

## Terms of Reference for Evaluation of Matsya Mahila Swavalambana Scheme

1. **Title of the study:** ' Evaluation of Matsya Mahila Swavalambana Scheme'
2. **Department/Agency implementing the scheme/programme:** Directorate of Fisheries, Government of Karnataka.
3. **Background information:** The Directorate of Fisheries started Matsya Mahila Swavalambana Scheme (MMSS) in 2006-07. The objective of the scheme is to provide revolving fund to Fishermen Cooperatives to micro-financing the key seasonal economic activities of groups of fisher women, who are organized as Self Help Groups, so that they can liberate themselves from the clutches of private money lenders, and enjoy better living standards. Borrowings from the societies are expected to be utilized by the members for various day to day trading activities, post harvest activities like fish curing/salting, drying processing, silage and manure production, oil extraction etc., and also to open food stalls which serve ready to eat fish products. In respect of Inland fisheries, the activities supported are production of fish fingerlings and purchase of craft and gear etc. Members will repay the amount in 10 monthly installments.

The scheme is now implemented through three Fisheries federations functioning at Mysore, Mangalore and Karwar. The Karnataka State Co-operative Fishermen Federation, Mysore has 182 societies as its members who deal with Inland fishers. Dakshina Kannada and Udupi District Co-operative Fish marketing Federation (Ltd), Mangalore has 64 Member Societies, Uttara Kannada Dist Co-operative Fish Marketing Federation Ltd, Karwar has 36 Member Societies. The latter two Federations are concerned with marine fisheries. Their Member Societies are entitled for a grant of Rs. 2 lakh each while the societies dealing in the Inland fisheries are entitled for Rs. 1 lakh each. In the year 2009-10, a grant of Rs. 500 lakhs was released to the Federation at Mangalore, Rs. 300 lakhs to the Federation at Karwar and Rs. 100 lakh to Federation at Mysore. This in turn was distributed among the Self Help Groups of Co-operative Societies having a minimum of 10 members @ of Rs. 50,000 per group.

4. **Evaluation scope, purpose and objectives:** As the scheme is being implemented from last 7 years, Government of Karnataka intends to evaluate the scheme to assess whether the benefits have been passed on to the women members who are target groups. The ultimate objective is to prevent exploitation of fisherwomen by money lenders and make fisher women self reliant. The scheme is expected to have ripple effects. The objective of evaluation is to see if the scheme objectives have been fulfilled or not. Based on the findings, the scheme is further strengthened.

**5. Evaluation questions:** Following are the list of evaluation questions:

- i. Does the scheme meet the financial needs of the poorest fisher women?
- ii. Are the borrowings put to productive use by the borrowers?
- iii. How satisfied are the fisher women with the scheme?
- iv. Is the scale of financing to the Societies adequate?
- v. Has the MMSS reduced the dependence of fisher women on the private money lenders?
- vi. What is the effect size of MMSS on the fisher folk families?
- vii. Are there any unintended consequences of the MMSS scheme and if so what are they?
- viii. Is there any overlap of MMSS with any other scheme of any other Department?
- ix. How the MMSS scheme could be improved further?

**6. Evaluation methodology:** The proposed evaluation is expected to cover about 20 Societies in the coastal region and about 10 Societies in the inland region randomly. The evaluation should cover about 3 - 5 SHGs in each society through focused group discussions to make an overall assessment of how the MMSS funds are being utilized, and whether it has served the intended purposes of enhancing their economic activity and reducing the dependence on money lenders. The study should also make an indirect assessment of the effectiveness of the MMSS by way of examining the lending and benefit sharing pattern, effective cost of lending and recovery. About 10 Societies directly funded by the Directorate of Fisheries and one Society per district which received no funding from Government sources should also be evaluated for comparison purpose.

**7. Deliverables and time schedule:** Directorate of Fisheries will provide the required information and data to the prospective consultants. Successful Consultant is expected to adhere to the following timelines and deliverables:

- a. Work Plan for the proposed study should be submitted within 30 days after the release of first installment of the contract sum.
- b. Primary data collection should be completed within 2 months after the work plan is approved by KEA.
- c. Draft evaluation report should be submitted within one month after completing field data collection for approval by a joint team of KEA and Line Department/Agency officers.
- d. Final evaluation report should be submitted within one month after the draft report is approved.

Thus excluding the time taken for approval, the evaluation study should be completed in 5 months' time.

**8. Cost and schedule of budget releases:** Cost will be determined through open competitive bidding process based on the sample size, followed by negotiations if necessary. Cost will be determined based on the number of SHGs to be surveyed and number of interviews to be held with the functionaries of the Cooperative Societies, Federation officials and Fisheries Department officers.

Output based budget release schedule is as follows:

- a. 30% of the contract cost will be released on signing of the MoU/contract agreement.
- b. 30% will be released after the Work Plan is approved.
- c. 20 % will be released after the draft evaluation report is approved.
- d. 20% will be released after the final report is submitted.

Income tax @10% will be deducted from each payment. In addition, the consultant is expected to pay service tax @12.36% at their end.

**9. Qualifications of the consultants and method of selection:** Consultant organization for the study will be selected through a competitive bidding process using two stage systems. In the first stage applications will be scrutinized for technical competence. In the second stage price bids of only those who are technically qualified will be considered. Academic/research/consulting organizations who have 5 years of prior experience in evaluating Fisheries related projects/evaluation studies may apply for the consultancy. Consultants should have at least one expert in Fisheries sector, one expert in Micro-finance and one expert in Women's Development.

**10. Ensuring quality:** The evaluation report and its findings must demonstrate highest professional standards on par with national and international studies.

**11. Providing oversight:** Karnataka Evaluation Authority will provide the oversight for the study. All technical aspects of the study are subject to their approval.

**12. Contact person to get further details about the study:** Any further information on the proposed study can be obtained from Mrs. Rekha. M, Assistant Director of Fisheries, Directorate of Fisheries, 3<sup>rd</sup> Floor, V.V.Centre, Bangalore -01. Ph: 080 22864681.

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Approved  
30/01/2013  
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