's to beneficiaries for their operations
- Marketing is one of the essential activities for any occupation /profession to sustain the market. The Shramashakti /traditional professionals (beneficiaries) are now able to increase their productivity . However they also need support to increase market accessibility.
- Trainings need to be given with regard to market identification. Through the intervention of Shramashakti scheme, they do get training on skill and increase in productivity.
- The Trainings to be devised so that, it is feasible for all the participants to attend. Few beneficiaries also expressed that the trainings should not be lengthy but of shorter durations .

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- Training mainly required for professions viz, Carpenter, Goldsmith, Dhobi, Weavers, Barbers etc.
- The amount given as loan needs to be increased based on the need of occupation. Most of the beneficiaries asked for more loan as the amount given is insufficient to continue in their traditional occupations.
- The operating manual will serve as a Guide for all officials concerned. Such a manual will be setting forth the systems & procedures minimizing objectivity.
- Hence, the Scheme may be continued by implementing the suggestions as discussed in the previous paragraphs, after due deliberations.

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