



**GOVERNMENT OF KARNATAKA**

**STUDY ON STATUS OF SELF HELP GROUPS (SHGs) UNDER  
STATE RURAL LIVELIHOOD MISSION (SRLM)  
IN KARNATAKA**



ಕರ್ನಾಟಕ ಮೌಲ್ಯಮಾಪನ ಅಧಿಕಾರಿ  
Karnataka Evaluation Authority

**KARNATAKA EVALUATION AUTHORITY**

**PLANNING, PROGRAMME MONITORING AND STATISTICS DEPARTMENT**

**GOVERNMENT OF KARNATAKA**

**JUNE 2021**



**STUDY ON STATUS OF SELF HELP GROUPS (SHGs) UNDER  
STATE RURAL LIVELIHOOD MISSION (SRLM)  
IN KARNATAKA**

**DR. S. P SRIMATHI.**

**HYDERABAD-KARNATAKA CENTRE FOR ADVANCED LEARNING  
KALABURAGI.**

**KARNATAKA STATE RURAL LIVELIHOOD MISSION (SRLM) AND  
RURAL DEVELOPMENT AND PANCHAYATH RAJ (RDPR)  
GOVERNMENT OF KARNATAKA**



ಕರ್ನಾಟಕ ಮೌಲ್ಯಮಾಪನ ಪ್ರಾಧಿಕಾರ  
Karnataka Evaluation Authority

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

**JUNE 2021**

©Karnataka Evaluation Authority, 2021

**Published**

**For:**

Karnataka Evaluation Authority,  
#542, 5<sup>th</sup> Floor, 2<sup>nd</sup> Gate,  
M.S. Building, Dr. Ambedkar Veedhi,  
Bengaluru – 560 001.

**By:**

Hyderabad Karnataka Centre for Advanced Learning (HKCAL)  
# 10-2-152, Parvana Colony, Sangameshwaranagar,  
Kalburgi 585 103

**Typeset & Printed by**

*S.P.C Enterprises.*  
*#36, N S Ayyangar Road, Seshadripuram,*  
*Bengaluru – 20*  
[srislm666@gmail.com](mailto:srislm666@gmail.com)

## FOREWORD

The Sustainable Development Goals 1 and 2 focus on no poverty and hunger and Goal 5 on gender equality. Women empowerment and sustainable livelihoods are the key factors to achieve these outcomes,. The National Rural Livelihood Mission was established in 2011 to eradicate rural poverty through providing productive and sustainable employment opportunities to the rural poor. In Karnataka, the State rural Livelihood Mission and the Society “Sanjeevini” was promoted under Department of Rural Development and Panchayat Raj (RDPR) for promoting viable livelihood opportunities for the rural poor, especially women and marginalized groups, through community institutions - Women self-help groups, Federations and Producer organizations with the basic objectives of economic inclusion, financial inclusion and social inclusion and thus, achieve self-sufficiency and mainstreaming of marginalised women. The study on Status of Self-Help Groups Under State Rural Livelihood Mission (SRLM) In Karnataka was initiated by SRLM and Rural development and Panchayat Raj Department through Karnataka Evaluation Authority (KEA) to assess the impact of the scheme in the five districts on women’s social and economic inclusion and empowerment. The study was carried out by Hyderabad Karnataka Centre for Advanced Learning (HKCAL) under the guidance of KEA.

The findings of the study are based on secondary and primary data analysis. the five districts, viz, Gadag, Koppal, Mysore, Tumkuru and Uttara Kannada where the programme was intensively implemented were selected with a sample of 1791 SHGs and 7100 members through stratified random sampling to collect the primary data. The main findings of the study are: there is an increase in SHG Membership, and KSRLM schemes/ programmes/ initiatives have been able to bring the marginalised women into mainstream development. 46.5 percent members feel more confident after joining SHGs. Access to credit by SHG members ranges between an average of 50 % to 76.5% and increase in assets between 8 to 16%. Difference in income earned before and after turned out to be statistically significant in respect of all income groups. The average change is in the range of 25 -30 percent. Farming and dairying are the major activities. Extra income in free time is earned by venturing into micro enterprises like papad making, tailoring, preparing ragi malt powder and other spice powders. 60 percent of women enterprises use personal contacts for marketing. However, there is a significant increase in the participation of members in social gatherings and local institutions after joining the SHGs.

The major recommendations are: provision of marketing facilities, need based, technology driven and market value additive training and skill development in local specific products, partnership with Industrial Training institutes for training, facilitation for bank linkages, tying the SHGs with market companies like Amazon, Big Bazar etc. self-rating by SHG federations, Sanjeevini call centres for entrepreneurship and counselling, establishing gender labs, and promoting legal awareness.

I expect that the findings and recommendations of the study will be useful to the Government, Karnataka State Rural Livelihood Mission and Rural development and Panchayat Raj Department for taking up the necessary modifications in the scheme design and the implementation process to achieve the targets under Sustainable Development Goals.

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



Chief Evaluation Officer

Karnataka Evaluation Authority

## ACKNOWLEDGEMENT

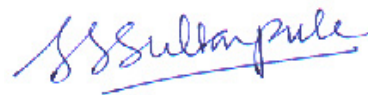
The “Study on Status of Self Help Groups under SRLM in Karnataka” Implemented by Karnataka State Rural Livelihood Mission and Rural Development and Panchayath Raj Department, Govt. of Karnataka was compiled with efficient analysis of primary and secondary data obtained from the valuable information contributed by beneficiaries of the scheme selected from 8 districts of Karnataka. Hyderabad Karnataka Centre for Advanced Learning (HKCAL) would like to acknowledge the following personalities for their valuable contributions in completing this evaluation study.

Dr. Shalini Rajneesh, Additional Chief Secretary to Government, Planning, Programme Monitoring and Statistics Department, Sri. Hari Kumar Jha, IFS, Chief Evaluation Officer, Karnataka Evaluation Authority (KEA), Mission Director and Officers of SRLM Department. We sincerely thank all of them.

The Inputs and suggestions given by Dr. Chaya K Degaonkar, Additional Chief Evaluation Officer (ACEO), Karnataka Evaluation Authority are most Valuable. We thank her whole heartedly. We thank Directors, Officers and Staff of KEA for their cooperation and support.

Dr. S.P Srimathi has carried out this study as its Principal Investigator and prepared this report. Her total dedication for the evaluation study and involvement in preparing this report is highly appreciated. Our special thanks to Dr. H. Chandrashekar for his valuable insights and statistical analysis for the report.

Smt. Aprana M Kolla, Director of HKCAL is the key person for HKCAL in lending overall support in successful completion of this evaluation study. Our sincere thanks to her and all the HKCAL team, who contributed in taking up the Evaluation of the Scheme without whom the evaluation would not have been possible.



President

Hyderabad Karnataka Centre for  
Advanced Learning, (HKCAL)  
Kalburgi





## Contents

<b>Executive Summary .....</b>	<b>01</b>
Key Findings .....	03
Limitation / Constraints .....	05
Recommendations .....	05
SWOT analysis .....	08
<b>1. Introduction.....</b>	<b>11</b>
1.1 Back ground information .....	11
1.2 Progress Review.....	12
1.3 Log Frame.....	16
1.4 Problem Statement .....	20
1.5 Review of Past Literature, Previous Evaluation Studies related to this Study .....	21
1.6 Evaluation Frame Work.....	26
1.7 Evaluation matrix.....	27
1.8 Evaluation methods and techniques.....	30
1.9 Sample and sampling design.....	34
1.10 Limitations/ Constraints.....	35
<b>2. Objectives and performance of the scheme .....</b>	<b>37</b>
2.1 Objectives of the scheme .....	37
2.2 Performance of the programme .....	37
2.3 Inputs.....	38
2.4 Activities .....	39
2.5 Output .....	41
<b>3. Findings (Results) and Discussions .....</b>	<b>43</b>
3.1 Knowledge insights.....	43
3.2 Social inclusion.....	49
3.3 Financial inclusion .....	52
3.4 Economic inclusion.....	61
3.5 Skill Training Imparted to SHG members .....	67
3.6 Health related issues of SHG members .....	71
3.7 Empowering oneself .....	73
3.8 Successful stories .....	81
3.9 Economic Empower Index of Self Help Group Members .....	88

<b>4. Conclusions and Reflections.....</b>	<b>97</b>
4.1 Out put .....	98
4.2 Input Skill .....	99
<b>5. Recommendations .....</b>	<b>101</b>
5.1 Short term Recommendations.....	101
5.2 Long term Recommendations .....	103
Annexure 1: List of References cited in the report .....	105
Annexure 2: Terms of Reference of the study .....	107
Annexure 3: Survey tools and Questionnaires.....	125
Annexure 4: List of persons with addresses personally interviewed .....	143
Annexure 5: Compliances to comments received 49 <sup>th</sup> TCM.....	145
Annexure 6: Photos of FGD with SHGs Members.....	149
Annexure 7: Documents .....	153

## List of Tables

Sl. No	Title	Page No
1.	Comparison with other programmes	21
2.	Uniqueness's of Self-help groups under SRLM in Karnataka	21
3.	The Mission's objectives are Details of expenditure incurred for the past four financial years	26
4.	Sample Frame	27
5.	Data and information sources	33
6.	Distribution SHG Members across Districts	44
7.	Age Distribution of SHG members	45
8.	Educational Qualification of SHG Members	46
9.	Religion wise distribution of SHG members	47
10.	Caste composition of SHG members	48
11.	Self Confidence of women members before and after joining SHG (Per Cent)	49
12.	Nature of Participation of SHG Members in Social gatherings and Local Institutions (Per Cent)	50
13.	Nature of Communication Women SHG Members in the meetings before and after joining SHG (in per cent)	51
14.	Family Occupation and Income and distribution of SHG members- District wise	53
14.1	Income of women SHG members before and after they joined SHGs	55
15.	Before joining SHG - Financial Inclusion of Women SHG Members (SHG members who have expressed change - Per Cent)	56
15.1	After joining SHG - Financial Inclusion of Women SHG Members (SHG members who have expressed change - Per Cent)	57
16.	Control group Source of loan and loan amount	60
17.	Business Enterprises started by SHG members and Average Loan availed from SHG/Bank	61
17.1	Income flow from various economic activities undertaken by SHG Before and after	63
17.2	Benefits from Business Enterprises started by SHG members	63
18.	Before joining the SHG Indicators to Measures Economic Inclusion of Women SHG Members (SHG members who have expressed change - Per Cent)	64

18.1	After joining the SHG Indicators to Measures Economic Inclusion of Women SHG Members (SHG members who have expressed change - Per Cent)	65
19.	Source of Marketing Channels used by SHG members (Expressed in percentage to total SHG members who have reported marketing activity)	66
20.	Before – Joining the SHG Skill Training Imparted to SHG members	67
20.1	After joining the SHG Skill Training Imparted to SHG members	68
21.	Decisions taken on Health related issues by Women SHG members before and after joining SHG ( Per cent)	71
22.	Take empower index, economic index education and training index make requirement matrix	89
23.	A requirement traceability matrix is a document that demonstrates relationship between requirements and other artefacts.	90
24.	Logistic Regression Model - Results	93
25.	Ranking of Districts based the average scores obtained for the Indicators	94

## List of Graphs

<b>Sl. No</b>	<b>Title</b>	<b>Page No.</b>
1.	SHG Members with Educational Qualification from 1st to 10th Std (Per Cent)	46
2.	Religion wise distribution of SHG Members	47
3.	Caste composition of SHG members	48
4.	Nature of Communication	51
5.	Financial Inclusion of Women SHG Members	57
6.	Business Enterprises started by SHG members and Average Loan availed from SHG/Bank	61
7.	After joining the SHG Indicators to Measures Economic Inclusion of Women SHG Members (SHG members who have expressed change - Per Cent)	65
8.	Decisions taken on Health related issues by Women SHG members	71



## Abbreviations

1.	AAP	Annual Action Plan
2.	ASDP	Aajeevika-Skills Development Programme
3.	BMMU	Block Mission Management Unit
4.	CBO	Community Based Organization
5.	CIF	Community Investment Fund
6.	CRPs	Community Resource persons
7.	DAY	Deen dayal Anthyodaya Yojana
8.	DMM	District Mission Manager
9.	DMMU	District Mission Management Unit
10.	KSRLM	Karnataka State Rural Livelihood Mission
11.	NRLM	National Rural Livelihoods Mission.
12.	NRLPS	National Rural Livelihoods Promotion Society
13.	MoRD	Ministry of Rural Development
14.	SGSY	Swarnajayanthi Gram Swarozgar Yojana
15.	SHG	Self Help Groups
16.	SMD	State Mission Director
17.	SMMU	State Mission Management Unit
18.	TMMU	Taluk Mission Management Unit
19.	EC	Empowered Committee
20.	CEO	Chief Executive Officer
21.	CLF	Cluster Level Federation





## Executive Summary

1. In 2011, National Rural Livelihood Mission [NRLM] was launched by the Ministry of Rural Development, Government of India in 13 states with high incidence of rural poverty. The objective was to alleviate poverty and create sustainable livelihood opportunities [self-employment and organization]. Government of India is assisting the State Governments in reducing the incidence of rural poverty through National Rural Livelihood Mission (NRLM).
2. In Karnataka, society, named as, “Sanjeevini” under Department of Rural Development and Panchayat Raj (RDPR) has been promoted with an objective of reducing the incidence of rural poverty through the assistance extended by Union Government under National Rural Livelihood Mission (NRLM). The three-tier organisational structure, State, District and taluk levels were envisaged to implement the scheme. The Karnataka State Rural Livelihood Mission (KSRLM) was inaugurated formally on 2nd December 2011.
3. The Society aims at improving livelihoods of the rural poor and enhances social and economic empowerment of rural poor, especially women. It is being done by developing organizations of the rural poor including producer groups and by enabling their access to better services, credit and support from line departments and financial institutions. The Mission is also investing in building capacities of public and private service providers such that they could reach out to the rural poor more effectively and efficiently.
4. There are total 243961 SHGs with total 3099421 members in all 30 districts in the state under KSRLM which come under Rural Development and Panchayat Raj Department. In the year 2016-2017 out of 243961 SHGs 7850 are newly formed under NRLM concept and 1635 were renewed and 234476 are pre NRLM.
5. The present study has been undertaken by HKCAL at the instance of KEA, GOK to study the status and performance of SHGs [including financial and grade 1] and its impact on socio – economic status of its members, with following specific objectives.
  - (a). To examine the activities undertaken by women and assess their performance.
  - (b). To identify the challenges faced by SHG groups with regard to linkages to banks in availing funds and loans.

- (c). To study the functioning of the SHG federation and problems faced by the federations and its impact on SHG members.
  - (d). To examine the training adequacy and requirements of the SHGs.
  - (e). To evaluate the functioning of regional training institutions and their functions, resources available and challenges faced in carrying out the training.
6. SHGs play a major role in contributing to women's empowerment, in this context an Evaluation Study on Status of Self Help Groups (SHGs) under SRLM in Karnataka was initiated based on the Qualitative indicators of Self-confidence, Awareness, Physical mobility, Self-identity-positivity, Decision making, Access over resources, Information, knowledge and skill. The study is an attempt to examine the impact of empowerment through the implemented schemes and programmes under the KSRLM stressing on non-farm activities.
  7. Feminist research methodology was applied to conduct the evaluation where the observer and the observed are not separated. The feminist research methodology has been able to identify the empowerment of women through the gender sensitive indicators.
  8. Structured interviews based on open ended and closed ended questions were framed. Interview schedules and FGD were conducted for the Beneficiaries, SHGs, SHGs members, Taluk and district local federations/coordination committees, Rural Self Employment Training Institute [trainers] bank officials. Tools were developed as and when the field situation needed.
  9. Five districts, viz, Gadag, Koppal, Mysore, Tumkuru and Uttara Kannada where the programme was intensively implemented were selected for the evaluation study. The total SHGs in these five districts were collected and sample of 1791 SHGs were randomly selected to carry out the investigation.
  10. Data has been presented as proportions and percentages. Measures of central tendency and dispersions were worked out to capture average impact and variation in the data set. Tabular and graphical representation was adopted besides content analysis was made for FGD's across respondents. Case studies approach has also been adopted.

## Key Findings

1. The SHG groups are functionally doing well in the community as well as in empowering the members. There is an Increase in SHG Membership. [Annexure 7] KSRLM schemes/ programmes/ initiatives have been able to bring the marginalised women into mainstream development.
2. The members after joining the KSRLM SHGs groups are more confident with an average percentage ranging from 41.5% to 46.5%. [ table 11]
3. The research through observation and experiential analysis reveals the findings among the marginalised poorer sections of the women who have no access to financial resources or networking find it difficult in joining the self-help groups.
4. The bank linkages have contributed to the social economic sustainability of the SHGs household, Increase in membership to the SHGs group resulting in income generating activities.
5. Through FGD an in-depth interview was observed. Majority of members seek a loan from the SHG group rather than the bank. They find the banking sectors to be complicated for their loan availability; the bank insisting on identity and residence proofs is a major setback to the members for opening the accounts in the bank. This could be minimised by an alternative letter for ID proof procured from the village panchayath.
6. The partial disbursal of credit amount to SHG is also a major setback in the smooth functioning of the SHG, the bank officials non-cooperation by insisting on all the members to visit with repeated times is a major hurdle for the SHGs for the bank linkages.
7. Access to credit by SHG members ranges between an average of 50 % to 76.5%. [table 15.1]
8. Improvement in repayment capacity of outstanding loan is highest in Tumakuru district with 42.5% whereas in Koppal it is least with 28.5% [ table 15.1]
9. Increase in assets after joining the KSRLM SHGs is between 8 to 16%, but no improvement in buying or investing in movable or immovable property among women is seen.[ table 18.1]

10. The research evidently proves through FGD methodology that Social empowerment has increased the pathways of networking, solidarity and dignity in community.
11. Economically and financially, women are having good positions in society. With the Confidence in averting financial crisis of the family and handling financial matters in the family women have been able to have a better status in the family. [table 15.1]
12. Entrepreneurship initiative in non-farming activities needs to be encouraged in all the districts.
13. SHG members who received Networking and Marketing skills training were selected for the sample study ranging between 3.5% to 13% [table 20.1]
14. Marketing channels of the members through Government agencies range from 2.4% to 20% [ table 19]
15. The skill training was imparted through workshops and lectures from individual sources rather than in collaboration with the government agencies. Training in skill development and marketing is inadequate. There are neither training institutes in the district nor any collaboration with the existing Government / non-government department organisation.
16. As per to our observation the real concern is the women's double burden or the lack of leisure. Women in order to become a successful entrepreneur make use of their leisure time for the business which can have a toll on their healthy wellbeing. The anti-poverty alleviation projects need to prioritise the 'leisure period' in their projects
17. In-depth interview of the SHG federations resulted in the following analysis, the SHG federations played a very important role in the upliftment of the members in helping them in opening the bank accounts, promoting entrepreneurship development, organising awareness camps promoting leadership qualities, helping the members in social and economic upgradation.
18. The SHG federations could be able to perform better if the revolving fund to SHGs is increased and also in addressing the poor capacities of human resource, skills in managing the activities and absence of second line leadership. There is need to focus on financial literacy, voluntary savings and institutional capacity building

## Limitations/ Constraints

1. Availability of SHG members for the interviews/FGD/was cumbersome due to lack of free time from the members. To fix the time, place as per to their convenience was tough
2. Election code of conduct and later due to floods the data collection was delayed
3. Due to Covid 19 pandemic it was difficult to access the secondary data as the office was closed, hence the compilation and analysis was delayed.

## Recommendations

### Short term Recommendations

1. *Every district has a women's full-fledged market to promote women entrepreneurship. Place to be earmarked at District /taluk to market the products of SHG groups. This initiative can be collaborated with Karnataka State Industry and Commerce in providing work sheds in industrial areas. There should also be an amount generated under Gender budgeting for women entrepreneurs' infrastructure.*
2. *Training and skill development shall be need based, enhancing the individual capacity with local requirements. Majority members are in the age group of 31 to 40 years [table 7] and 10<sup>th</sup> passed with an average percentage of 88.6% to 96.0% [table 8]. This would enable them to have more aptitude for learning and following the technology driven skill training programs. In districts like Mysore , Uttar Kannada, which are wetlands training in areca nuts products like jewellery, plates, house and functions decorative items, coir making, jute bags, foot mat, coir mat and twisting, toy making, sea foods, whereas Tumakuru , Koppal. Gadag which are dry districts can focus on food processing items, handlooms, herbal medicines, garments, candle making, terracotta products, jewellery making, ration shop, leather products, wood based furniture and carvings, pottery. Training in cottage industries and, identifying the local talents similar to Asian paints colour academy. [<https://www.youtube.com/watch?v=qN8e85JZe04>]In identifying the women's talent in drawing rangoli art and training those to become creative painters could infuse employment and their creativity is enhanced.*
3. *The training skills need to be more technology driven based on market value and sustainability. Printing and binding, bio fertilizers, screen printing, documentation skills, preparing visiting cards and envelops through recycling, files and paper bags, temple jewellery, soaps and phenyl, training omen in repairing electrical appliances*

*like fridge, washing machine, television, grinder, lighting and electrical wires, driving, role of information technology for promoting women entrepreneur's, e-commerce, e-learning from IT enabled services are few areas which could help in SHGs entrepreneurial development.*

- 4. Encouraging the SHGs to form a co-operative society so that they can be entrusted to market the products under a common brand name so this could increase the sales in the markets. Tie up with Amazon, Flipkart, Big Bazaar, Big Basket, and Reliance for farming and dairying products. Similar to Sri Mahila Udyog Lijat Papad initiatives can be encouraged. E marketing to be encouraged. The SHG federation plays a very important role as facilitator in linking the SHGs and the private sectors.*
- 5. Family counselling centres and resource centres to be established so as to empower women in the crisis of domestic violence, family disputes, legal matters. The community coordinator or the cluster supervisor can be designated to supervise the bank linkages*
- 6. The SHG federation play a major role in social entrepreneurship as members lack social entrepreneur skill if trained in this poverty can be reduced. Grass root management training should be implemented. The training can be divided on various models of gender issues in enterprise, raw material procurement, marketing survey and business panning.*
- 7. The SHG federation with financial stability can be operated as a mahila bank which will sustain the SHG financially and also bank rates to be reduced for SHGs members to start the business. The banks could come out with a scheme of performance linked incentives to promote SHG banking linkages*
- 8. KSRLM can identify successful women entrepreneurs to participate in SARAS mela conducted in other states.*
- 9. Cluster supervisors can identify the SHG members who are proficient in loan applications or in banking activities and these members can render their services to other members for the banking procedures.*
- 10. The SHG Federation could be self-rated through a well-developed accepted self-rating system or through a third party. This would benefit in sustaining, strengthening and becoming more vocal in addressing the overall development of SHG. The multiple purpose SHG federation should become a single purpose in the long run where it can be registered under a proper legal form. The SHG federation could also be called Mahila Banks.*

## Long term Recommendations

1. *Effective awareness on legal rights of women on land and property rights.*
2. *The support staff strength needs to be increased in the KSRLM. This could enhance the efficiency, better communication and implementations of the scheme effectively.*
3. *Women need to be motivated and have regular field visits, interaction with other SHGs or the federation. These visits would motivate them to work on their communication skills, interaction techniques and awareness to participate in decision making of the village and community development programme.*
4. *Gender labs to be operated in the districts so as to collaborate with gender experts in capacity and soft skill training programs to be conducted to bank officials, government officials, facilitators , SHGs beneficiaries, institutions. The gender labs could be established by the KSWDC, Social welfare board by networking or collaborating with Educational / Research Institutions, international organisations.*
5. *Core Competency Road Map Source Empowered training hand book – Ministry of Foreign Affairs Finland could be used as a role model by the KSRLM for empowering the SHGs under the following categories **Achievement** - vision, Risk taking, Decision making Grit and resilience. Under **Problem solving** –Planning, Information seeking, Goal setting and strategic thinking, Systematic planning. Under **Relationship building**- Fostering positive relationships, Persuasion, Customer service, Under **Personal power** Cognitive awareness, managing self-Independence, and self-confidence, Assertion / voice*
6. *Sanjeevini call centres could be established for the SHG women for entrepreneurship and counselling.*
7. *Community resource person can be trained to be a resource person for SHG groups.*
8. *Using the technology, KSRLM in collaboration with an IT sector for a mobile based bookkeeping system for SHGs to maintain their financial transaction electronically in local language can be implemented*
9. *KSRLM can initiate for the Partnership with Industrial Training Institutes to conduct training programs for the SHGs in skill and personality development*

**SWOT analysis**

Sl. No	Content	Strength	Weakness	Opportunities	Threats
1.	Social inclusion	Participating all the activities, decision making, better communication skills, good leadership qualities.	Survivors to domestic violence in homes and gender discrimination in private and public spheres.	Good leadership qualities and entrepreneur skills	Gender inequality and discrimination in both public and private spheres has hindered their success both men and women has to Gender Sensitised
2.	Financial status	Repaying their outstanding loans, increase in their earnings, gaining respect in the community	Personal savings for them needs to be encouraged.	Promoting macro along with micro enterprises could lead to better financial status	The CIF funds to be increased. To decrease the bank loan interest rate.
3.	Economic status	Improvement in economic status, farming activities and enterprise are preferred.	Non farming activities need to be encouraged.	Members are eager to start from micro to macro enterprises.	Only farming activities may not be permanent solutions for economic stability.
4.	Bank linkages	The bank linkages have contributed to the social economic sustainability of the SHGs household	Loans are not availed from banks as the interest rates were high but availed from the CIF rotations. Insisting by the banks on identity and residence proofs is a major setback to the members for opening the accounts in the bank	The banks could come out with a scheme of performance linked incentives to promote SHG banking linkages	The partial disbursal of credit amount to SHG is also a major setback in the smooth functioning of the SHG, the bank officials' non-cooperation by insisting on all the members to visit multiple times is a major hurdle for the SHGs for the bank linkages



5.	SHG federation	Opening bank accounts, promoting entrepreneurship development, organising awareness camps health hygiene and sanitation, promoting leadership qualities, help the members in social and economic up gradation	The SHG federations could be able to perform better if the revolving fund to SHGs is increased, addressing the poor capacities of human resource, skills in managing the activities and absence of second line leadership	The SHG federations could also be called Mahila Banks. The SHG federations should opt for smart cards, mobile phones and latest technological innovations to meet the growing financial needs of the members.	Inadequate Training Facilities, Exploitation by Strong Members, Weak Financial Management, Low Return.
6.	Marketing and training.	Door to door selling, approaching the stores to channelize and market the products which the members have produced to be more resourceful.  Skill training participation is of interest rather than need based to enhance individual capacity with local requirements.	fail to have access to information , lack of network connectivity, no access to mobiles / would not be convergent in handling the technology, inadequate training in procurement of raw materials, or packing, low returns for the products, lack of family support to establish business enterprise social conditions and norms for women not to be bold and demanding, public spaces are	The following Gender Sensitive Indicators are to be incorporated in the training as these indicators have a profound effect to strengthen the capacity and effectiveness of the beneficiaries Finding yourself at the personal level – with trust in yourself, understanding oneself, identifying our	skill training and the capacity building should be an on-going process. To further enhance the skills of the members

			meant for men not for women	strengths, positive mental habits, managing fear and risk, knowing our bodies, taking it forward at the professional level with leadership qualities, communication skills, setting goals, developing visions, and solving the problems	
7.	entrepreneurship	Confidence, good communication skills, decision making capacity. Social mobility.	Lack of skill training and marketing strategies.	If members are trained in marketing and skill development Could sustain poverty and financial security.	If the beneficiaries are not able to develop their skills on non-farming activities this could be dangerous and have repercussions on financial security.
8.	Overall performance of the scheme	Social inclusion, economic and financial inclusion with social mobility, good communication skills, bank linkages, strong SHG federations.	Strengthening the skill and training programme, marketing strategies training to be incorporated.	Continuation of the scheme would result in overall empowerment of the SHG members and benefit the poor women	Networking of SHG federations needs to strengthen so the success of the scheme will increase.

# 1. Introduction

## 1.1 Background information

The concept 'Women Empowerment' is a global phenomenon. Through the United Nations Organization the issue of women's development became an international agenda drawing the attention of scholars, Governments, NGO's, Activists. Feminists from the developing countries laid much stress for sustainable development and women's participation which saw the existence of Empowerment. At present women's development is seen through the lens of Empowerment. In the year 2001 India declared the year as Empowerment year.

The term Empowerment has been widely accepted by the social scientists, politicians, bureaucrats and researchers. Terms like self-strength, self-control, self-power, self-reliance, personal choice, capability of fighting for one's rights, independence, own decision making power, freedom etc. are embedded in local value systems and beliefs.

Women empowerment as a concept is often associated with Feminism and was introduced at the International women's conference in 1985 at Nairobi, which defined it as redistribution of social power and control of resources in favour of women. Women Empowerment is a broad based concept. Following is the forms of empowerment like Social Empowerment which addresses the social discriminations existing in the society based on disability, race, ethnicity, religion, or gender, thus strengthening women's social relations and their position in social structures.

Political Empowerment is an important tool for empowerment. The participation of women in the political field and in various decision-making bodies increases their knowledge on their equal rights and development. The participation of women at all levels of governance structures is the highest need of this hour for women's actual empowerment

In the Economic Empowerment through employment women earn money and it enables women and girls to become 'bread earners', contributing members of households with a strong sense of their own economic independence "Economic empowerment is a powerful tool against poverty" (Biswas, 2010, p. 27).

Psychological Empowerment of women transgresses the traditional and patriarchal taboos and social obligations, transforming themselves into subjective. When women are able to feel their worthiness in whatever field they choose, it's then they feel psychologically powered and build their self- confidence, recognize their self-worth and take control of their own income

and body. “This personal growth and exploration has given them self-respect, pride, maturity, and resiliency as they have exerted their independence away from home” (Retrieved from <http://www.joe.org/joe/1999october/comm1.php>). This also gives them mental strength, and makes them firm, tough and hard working. They also learn the art of living and how to adjust with the changed circumstances. Further, it gives them satisfaction in various ways relating to work, living, learning, and adjusting in personal and financial situations. <http://americanscholarspress.us/journals/IFST/pdf/IFOTS-2-2013/IFOTSV9n2art3.pdf>

There has been ample of studies and analysis on SHGs. This study focuses on non-farm livelihood and empowering women and in doing so application of understanding and explaining the nature of women’s experience can be used as an interim guide. As there is lack of awareness and consciousness on identifying women’s experience from a feminist perspective, we need to adopt both theoretical perspective and feminist methodological guidelines to address the study.

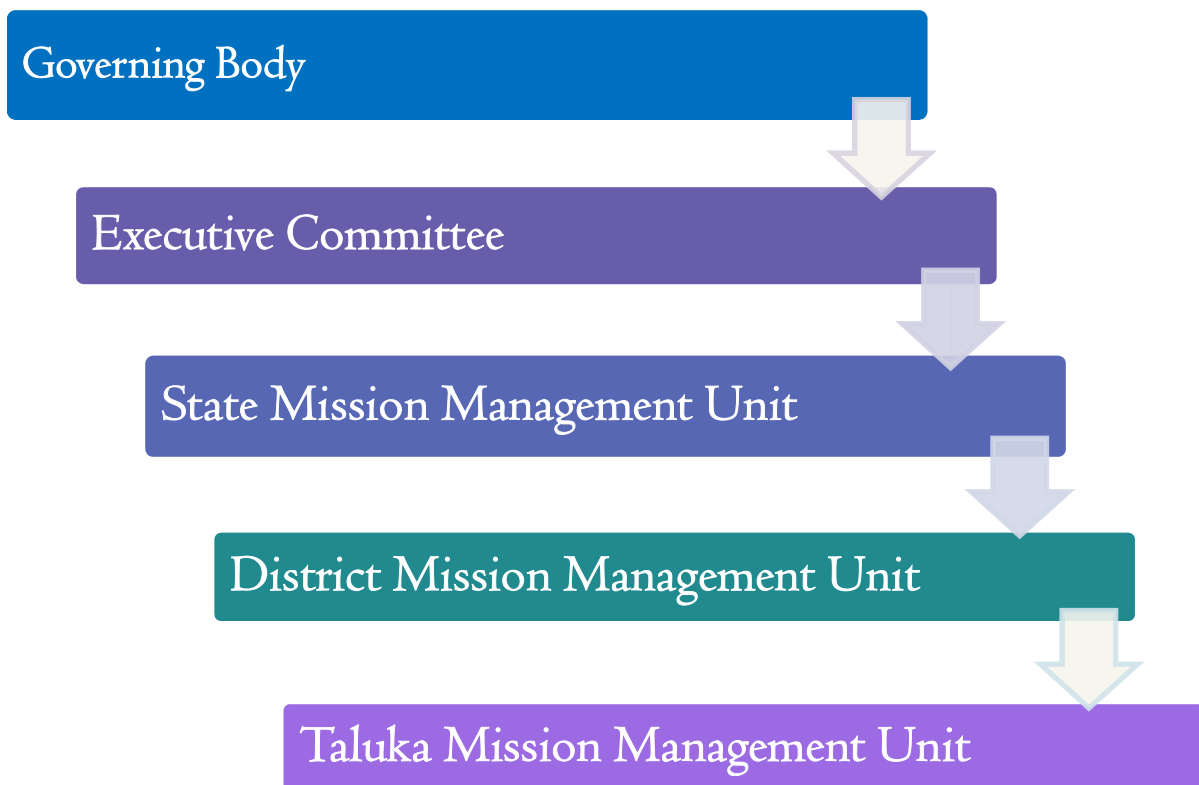
## **1.2 Progress Review**

The main focus of the project is to see at the state level, the Karnataka State Rural Livelihood Mission [KSRLM] constituted by state Govt. oversees the implementation of all NRLM related activities. State mission management unit [SMMU] implements the NRLM activities in the state headed by a Full time Mission Director [FMD] with a multi-disciplinary SMMU team.

At district level it’s the multidisciplinary District Mission Management Unit [DMMU] is responsible for implementing the NRLM activities. He /she is supported by the District Mission Manager [DMM]. The functions are in social inclusion, financial inclusion, livelihoods, capacity building, programme management, programme support, capacity building cell and is responsible for imparting training to the field implementation units and nurturing the community resource persons from poor and developing them as trainers.

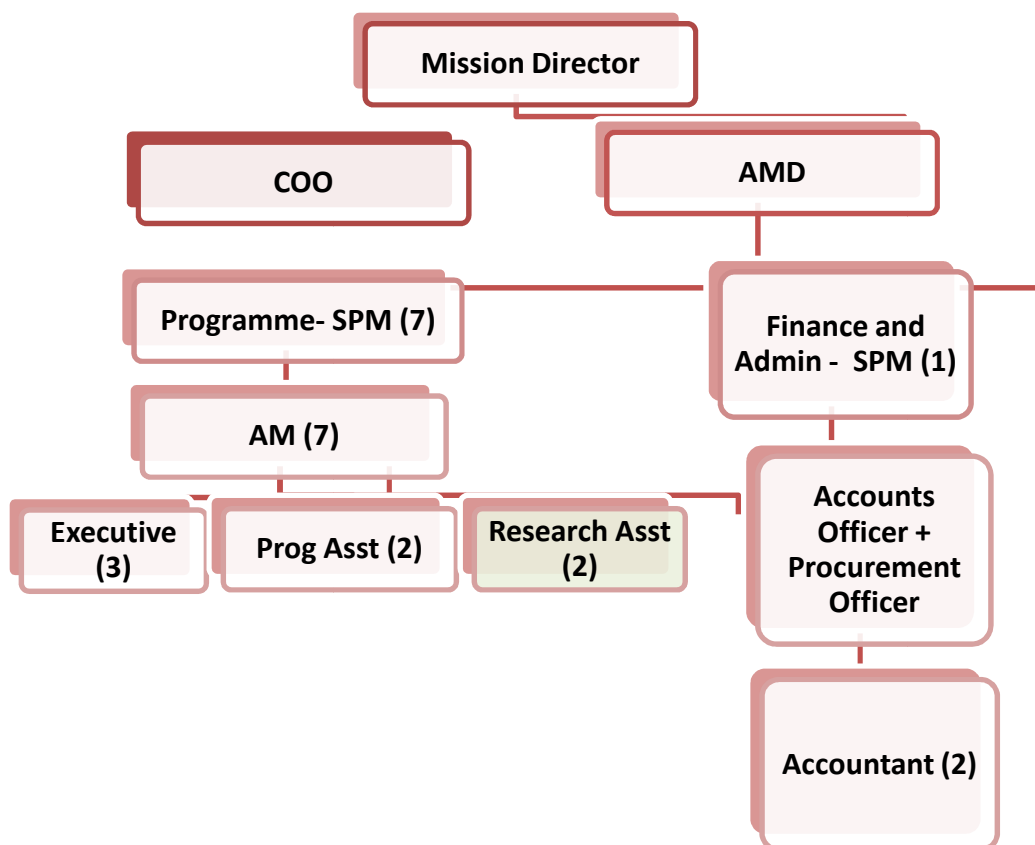
At the sub / District / Block level – Block Mission Management [BMMU] led by block mission manager supported by 3 to 5 project facilitation team at cluster level for mobilizing all poor households into SHG fold

### 1.2.1 KSRLPS – Organizational Structure

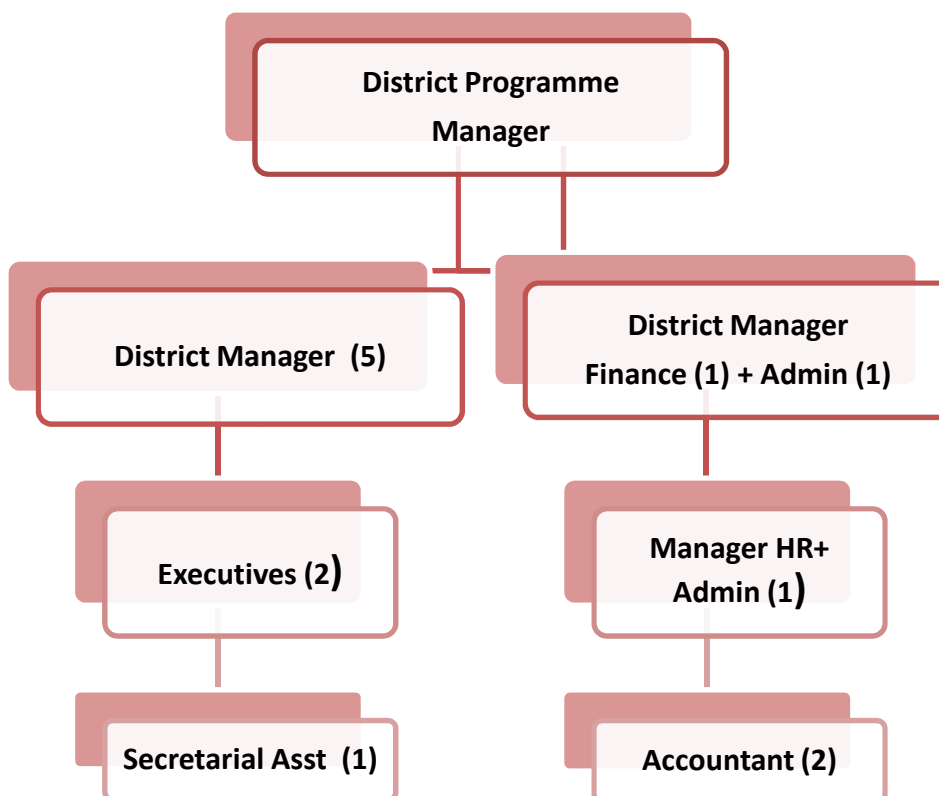


SMMU Level: The process monitoring staff is required to identify strategic issues that need attention of the state project managers. In addition, one thematic area would be identified for in-depth study in each quarter. The consultant may suggest few additional areas that need to be explored as part of process monitoring

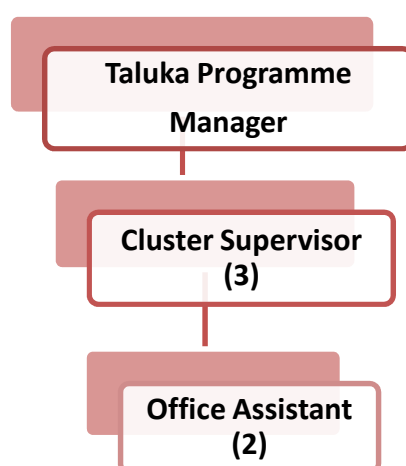
The scope of evaluation is coverage of all districts and the SHGs in the districts for the period from 2012 to 2013 to 2016-2017. The purpose of the evaluation is to study the status and functioning of Self Help Groups and the impact of the SHG federation on SHGs.



Thematic verticals- Social mobilization & Capacity Development, Financial Inclusion, Livelihoods, Social Development, Skills, Monitoring & Evaluation



**TMMU Level:** The process monitoring at TMMU level should monitor all crucial processes related to the project implementation and identify critical deviations that need the attention and action of the project team at block level. The process monitoring agency should prepare a checklist of all key processes and identify quality standards / levels at the inception stage and use the checklist to rate the processes in sample villages and identify issues that need attention of block level project staff. The quality standard or benchmark for each process and project activity would be decided and agreed upon at the beginning of the assignment by the State project team. The monthly report (concerned TMMU / DMMU) should identify villages where the process deviation was observed or assessed and identify corrective measures. The process monitoring for TMMU level would be more operational in nature and identify operational bottlenecks and process level issues as well as the learning.



1 Cluster supervisor for each thematic head- Social mobilization, Financial Inclusion, Livelihoods, Social Development, Skills

**GP/Village Level:** The staff would be required to undertake monitoring of project activities and processes adopted in the implementation of component activities under Social Mobilization, Institution Building, Financial Inclusion, Livelihoods Promotion and convergence. The staff is required to study the functioning of SHGs and their federations and the services provided by them to the member households. The staff would be expected to identify and assess the process and quality of implementation, the internal and external factors affecting implementation and intended and unintended outcomes. More importantly, the staff shall provide feedback and recommendations to improve the quality of project implementation and required to provide concurrent

### 1.3 Log Frame

Aajeevika- National Rural Livelihoods Mission (NRLM) was launched by the Ministry of Rural Development (MoRD), Government of India in June 2011. Aided in part through support by the World Bank, the mission aims at creating effective and efficient institutional platforms of the rural poor, enabling them to increase household income through sustainable livelihood enhancements and improved access to financial services.

#### 1.3.1 Comparison of SGSY with NRLM

SGSY	NRLM
<b>Predefined unit cost parameters</b>	<b>Financing norms reflect entitlements. States free to fix ceilings within overall framework</b>
<b>Subsidy linked bank credit</b> a. Subsidy envisaged as viability gap funding or to enhance residual incomes for poor b. limited doses of credit	Subsidy is a ‘ <b>resource in perpetuity</b> ’ and used as catalytic capital for leveraging bank finance. Engagement with banks all along the credit cycle with emphasis on repeat finance Co-invest in new developing new products and alternate service delivery mechanisms
<b>Allocation based approach</b>	<b>Demand based approach</b> to achieve agreed outcomes in a ‘time bound manner’
Monitoring of <b>physical and financial targets</b>	Systematic <b>monitoring of outcomes</b> like -mobilization of all poor -quality of institutions -leverage of bank finance -Improvements in productivity and turnovers -coverage of social security and safety nets

Aided in part through investment support by the World Bank, the Mission aims at creating efficient and effective institutional platforms of the rural poor, enabling them to increase household income through sustainable livelihood enhancements and improved access to financial services.

#### 1.3.2 NRLM key features

NRLM aims to eliminate rural poverty through promotion of multiple livelihoods for each family, from each poor household one woman member to be brought into Self Help Groups (SHGs) Universal coverage of all 8-10 crore rural poor households by 2024-25 - to be organised into 70-90 lakh SHGs and their federations at the village (VO) and cluster level (CLF), Being implemented in a phased manner as it requires creation of social capital of the poor and capacity building of stakeholders. Long term handholding support – each poor household receives a minimum 6-8 years of continuous support and then 24x7 supports from



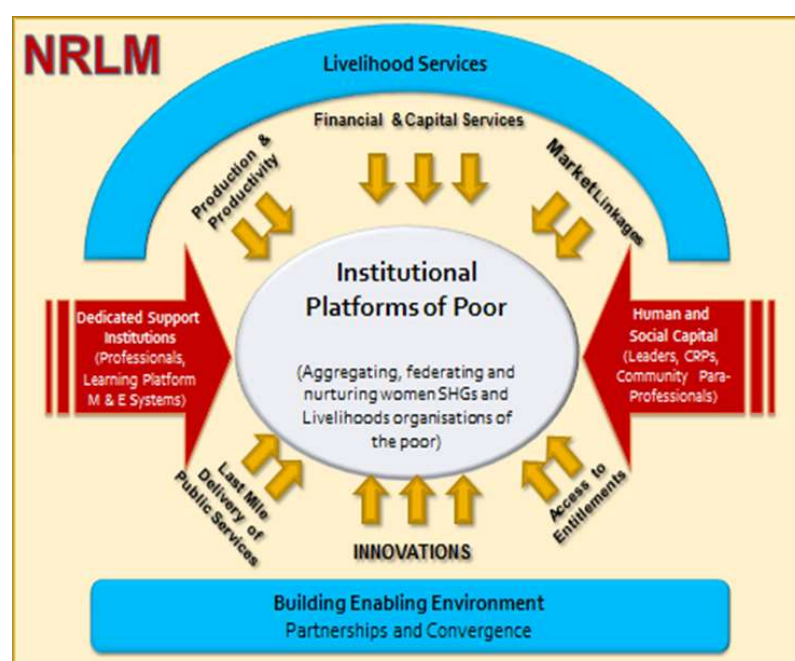
their own institutions. Dedicated and well trained professional manpower for implementation right up to block level.

In addition, the poor would be facilitated to achieve increased access to rights, entitlements and public services, diversified risk and better social indicators of empowerment. DAY-NRLM believes in harnessing the innate capabilities of the poor and complements them with capacities (information, knowledge, skills, tools, finance and collectivization) to participate in the growing economy of the country.

NRLM implementation is in a Mission Mode. This enables (a) shift from the present allocation based strategy to a demand driven strategy enabling the states to formulate their own livelihoods-based poverty reduction action plans, (b) focus on targets, outcomes and time bound delivery, (c) continuous capacity building, imparting requisite skills and creating linkages with livelihoods opportunities for the poor, including those emerging in the organized sector, and (d) monitoring against targets of poverty outcomes. As NRLM follows a demand driven strategy, the States have the flexibility to develop their livelihoods-based perspective plans and annual action plans for poverty reduction. The overall plans would be within the allocation for the state based on inter-se poverty ratios.

### 1.3.3 NRLM Mission

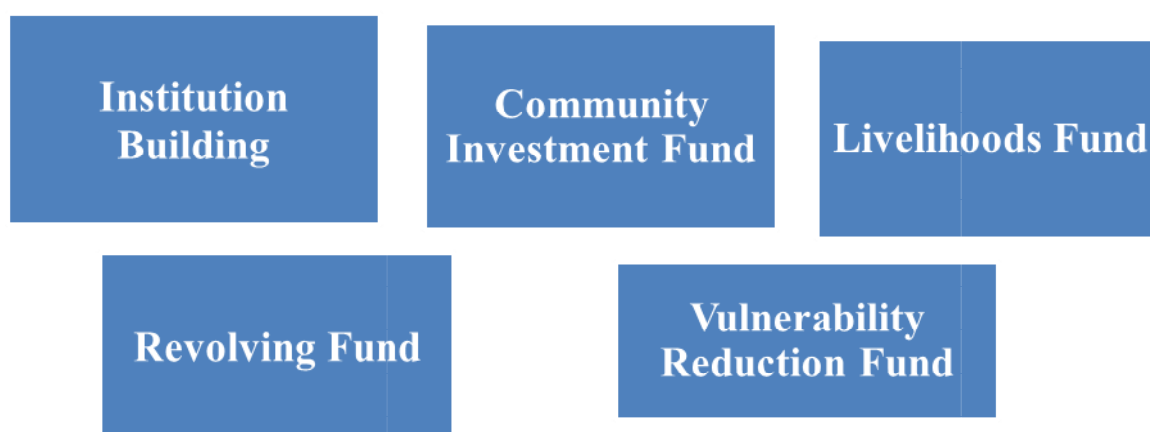
"To reduce poverty by enabling the poor households to access gainful self-employment and skilled wage employment opportunities, resulting in appreciable improvement in their livelihoods on a sustainable basis, through building strong grassroots institutions of the poor."



### 1.3.4 Support Structure

NRLM has set up dedicated sensitive support units at the National, State, district and sub-district levels, to catalyse social mobilization, build institutions, capacities and skills, facilitate financial inclusion and access to financial services, support livelihoods and to promote convergence and partnerships with various programmes and stakeholders. These units would be staffed with professionally competent and dedicated human resources.

### 1.3.5 Financial Support Federation



### 1.3.6 NRLM – Different components of Financial Support

- \* Revolving fund to SHGs of Rs.10, 000 to Rs.15, 000 per SHG.
- \* Community Investment Fund (CIF) to SHG federations to support SHG members for livelihoods promotion and vulnerability reduction (up to Rs.1.75 Lakhs per SHG and Rs.75, 000 per member).
- \* Capacity building of SHGs and their federations, SHG members and other key functionaries (up to Rs.7,500 per member)
- \* Setting up/start-up cost of SHGs, their federations (Rs.10,000 per SHG)
- \* Interest subvention to enable women SHGs to avail bank loans (up to Rs.3 lakhs) at 7% per annum and at 4% per annum in 150 backward districts on prompt repayment.
- \* Bank credit provided to SHGs – Rs.94,700 Crore since 2013-14

At the national level, the Ministry of Rural Development (MoRD) is required to provide technical and professional support to the states to establish the Mission societies, implementation architecture and systems and guide them in the implementation and monitor their progress. For this, the NRLM Empowered Committee (EC) has been set up which reviews and approves the Implementation Plans and Annual Action Plans and release the

funds to SRLMs. The Joint Secretary/Additional Secretary, Rural Livelihoods (RL), MoRD leads NRLM as Mission Director and Chief Executive officer (CEO) of National Rural Livelihoods Promotion Society (NRLPS) with the Union Minister In-charge of the Ministry/ Department dealing with the Society shall be the ex-officio President of the Society. NRLPS comprises a multidisciplinary team of professionals from open market on contract, and requisite support staff to provide wide ranging professional and technical support to the National Rural Livelihoods Mission and the State Rural Livelihoods Missions in the implementation of their Mission Objectives.



NRLM guided by Pancha Sutra

1. Regular Meetings
2. Regular Savings
3. Regular Inter-Loaning
4. Timely Repayment of Loans
5. Up-to-date books of Accounts

NRLM advocates Dasa (10) Sutras, including

1. Health, hygiene and sanitation
2. Education
3. Active involvement in PRIs
4. Access to entitlements and schemes
5. Sustainable livelihoods

### 1.3.7 Goal

The Government of India, Ministry of Rural Development has restructured SGSY as “Aajeevika”- National Rural Livelihoods Mission (NRLM) and is being implemented from

2010-2011. The State Government is implementing this scheme in phases through Karnataka State Rural Livelihood Promotion Society in the name of “Sanjeevini”.

## **1.4 Problem Statement**

The outcome of the project is to create awareness on issues towards empowerment, bringing in confidence, leadership qualities, decision making in public and private spheres, to participate in political, economic, social activities, better community networking and participation. The economic and financial stability can lead to development of basic infrastructure and needs for the family and community. This could further enhance their economic and financial status to be self-reliant.

The changes or the impact one could access in the project is the overall development of the community. Women becoming a part of social inclusion, economic independence and financial stability could contribute to empowering oneself.

### **1.4.1 Objectives of the evaluation**

The survey is an integral part of the Mission’s approach which allows evaluation of the programme to examine the need for new interventions in the SHGs to study the status and performance of SHGs [including financial and grade 1] and its impact on socio – economic status of its members.

- To examine the activities undertaken by women and assess their performance.
- To identify the challenges faced by SHG groups with regard to linkages to banks in availing funds and loans.
- To study the functioning of the SHG federation and problems faced by the federations and its impact on SHG members.
- To examine the training adequacy and requirements of the SHGs.
- To evaluate the functioning of regional training institutions and their functions, resources available and challenges faced in carrying out the training.
- To identify constraints in implementation of the scheme and to suggest measures for its improvement.

**Table 1: Comparison with other programmes**

IRDP	SGSY	NRLM
Targeted towards small and marginal farmers, agricultural labourers and rural artisans living below the poverty line	Targeted towards women group	Building institutions for the poor with multi stakeholders
Self-employment programme	Self-employment through SHG	Livelihood programme
Did not address divergent livelihood needs of the poor	Collective Enterprise Community driven	

**Table 2: Uniqueness of Self-help groups under SRLM in Karnataka**

Social mobilization	Community participation at each stage, reaching the last person
Capacity development and social inclusion	Marginalised to mainstream
Livelihood promotion	Farming and allied activities with market creation, marketable and employable skills, promoting inherent artisan skills
Financial linkages	Proactive and effective bank relationship, safe and financial profitable habits
Partnership for entitlement and additional benefits	Reaching key entitlements, proactive partnership for comprehensive benefit.

## 1.5 Review of Past Literature, Previous Evaluation Studies related to this Study.

*In this section two dimensions are involved, one is the references of books on research and gender component which high lights the influence/role of Feminist research methodology in the project, so as to bring the relevance of understanding the research from a feminist perspective. These references have been able to guide the researcher in the FGD, Case Studies and in the collection of samples and analysis.*

*The second dimension is the references on SHGs. This section is to validate the application of Feminist Research and Perspectives. The studies highlight the empowerment of SHG members without the application of Feminist Research Methodology, but yet these sources have been able to give insights into few areas of Women's empowerment.*

These dimensions are important from the research and theories perspective

### **1<sup>st</sup> Dimension**

#### **Feminist Counselling in Action -Jocelyn Chaplin – Sage publications**

For counsellors, therapists, trainees and others who want a deeper understanding of how society affects them psychologically, the revised and updated edition of *Feminist Counselling in Action* is the ideal resource. Drawing on feminist theory, Jocelyn Chaplin points to the deeply entrenched, hierarchical ways of thinking which permeate every level of our lives.

The author presents an alternative rhythm model that when applied in counselling increases self-confidence, 'wholeness' and improved relationships. In this model, the counsellor is not seen as the expert or the doctor, and the client is not a patient. They are two equal but different people using 'clues' to understand and improve the life of the client. To illustrate, the author includes vivid case examples throughout.

#### **Theories of Women's Studies, edited by Gloria Bowles and Renate Duelli-Klein. Women's Studies: University of California, Berkeley, 1980- Rutledge**

The writers agree on certain assumptions: that women's studies is education for social change, intimately linked to the women's movement; that its goal of improving the status of women is perfectly legitimate, since no academic discipline is neutral and value-free; and, as Gloria Bowles says in her introduction, that "Women's Studies, by putting women at the centre of inquiry, is a truly new and necessary approach to knowledge, The collection is distinguished by its detailed exploration of the relationship of women's studies to the structure of knowledge and the methodologies for acquiring it. The authors attempt to set women's studies in context, examining its relationship to the evolution of other academic disciplines and to other critical theories of higher education. Renate Duelli-Klein's essay, "How to Do What We Want to Do: Thoughts about Feminist Methodology," implicitly takes issue with Coyner's view that methodologies in women's studies will remain essentially the same as those in other social sciences and humanities. She argues that research in women's studies must be for women, not just on women, and provides a sustained example of "inter subjective," action-oriented research as a counter to the ostensibly objective, "context-stripping" research of the traditional social sciences. Duelli-Klein agrees that women's studies must become an academic discipline in its own right, and suggests that developing and teaching feminist methodology will be an essential project of the discipline.

**Research and Inequality edited by Carole Truman, Donna M. Martens, Beth Humphries**

It has been noted by researchers from a variety of backgrounds that the dominant research paradigms of social research have frequently failed to represent viewpoints of many marginalised groups. The authors of this collection highlight the imbalance by looking at issues such as ethnicity, sexual orientation and identity, disability, gender and ethnicity, health and old age. The marginalised groups are addressed in research conducted among groups of people who may often be the objects of research but seldom have control about what is said to them

Written by contributors from a wide range of backgrounds, cultures and nationalities, the chapters explore the way in which the issues of social diversity and division within the research might be addressed. In considering whether they might be addressed through an emancipatory research paradigm, the book also examines the philosophical tenants and methodological implications of such a research approach as an example.

**Re-presenting Feminist Methodologies: Interdisciplinary Explorations, Kalpana Kannabirān, Padmini Swaminathan Rout ledge, Taylor & Francis Group**

This book tracks the trajectory of gender in the social sciences and humanities through an exploration of the challenges and contradictions that confront contemporary feminist analysis as well as future directions. Drawing on research in India, the essays in the volume engage with the subject in imaginative ways, each one going beyond documenting the persistence of gender inequality, instead raising new questions and dilemmas while unravelling the complexities of the terrain. They also interrogate extant knowledge that has 'constructed' women as 'agentless' over the years, incapable of contesting or transforming social orders - by taking a close look at gendered decision-making processes and outcomes, sex for pleasure, health care practices, content and context of formal schooling or the developmental state that 'mainstreams' gender. Do existing feminist methodologies enable the understanding of emerging themes as online sexual politics, transnational surrogacy or masculinist 'anti-feminist' sensibilities? The feminist methodologies delineated here will provide readers with a toolkit to assess the criticality of gender as well as its nuances. The work foregrounds the importance of intersectionality and builds a case for context-specific articulations of gender and societies that destabilize binary universals.

## II Dimension

[http://planningcommission.nic.in/reports/sereport/ser/ser\\_shg3006.pdf](http://planningcommission.nic.in/reports/sereport/ser/ser_shg3006.pdf)

Swarnajayanti Gram Swarajgar Yojana (SGSY) has been launched with the objective of bringing every assisted family above the poverty line within three years, through the provision of micro enterprise. In view of the above, it was felt that there is a need for a critical examination of the strategies adopted, the interventions sought, funds flow and its utilization, organizational structure and the mechanism of implementation by the implementing agencies in sampled states to understand the impact, failures and success. Voluntary Operation in Community and Environment (VOICE) has been entrusted to undertake a detailed study of the funds released by the Central and State Governments and utilization of the same by line departments so as not only to assess the extent to which it has been possible to achieve the aims and objectives of the SHGs beneficiaries, but also to review the scheme itself and suggest policy measures to improve the situation.

Mahendra Varman. P (2005), in a paper title, "Impact of Self Help Groups on formal banking Habits" makes a model attempt to examine whether there is any association between the growth of Self Help Groups and the increase in female bank deposit accounts and whether Self Help Groups have a tendency to influence account holding in formal banks among individual households. The analysis also reveals that being a member in Self Help Groups and more importantly having leadership experience in Self Help Groups greatly influence the bank account holding. Leadership experience in Self Help Groups would also improve an individual's banking habits.

Women Empowerment through Self-help Groups (SHGs) 2011 by A. Abdul Raheem (Author) provides a vivid account of the various measures taken by the government of India for the economic, social, and political empowerment of women. More importantly, it examines the role of SHGs in women's development, thereby envisaging a synthesis of the formal financial system and informal sector.

Empowerment of Women through SHG and Role of Education: An Analysis Saroja Kanta Choudhury Pedagogy of Learning, Volume-1, Issue-3, pp. 27-35, July 2015 (International Journal of Education) ISSN: 2320-9526 (Print), ISSN: 2395-7344 (Online) Website: [www.pedagogyoflearning.com](http://www.pedagogyoflearning.com) .

Empowerment of women is a big task before the nation. This requires economic opportunity, property rights, political representation, social equality, personal rights and



many other rights against exploitation and violence. To improve the condition of women in rural and tribal setup needs more strategic and systematic planning. The reality is rural farm women are invisible in statistics, they remain unreached and unattended in planned development efforts and they are with no access and control on the resources. Even this is the situation of women all over the world- in the words UNDP report “While 67% of the world’s work is done by women, only 10% of global income is earned by women and mere 1% of global property is owned by women. Access to social security is fundamental human rights. While the country is experiencing faster growth in its Gross Domestic Product (GDP), a major concern is the balanced growth to bridge the gap between rich and the poor. Self Help Groups (SHGs) have become the vehicle of change in rural areas, transforming the lives of marginalized sections. In this regard 73rd and 74th Amendments of Constitution of India in 1993 have set landmarks to ensure empowerment of women politically. But our mission to enable this section to enjoy their right cannot be complete without education. Present study throws light on the performance level of women in functioning SHG and role of educational background for making this socio-economic enterprise a success.

Economic Empowerment of Rural Women by Self Help Group through Micro Credit Murthy, P, Economic Empowerment of Rural Women by Self Help Group through Micro Credit (January 18, 2013). Available at SSRN: <https://ssrn.com/abstract=2203040> or <http://dx.doi.org/10.2139/ssrn.2203040>

Empowerment in the context of women’s development is a way of defining, challenging and overcoming barriers in a woman’s life through which she increases her ability to shape her life and environment. It is an active, multidimensional process which should enable women to realize their full identity and power in all spheres of life. The rural poor with the assistance from NGOs and various microfinance institutions have demonstrated their potential for self-help groups to secure economic and financial strength. Various case studies prove that the credit availability has an impact on women's empowerment. Thrift is a very important indicator of a group’s success because consistent growth in thrift is a clear indication of the growing confidence of the members in the group. Collection of thrift is a major activity of the SHGs. The poor who need money for purchase of various consumption goods quite often meet their contingencies by borrowing from professional money-lenders and others at high rates of interest. SHGs have been extremely effective in creating the habit of savings among the rural poor and mobilizing it for common good. Governments and NGOs should look beyond credit and follow the 'credit with social development' approach.

Policy implications and programme attributes are to be framed to achieve better results in reducing poverty and empowering women.

## 1.6 Evaluation Framework

In this evaluation the study has aimed

- To identify the strengths and weakness of the scheme for their sustainability and capacity to improve women's status in the long run
- To examine the challenges in meeting the goals of empowerment of women
- In suggesting measures for better integration of different approaches and efforts
- The state Mission has implemented Annual Action Plans (AAPs) towards realizing the Mission's objectives

**Table 3: The Mission's objectives are Details of expenditure incurred for the past four financial years are as follows:**

Sl. No	Year	Expenditure incurred
1	2011-12	Rs 0.11 crore
2	2012-13	Rs 1.27 crore
3	2013-14	Rs 36.74 crore
4	2014-15	Rs 39.01 crore

Source: KSRLM, GoK

Eventually, the Mission will be implemented in 29,406 villages, 5,628 of Gram Panchayats scattered over 176 blocks of 30 districts in the state. The Mission has as its focal points Self-Help Groups (SHGs) in order to achieve its objectives of poverty alleviation through self-employment and skills training and up gradation. In line with the NRLM guidelines the Mission will be implemented in phases and it will cover all the districts of the State in 5-7 years. The first phase covers the following intensive districts and talukas: The phase 1 of the programme covered the following five districts and the talukas in the district on intensive basis

**Table 4: Sample Frame**

District	Total SHGs	Sample size
Mysore [Hunsur, Nanjangud]	7746	366
Tumkur [Pavagada, Sira]	7887	368
Koppal [Yelburga, Kustagi]	4784	356
Gadag [Naragunda, Gadag]	5052	357
Uttara Kannada [Ankola, Yelapura]	3284	344
Total	28753	1791

Source: Terms of Reference

### 1.7 Evaluation Matrix

In the course of evaluation study the following questions, as per the ToR were attempted to be answered. The Table below gives an indication of the source for information / answers and the method with which the information was gathered. At the time of reporting, data gathered have been analysed and findings are being interpreted.

Sl. No.	Questions	Responses	Indicators
		Literature & secondary data	
1.	What is the existing status of SHGS in terms of sustainability and years of experience	The SHGs have been able to sustain. So far none of the SHGs have been dissolved	Formation of SHGs groups criteria and initiating government schemes under SRLM
2.	1. How many SHGs availed revolving fund credit from banks? 2. Whether there is any difference among the SHGs before and after SRLM	1.1000 SHGs 2. The SHGs after joining the SRLM improved their status socially, economically and financially.	Economic and financial status for the revolving fund and empowerment status for the difference among SHGs before and after joining SRLM.
3.	What are the challenges faced by newly formed SHGs after NRLM? to what extent are they Integrated with the non NRLM group	Creating awareness on NRLM. Membership to the group would exceed than expected. With the Non NRLM groups the members were able to organise few programmes in joint ventures.	Communication skills, awareness on SRLM program

4.	What is the extent of support from the government and its impact on the SHGs	The Government has been able to help the members and the federation as the situation arises, this has led to the popularity of the scheme.	Constant networking and meetings
5.	To what extent the SHGs are inclusive in character based on the composition of the members	The SHG members belong to different class, communities and religion	Caste, religion

### 1.7.1 SHGs Members and Beneficiaries

Sl. No.	Questions	Responses	Indicators
		Literature and secondary data	
1.	Whether beneficiaries are utilizing the loan for the purpose for which it was sanctioned? If not what action is taken in case of mis-utilization? For what purpose was loan utilised.	The members are utilizing the loan amount for the purpose it was sanctioned for. So far no defaulters.	Loan and Banking systems and transactions
2.	Nature of economic activities undertaken by members? Examine their potential marketing constraints and sustainability	Farming, dairying, inland fisheries are the main economic activities. Lack of skill development, training and marketing.	Economic, empowerment
3.	Whether there are any success stories and good models for emulation	Yes case studies have been taken.	Social economic, political, empowerment
4.	Whether the economic and social conditions of the beneficiary families improved? If so to what extent.	The economic and social conditions are improved. The beneficiaries are earning respect from the family and community.	Social, political empowerment

5.	Whether there is an increase in their level of awareness about government programmes and utilization of services.	Awareness of government programmes are limited and very few programmes are utilized.	Empowerment
----	---	--	-------------

### 1.7.2 Taluk/ district level federation

Sl. No.	Questions	Responses	Indicators
		Literature and secondary data	
1.	What are the roles and responsibilities of federation/ how many federations are formed and functioning at district and taluka levels	Federations are able to create awareness on the programs and schemes under SRLM. Encourage the beneficiaries to participate and be vocal.	Conducting Meetings, activities
2.	What are the problems resolved by the taluk level federations on organizational groups	Funds/loans distribution, participation, membership issues.	Regular meetings and follow up
3.	What are the constraints in implementing the scheme and suggested measures to improve the existing scheme? What is the status of record keeping and reporting?	Lack of awareness on the scheme. To bring in a booklet on the scheme information. The record keeping book and reporting are updated	Individual responses.

### 1.7.3 Rural self-employment training institute

Sl. No.	Questions	Responses	Indicators
		Literature and secondary data	
1.	Whether training institutes are established at district level if not what arrangements are made?	No training institutes are established at district level. Individuals and experts are invited to train the beneficiaries	Training skills in innovative areas and skill development - interview,
2.	Whether training programmes are uniform across the state. To what extent the regional requirements are met in the training programme	Yes the training program is uniform throughout the state. Very limited regional requirements are given prominence	marketing and finance.
3.	What is the suggestion to increase the participation of SHG members in the training?	To create awareness on the scheme, reduce the bank loan interest	Awareness, communication
4.	What are the problems faced by the training institute in carrying out the training? And what are their suggestions to overcome the problem.	The training was done by Individuals and experts to train the beneficiaries.	Conveyance, convenient and easy accessibility for public transport.

## 1.8 Evaluation Methods and Techniques

There has been ample of studies and analysis on SHGs. This study focuses on non-farm livelihood and empowering women and in doing so application of understanding and explaining the nature of women's experience can be used as an interim guide. As there is lack of awareness and consciousness in identifying women's experience from a feminist perspective, we need to adopt both theoretical perspective and feminist methodological guidelines to address the study.

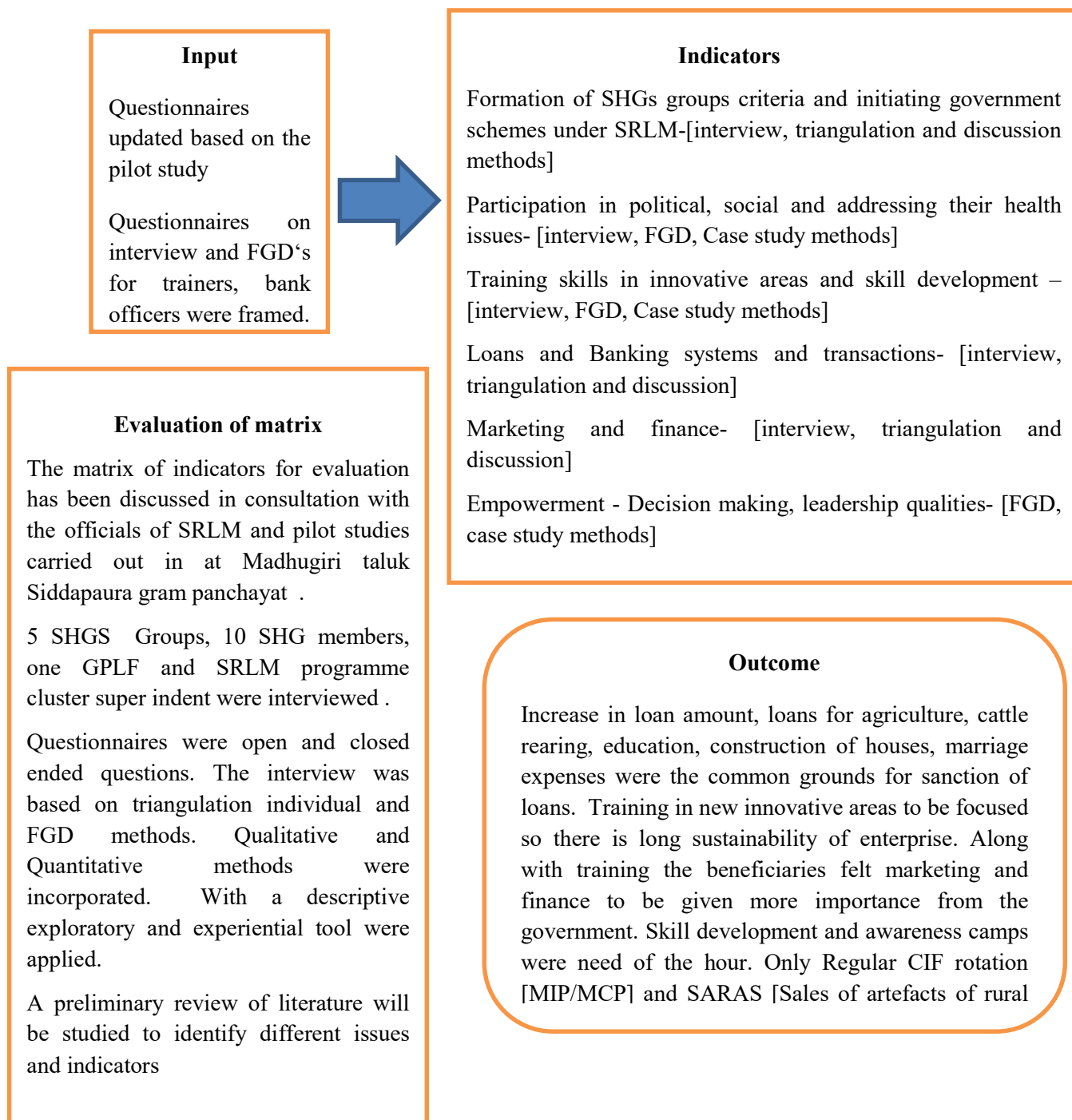
By the application of feminist research methodology the researcher firmly believe in subjectivity application, Traditional science embraces the values of objectivity where the observer and the observed are separate and it believes in expertise, neutrality, separateness. This becomes an important part of true objectivity. Whereas the feminist scholars reveal that

the observer and the observed are not separated. They believe in subjective knowledge, understanding, communication and experience. Conscious subjectivity involves the consciousness among the researchers and the research. The subjective experience of each of the researched women is validated and acknowledged. As Marcia Westcott suggests inter subjectivity where women are at the centre of the study and they are neither compared nor measured against normative male standards. Here research of women would become research for women only if the researchers own experience is counted and the theory and the practice of a woman is split. In a battered women cases if conscious subjectivity or inter subjectivity is applied in the research, even though the researcher may not have been battered in this society they would have experienced some forms of humiliation and survived. It is in this context the conscious subjectivity and inter-subjectivity becomes relevant.

It would be a quantitative and qualitative study with a combination of Descriptive, experiential, exploratory methods of data collection and would have both primary and secondary tools through observation and also interview schedules. FGD and Case studies are also imparted, Random sample design – with strata based caste, religion, and educational, economic index would also be observed. Statistics has been used to analyse the data to provide a clear insight into the issue. For this purpose percentage analysis has been carried out. Graphical representation of data is also used to improve the effectiveness of presenting the data.

### **1.8.1 Data and information sources**

1. Primary sources: Structured interviews based on open ended and closed ended questions were framed. Interview schedules and FGD were conducted for the Beneficiaries, SHGs, SHGs members, Taluk and district local federations, Rural Self Employment Training Institute [trainers]
2. Secondary sources: Previous studies to be referred. Books, journals, internet for collection of the information, the details for the secondary source of information are provided to the department waiting for the information to be furnished from the department.





**Table 5: Data and information sources**

Sl. No.	Evaluation questions	Indicators	Data sources
1	SHG beneficiaries	Loans, marketing, training Empowerment –political, economic, social decision making, savings, income generating etc.	FGD methods, Questionnaire and Interviews
2	SHG Group	Administration problems, programmes, training, networking, meetings	Interview through questionnaires, FGDs and discussions
3	SHG members	Loans, economic activities , training, counselling, social/ political participation	Interview methods
4	Taluk and district officers	Programmes, initiatives, networking, administration, changes	FGD and Interviews
5	Training institute	Training programmes, administration problems, trainers, networking, skill development	Interview methods and FGD

### 1.8.2 Questionnaires and other tools of data collection

The Questionnaires are based on economic activities, income production, empowerment indicators like political participation, decision making leadership qualities etc. through questionnaires and interview schedules and these data information will be collected from

1. SHGs Beneficiaries
2. SHGs Groups
3. Trainers from the training institute
4. Case studies to be formed
5. Officials from taluk and district level federations
6. Extensive use age of desk materials available from the taluk offices
7. Checklist for Field investigators.

## **1.9. Sample and sampling design**

### ***1st Stage: Selection of the districts***

All the five districts where the programme is intensively implemented are selected for the evaluation study. The total SHGs in these districts are collected

Sample size 1791. A cross sectional method can be used

### ***2nd Stage: Selection of the Talukas***

The main objective of promoting self-help groups is to promote women development and empowerment of poor and marginalized women. Two Talukas from each district to be selected based on gender inequality index – High and Low. The GII is estimated in the District Human Development Index 2014 (available in the district website). Total 10 Talukas are selected for the study.

### ***3rd Stage: Selection of Gram Panchayats***

From each taluk the samples are equally distributed among the Gram Panchayats based on a random sampling covering urban, rural and remote areas, from these selected Gram Panchayats all the SHGs are covered.

***4th Stage: Selection of SHG members***– based on their political participation, and social activities, and success stories case studies could be more relevant.

From each SHG 20% members are drawn on a random basis. The sample will be approximately 7100 members.

As per to the evaluation 2 FGDs with SHG beneficiaries/Members in a block were selected. Thus, a total of 20 FGDs were carried-out. Further, in-depth interviews with 4 beneficiaries (i.e. total 40) who started business enterprise were selected per district. Besides, the evaluator carried out in-depth interviews with SRLM, Federation (District, Block, and Village) and District Training Institute about problems and challenges in implementation of scheme and suggestion to improve the performance of the scheme. A control of 1% of SHGs in the selected SHG beneficiaries who were not able to avail loans were chosen for control analysis.

**Table of Selection of SHGs**

Sl. No.	Name of district	Total SHGs	Sample SHGs
1	Mysore	7746	366
2.	Tumkur	7867	368
3	Koppal	4784	356
4	Gadag	5052	357
5.	Uttara Kannada	3284	344
6.	Total	28753	1791

Source: Terms of Reference of the Study.

### 1.9.1 Method of data analysis

Data entry and analysis is done using SPSS version 16. Data would be presented as proportions and percentages and as correlations of relevant variables. Tabular and graphical representation is used for trend analysis Content analysis shall be made of the FDG's across respondents.

### 1.10. Limitations/ Constraints

1. Availability of SHG members for the interviews/ FGD/ was cumbersome due to lack of free time from the members. To fix the time, place as per to their convenience was tough.
2. Election code of conduct and later due to floods the data collection was delayed
3. Due to Coved -19 pandemic it was difficult to access the data as the office was closed. The compilation and final analysis was delayed.



## **2. Objectives and Performance of the Scheme**

### **2.1 Objectives of the scheme**

1. Development of livelihood opportunities for the rural poor, especially women and marginalized groups, through promoting community institutions- women self-help groups, Federations, producer organizations- economic inclusion
2. Financial inclusion through project fund and bank linkages. Thus it aims to help 80% of the SHGs come out of the government dependence in 10years i.e. to achieve self-sufficiency through various livelihood programs and other business models.
2. Social inclusion- mainstreaming women in social sphere- increased social and political participation

Since the final outcome of the project critically depends on the strength of the process adopted, tracking them on a continuous basis would assume importance in decision-making. In this regard, the process monitoring would support the project management team and other stakeholders in developing understanding on how and through what processes inputs get converted into outputs; what issues are critical in that conversion process and what action is necessary to increase the effectiveness of the project interventions. Process monitoring seeks to assess whether the processes observed are closer to the ideal or intended process and what factors are responsible for such deviations, if any, and to explore what needs to be done to achieve the ideal/intended process. It is a key management tool for staff at all levels (State, District and Taluka).

### **2.2 Performance of the programme**

To promote inclusive growth of a nation's gender mainstreaming and women empowerment, the Government of India, State Governments and various non-government organizations in India have formed Self-help groups to make women financially independent.

Self-help groups is one such area for women's empowerment self –help group is an informal association of women to enhance their financial security. As primary focus the other common areas of interest are awareness, motivation, leadership, social and economic mainstreaming. Economic empowerment of women through SHGs benefited not only individuals but also the families and communities as whole through collective action for development. These SHGs have increased their habit of savings and investment in developmental activities which in turn has a profound influence on their economic status in

terms of decision making. Self-help groups were formed under the Stree Shakti programme that have worked successfully to promote empowerment of women.

The Swarnajayanthi Gram Swarozgar Yojana [SGSY] which stressed for an adoption of rural poor group or cluster approach instead of a single employment as followed under IRDP was launched with effect from April 1, 1999 replacing the earlier IRDP. The main objective of the SGSY scheme was to bring poor families above the poverty line by organizing the rural poor into Self Help Groups through social mobilization, training, and capacity building. Till 2010 many non-government organizations played a vital role in the empowerment of women through the formation of SHGs in India.

The Government of India, Ministry of Rural Development has restructured Swarnajayanthi Gram Swarozgar Yojana [SGSY] as Aajeevika-Skills Development Programme [ASDP] National Rural Livelihood Mission [NRLM] In 2011, National Rural Livelihood Mission [NRLM] was launched by Ministry of Rural Development, Government of India in 12 states with high incidence of rural poverty. The objective was to alleviate poverty and create sustainable livelihood opportunities [self-employment and organization]

## **2.3 Inputs**

1. To organize the poor into SHG groups and make them capable for self-employment
2. To bring all the SHGs formed by different organizations under one umbrella.
3. ASDP gives young people from poor communities an opportunity to upgrade their skills and enter the skilled work force in growing sectors of the economy. Training and placement schemes are run in partnership with public, private, non government and community organizations. Strong relationships are being built with industry associations and employers'. The target is to skill and place 50 lakhs youth in the formal sector by 2017.

### **2.3.1 Key Features**

- Provides customized residential and non-residential training
- Minimum 624 hours of training with modules on trade specific skills, IT and soft skills.
- Special programs for Jammu and Kashmir, Minorities and Most critical Left wing Extremist Districts
- Implemented under the supervision of the central and state governments

- 75% assured placement above minimum wages
- Post placement support
- Food and transport support during training

## 2.4 Activities

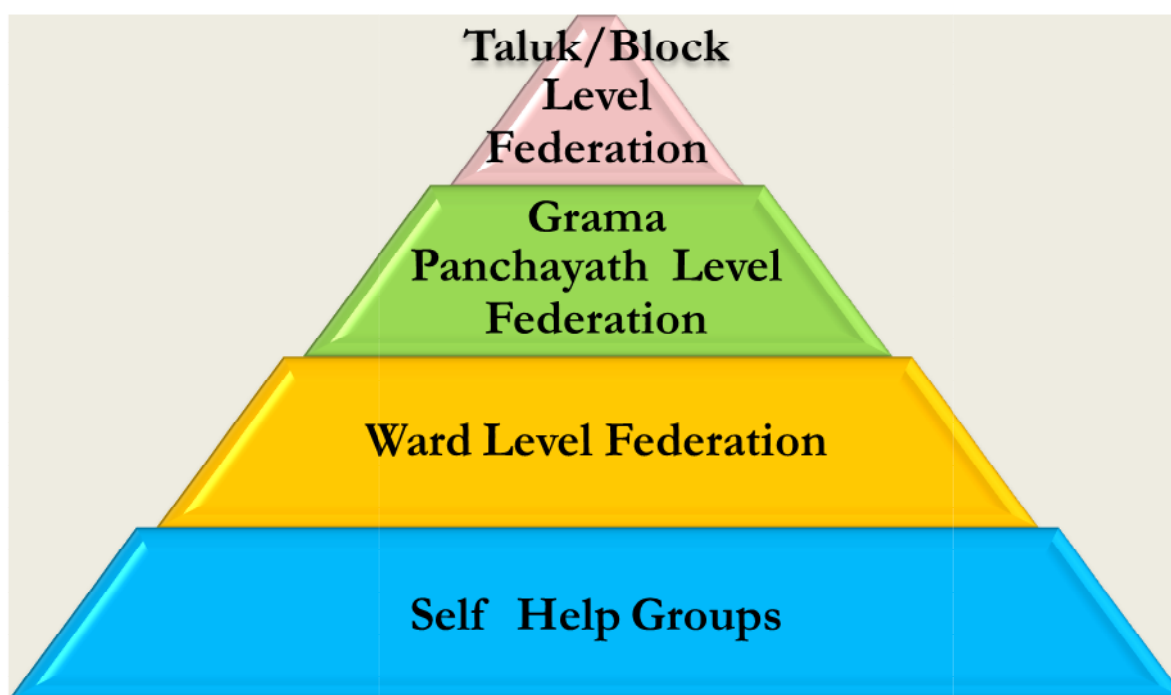
Aajeevika Skills are needed because India enjoys the advantage of having the world's largest population of young people. If we invest adequately in their education and employability, this youth power has the potential to transform the Indian economy. Turning this potential into reality is one of the most significant initiatives that the Central and the State governments need to take have embarked upon. One estimate has it that India has the capacity to create 500 million skilled and certified technicians by the year 2022. If this is done it would make India's growth more inclusive and shared.

The last eight years of experience in implementing multi-State projects, and the experiences of initiatives taken by certain State Governments, have shown that their involvement in ASDP is critical to the success of the Programme.

At present, there has not been significant involvement of State Governments in ASDP. This has clear implications for mobilisation of target youth, scalability, accountability of private partners, sensitiveness to skill demand and supply dynamics etc. It is also seen that where the State Governments have their own skill development programmes with a dedicated machinery that does tracking and monitoring of the training as well as placement and retention of candidates, there has been better quality assurance regarding both the training and retention after placement. These States are in a better position to identify deserving poor candidates, assess local skill gaps, propose suitable skilling programmes, monitor training and placement and muster support for the trainees in the initial stages.

The Karnataka State Rural Livelihood Mission was inaugurated formally on 2nd December 2011. The state Government is implementing this scheme in phases through Karnataka State Rural Livelihood Promotion Society in the name of Sanjeevini. There are total 243961 SHGs with total 3099421 members in all 30 districts in the state under KSRLM and rural Development and Panchayat Raj Department in the year 2016-2017 out of 243961 SHGs 7850 are newly formed under NRLM concept and 1635 were renewed and 234476 are pre NRLM. THE 28753 SHGs under NRLM concept in these five districts are considered for the present study

## Community Based Institutions



Sanjeevini is a community driven and process-oriented programme. The processes include different activities such as awareness building, social mobilization, and development of Community Resource persons (CRPs), Formation of CBOs, strengthening SHGs/ CBOs/ federations/Livelihood Collectives, establishment of linkages and promotion of livelihoods. The conventional methods of monitoring focus on physical, financial and logistic aspects of projects, but do not capture the processes of community perception, satisfaction with project services, inclusion and institutional dynamics. As the community processes do not conform to pre-set rules, deadlines, targets or blue print approaches, responsive and adaptive monitoring is necessary.

### **2.4.1 The major activities of the SRLM are to focus on the nonfarm livelihood.**

1. MEC- [Micro Enterprise Consultants]
2. SARAS [Sales of Artefacts of Rural Artisan's Society]
3. SVEP [Start up Village Enterprise Programme]
4. AGEY [Aajeevika Grameena Express Yojana]



## 2.5 Output

1. The central objective of the Mission is to bring about an increase in the household incomes of the rural poor through sustained livelihood enhancements and improved access to financial and non-financial services. The Mission aims at creating efficient and effective institutional platforms of the poor as mediating institutions.
2. The four key interrelated components of the Mission are (1) social mobilisation (2) social inclusion; (3) financial inclusion; and (4) economic inclusion. The four components are posited on the Community Based Organizations (CBOs) of the poor, which if promoted, capacitated, nurtured and funded initially, are expected to promote and sustain livelihoods of the rural poor.
3. The project aims to form/strengthen SHGs and other community based institutions. These primary groups will be further federated into higher level organizations like Ward/ Gram Panchayat/ cluster/ Taluka level federations. The project has its three tier organizational structure corresponding to state, district and Taluka levels. Dedicated staff at all levels have been positioned for the execution of identified tasks



### 3. Findings (Results) and Discussions

#### 3.1 Knowledge insights.

Michele Olivier and Manon Tremblay (2000) in their recent book on Feminist Methodologies, identify three defining principles of feminist research.

First, feminist research is characterized by its double dimension. As opposed to traditional research, its objectives include both the construction of new knowledge and the production of social change. Historically, feminist research has been formed by women's struggles against the multiple forms of oppression.

Second, feminist research is grounded in feminist values and beliefs. It seeks to include feminism within the process to focus on the meanings women give to their world, while recognizing that research must often be conducted within institutions that are still patriarchal. Feminist principles inform all stages of the research, from choice of topic to presentation of data, acting as the framework guiding the decisions being made by the people involved in the research.

Third, feminist research is characterized by its diversity. It is interdisciplinary and Trans disciplinary. It uses different methodologies and it is constantly being redefined by the concerns of women coming from very different perspectives. Issues such democratic decision making, antiracism, diversity and the empowerment of women including traditionally marginalised women are addressed by the Feminist Research Methodology.

The question that arises is what makes research feminist? It is research done By, For, and About women. It could also mean "feminist researchers produce feminist research" (Robbins, 1996, p. 170). There is no single definition of "Feminist Research" (or "feminism,") many authors point to certain key elements as defining features. These features help distinguish feminist research from either traditional social sciences research, research that studies women, or research that attends to gender but without an agenda for change. The two main points which gives clarity into research process firstly Women's perspective which has always been the base for feminist research. The commencement of feminist research is emerging from the viewpoint that values women's experience, needs, and perception of the social world provide new knowledge grounded in the realities of women's experiences and actively enact structural changes in the social world. Second it could also be the kinds of

questions, methodologies, knowledge, and purpose brought to the research process from women's perspective that makes the feminist research unique

Gender sensitive indicators have become more synonymous with feminist research as the social science research generally omits and overlooks the manifold aspects of gender relations resulting in incomplete and biased research, which in turn leads to the construction of incomplete development policies and programs. Gender-sensitive indicators have the special function of pointing out gender-related changes in society over time. Their usefulness lies in their ability to point to changes in the status and roles of women and men over time, and therefore to measure whether gender equity is being achieved. Use of indicators and other relevant evaluation techniques will lead to a better understanding of how results can be achieved and using gender-sensitive indicators will be more effective in future planning and program delivery.

*Keeping the Feminist Research and Gender Sensitive indicators, this research with qualitative, quantitative, triangulation and descriptive methods would analyse the research from a feminist perspective.*

The present study is carried out in five selected districts, namely, Gadag, Koppal, Mysore, Tumkuru and Uttara Kannada districts covering 1791 Women SHGs and data required to address said objectives which were collected from 7100 women SHG members . District wise distribution of the number of SHG members interviewed is presented in Table-6.

**Table 6: Distribution SHG Members across Districts**

Sl. No	Districts	No. of SHG members Interviewed
1	Gadag	1415
2	Koppal	1411
3	Mysore	1451
4	Tumkur	1459
5	Uttara Kannada	1364

Source: Terms of Reference

### 3.1.1 Socio Economic Profile of Women SHG Members

#### Age Distribution of SHG members

Age is an important indicator that influences the participation and involvement of SHG members in various socio-economic activities of the group. Age distribution of SHG members are presented in Table-2. It may be noted from Table 2, that the average age of women SHG members fall in the range of 38 to 40 years across the selected sample districts. Distribution of Age of women members across districts reveal that, in Gadag, Mysore, Tumkur and Uttara Kannada districts, little more than 60 per cent of women members fall in the age group of 21-40 years who may be broadly classified as belonging to the youth category. In Koppal district women members falling in this category account for only 38 per cent, while 48 per cent of the members fall in the age group of 41-50 years. However, it may also be noted that even the elderly persons in the age group of 61 to 70 [table 7] have shown interest to join Self-Help Groups. All the members are married..

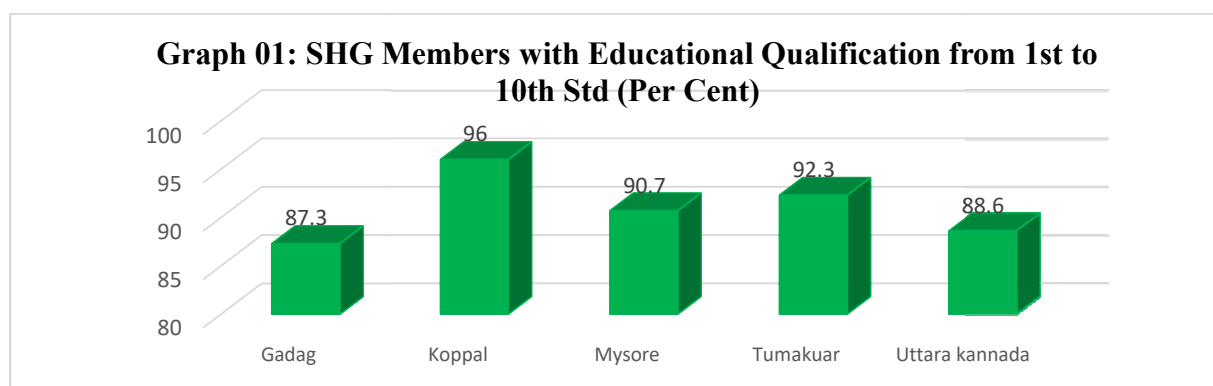
**Table 7: Age Distribution of SHG members**

Age-SHG Members (in years)	Gadag		Koppal		Mysore		Tumkur		Uttara Kannada	
	No.	per cent	No.	per cent	No.	per cent	No.	per cent	No.	per cent
Below 20 years	11	0.8	1	0.1	8	0.6	5	0.3	17	1.2
21-30	304	21.5	83	5.9	267	18.4	272	18.6	230	16.9
31-40	607	42.9	460	32.6	609	42.0	681	46.7	554	40.6
41-50	386	27.3	674	47.8	448	30.9	380	26.0	389	28.5
51-60	99	7.0	189	13.4	113	7.8	100	6.9	143	10.5
61-70	8	0.5	4	0.2	6	0.3	21	1.5	31	2.3
<b>Total members</b>	1415	100	1411	100	1451	100	1459	100	1364	100
<b>Minimum Age</b>	18		19		19		19		18	
<b>Maximum Age</b>	70		65		68		70		70	
<b>Average Age</b>	38		43		39		39		40	

Source: Primary data

In educational background [table 8] all the district SHGs beneficiaries have basic matriculation. When it comes to having higher qualification like a degree Uttara Kannada district tops in Pre University and degree holders with 6.1% and 3.2 % respectively but the same cannot be seen in Koppal which has the least in educational qualification in comparison

to other districts with pre university educational qualification with 2.3% and degree 0.5%. It can also be observed that the SHG member's age in Koppal district is between 41 to 50 years [47.8%] is highest in comparison to other districts where it is 31 to 40 years.



**Table 8: Educational Qualification of SHG Members**

Sl. No.	Qualification	Gadag		Koppal		Mysore		Tumkur		Uttara Kannada	
		No.	per cent	No.	per cent	No.	per cent	No.	per cent	No.	per cent
1	1 <sup>st</sup> Std to 10 <sup>th</sup> Std Passed	1235	87.3	1354	96.0	1316	90.7	1347	92.3	1209	88.6
2	Pre-University	69	4.9	32	2.3	37	2.5	78	5.3	83	6.1
3	Degree	21	1.5	7	0.5	15	1.0	18	1.2	43	3.2
4	Others	90	6.3	18	1.2	83	5.8	16	1.2	29	2.1
	Total	1415	100	1411	100	1451	100	1459	100	1364	100

Source: Primary data

The educational qualifications with regard to pre university level in other districts have helped women to become members in SHGs in the age group of 31 to 40 where they are able to initiate changes and empower themselves. Whereas Koppal district has the 4th ranking [table-8] in the pre university level as a result of this there is a lack of young educated women in the SHG groups. Members who are in the age groups of 41 to 50 lack self-empowerment. Here we can see the impact of literacy on the success of SHG activities.

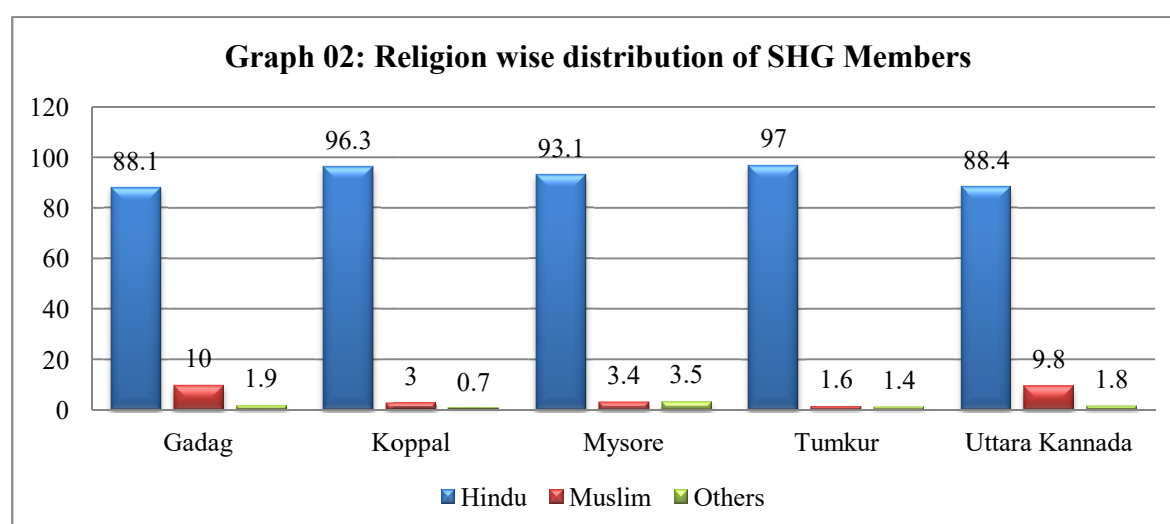
Women with education were able to prepare documents, paper work for the banks/ loan/ other activities without much difficulty. Their education played an important role in the group networking and facilitating other groups for the formation of SHGs. The impact of their education could also be seen in creating awareness on domestic violence, girl child education and other women's issues.

One needs to understand that the real empowerment of SHGs is not through the scheme but through knowledge, skill and education which could open up the avenues.

**Table 9: Religion wise distribution of SHG members**

	Religion	Gadag		Koppal		Mysore		Tumkur		Uttara Kannada	
		No.	per cent	No.	per cent	No.	per cent	No.	per cent	No.	per cent
1	Hindu	1246	88.1	1359	96.3	1351	93.1	1415	97.0	1206	88.4
2	Muslim	142	10.0	42	3.0	49	3.4	23	1.6	133	9.8
3	Others	27	1.9	10	0.7	51	3.5	21	1.4	25	1.8
	Total	1415	100.0	1411	100.0	1451	100.0	1459	100.0	1364	100.0

Source: Primary data



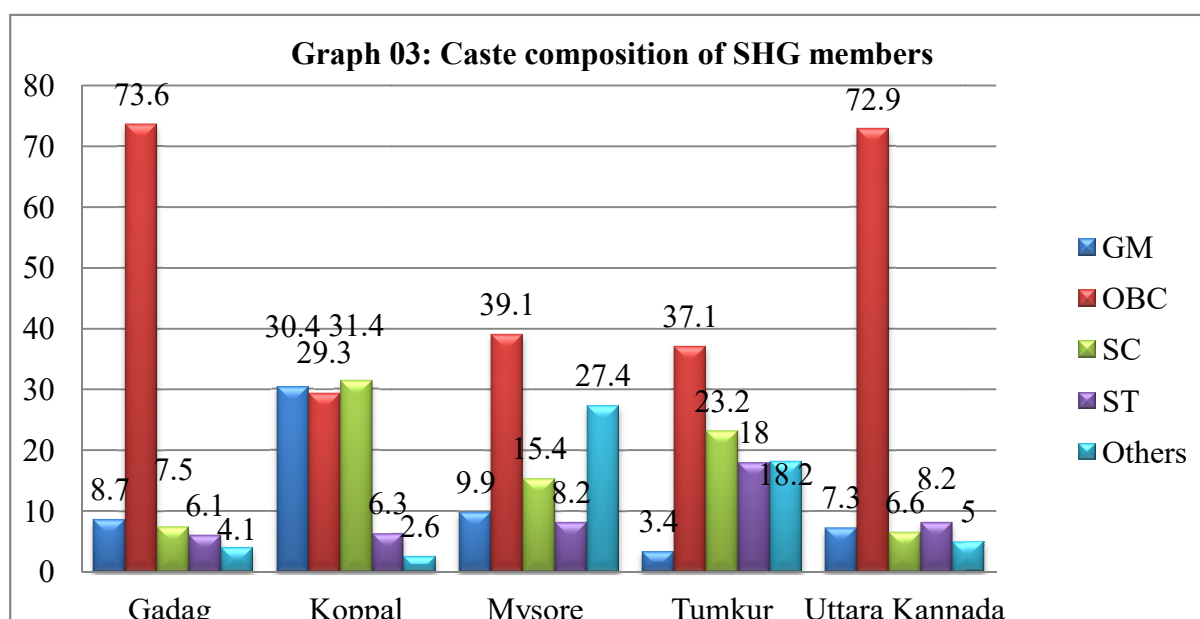
The evaluation study reveals that there is no sufficient inclusive social participation among the SHG groups, especially Scheduled Caste and Scheduled Tribes and Muslims. The economic development of women is possible only when there is social inclusion. These communities are marginalised, socially discriminated, exploited and excluded in mainstreaming of the society. As a vulnerable group with limited social, financial and economic inclusion these women are at the risk of facing different problems like class/ caste hierarchy, religious or gendered practises in their own communities and discrimination which increases the chances of them being excluded from many development programmes. Though the decision making in a group is taken jointly, the data clearly indicates that in caste composition of members [table 5] OBC are the majority in all the districts followed by ST, GM, SC. The number of Muslim members [table 9] in the group from all the districts is very

less decreasing their bargaining power and decision making which curtails their development. Whereas the OBC groups are in a better position both economically and socially. It can be noticed [table 9] that in all the districts the percentage of Hindu women is more.

**Table 10: Caste composition of SHG members**

Sl. No	Caste	Gadag		Koppal		Mysore		Tumkur		Uttara Kannada	
		No.	per cent	No.	per cent	No.	per cent	No.	per cent	No.	per cent
1	GM	123	8.7	429	30.4	143	9.9	50	3.4	99	7.3
2	OBC	1042	73.6	413	29.3	567	39.1	542	37.1	995	72.9
3	SC	106	7.5	443	31.4	224	15.4	339	23.2	90	6.6
4	ST	86	6.1	89	6.3	119	8.2	263	18.0	112	8.2
5	Others	58	4.1	37	2.6	398	27.4	265	18.3	68	5.0
	Total	1415	100	1411	100	1451	100	1459	100	1364	100

Source: Primary data



In the analysis of age, caste, and religion it could be noted that all three areas play a significant role. Hindu women particularly OBC women’s participation is more. The age group of 31 to 40 is significant in identifying their interest to be more active in contributing to family welfare. The participation of SC and ST women need to be prioritised and given importance in empowering them. Equal opportunities are provided to everyone irrespective of their caste, community and religion. Lack of awareness, gendered thinking is the major observation made when it comes to SC and ST women’s participation



### 3.2 Social inclusion

Social inclusion refers to inclusion of marginalised women into the mainstream development. In identifying the *Gender sensitive indicators* for their social participation would be in the form of *decision-making capability in households, access to health care, self-confidence, heightened self-esteem, communication skills, and the ability to transact with banks and NGOs, mobility, participation in the meetings/social gatherings, communication skills* all play a pivotal role in social inclusion. Along with creating awareness there needs to be skill and capacity building programmes that address the above gender sensitive indicators. KSRLM Strong capacity building programmes for the women SHGs and their federations have inculcated strong, self-reliant and self-sustaining personality development which sets the criteria for the following analysis

**Table 11: Self Confidence of women members before and after joining SHG (Per Cent)**

BEFORE					
District	No Confident	Low confidence	Average in confidence	Good in Confidence	Total
Gadag	45.5	38.8	3.2	12.5	100
Koppal	56.5	35.5	1.5	6.5	100
Mysore	31.5	48.5	5	15	100
Tumkur	43.5	31.5	6	19	100
Uttara Kannada	23.5	61.5	5.5	9.5	100
AFTER					
Gadag	8.5	9.5	39.5	42.5	100
Koppal	17.5	12.5	28.5	41.5	100
Mysore	13.5	10.5	29.5	46.5	100
Tumkur	20.5	15.5	19.5	44.5	100
Uttara Kannada	5.5	23.5	28.5	42.5	100

Source: Primary data

as per the caste composition [table 10] most of the beneficiaries belonged to the other backward strata of the caste, lacking confidence, low self-esteem and their communication skills were not effective, not being assertive faced restriction to their mobility and were powerless, lacked access to productive resource, due to gendered identities low economic participation, lack of acknowledgement to their productivity were the stories of their day. [table 11]

After joining the SHGs these beneficiaries were given personality and skill development training [table 20] which enabled them to see the changes within themselves their leadership qualities were to be seen in private or public spheres and trying to resolve the issues. As most of the beneficiaries were young [table 6] and educated, they took up community development by creating awareness on social issues. The increased awareness level gave them the ability to move freely and independently for the bank / loans, getting a house, paying electricity/ water bills and other routine activities. In the above table [11] Koppal district in comparison to other districts tops in no confidence before joining the SHG[56.5%] and gained good in confidence after joining the SHG [41.5%]and shows women in the age of 41 to 50 without higher education was able gain their confidence level. This could be attributed to KSRLM initiatives to bring these women into mainstream development.

**Table 12: Nature of Participation of SHG Members in Social gatherings and Local Institutions (Per Cent)**

BEFORE					
District	Never Used to participate	Rarely Participate	Quite Often	Regularly	Total
Gadag	27.5	41.5	3.5	27.5	100
Koppal	43.5	18.5	13.5	24.5	100
Mysore	37.5	26.5	4.5	31.5	100
Tumkur	18.5	48.5	6.5	26.5	100
Uttara Kannada	30.5	34.5	12.5	22.5	100
AFTER					
Gadag	10.5	22.5	11.5	55.5	100
Koppal	15.5	10.5	17.5	56.5	100
Mysore	20.5	11.5	8.5	59.5	100
Tumkur	6.5	21.5	17.5	54.5	100
Uttara Kannada	16.5	13.5	14.5	55.5	100

Source: Primary data

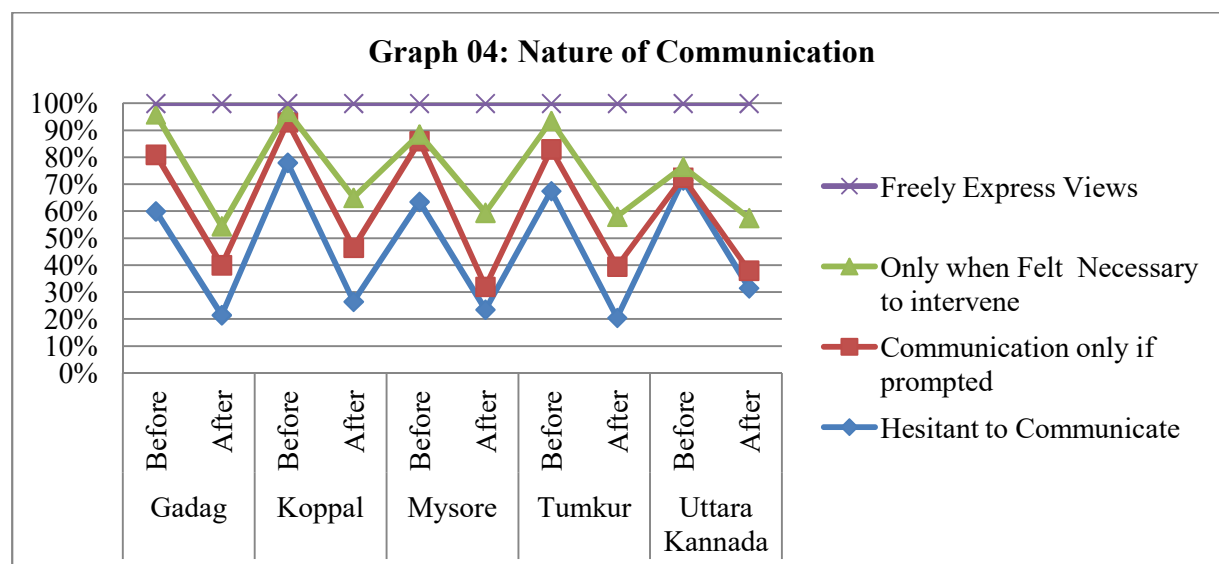
The above result indicates that there is a significant difference in the participation of social gathering and local institutions before and after joining the SHGs. During the FGD the members opined after joining the KSRLM SHG groups were able to make their own agendas of any meetings in their villages. Apart from SHGs meetings the women were able to

participate in community development meetings and initiate welfare development for the locals. Few initiatives taken for the welfare of the locals are construction of roads, drainage facilities, drinking water, and provision for ration cards, bus stands and health care facilities. Women were also involved in creating awareness on voting rights during the election times. There was a sense of collective action for the welfare of the community leading to collective empowerment.

**Table 13: Nature of Communication in Women SHG Members in the meetings before and after joining SHG (in percent)**

Nature of Communication	Gadag		Koppal		Mysore		Tumkur		Uttara Kannada	
	Before	After	Before	After	Before	After	Before	After	Before	After
Hesitant to Communicate	60	21.5	78	26.5	63.5	23.5	67.5	20.5	71.5	31.5
Communication only if prompted	21	18.5	15	20	22.5	8.5	15.5	19	1	6.5
Only when Felt Necessary to intervene	15	14.5	4	18.5	2.5	27.5	10.5	18.5	4	19.5
Freely Express Views	4	45.5	3	35	11.5	40.5	6.5	42	23.5	42.5
Total	100	100	100	100	100	100	100	100	100	100

Source: Primary data



Communication skills have led to personality changes benefiting women both in private and public spheres in decision making in matters concerning the family such as education of children, financial decisions, convincing the family for toilet facilities, and discussing health related matters within the family. The awareness camp on gender issues for women motivated them to change their perceptions on many issues. They believe that if men

in the family were given awareness on gender issues, it would help in reducing the marriage conflicts. Few women showed leadership qualities in running their enterprise to success and gaining financial stability in the family. Considering the low profile of these women before joining the SHGs shows a remarkable individual to collective empowerment with the KSRLM initiatives. In the present situation the visibility of consciousness, awareness, self-strength, power, control, decision making, freedom, choices have embedded in their day to day activities.

The SHG federations played a very important role in the upliftment of the members by helping them open bank accounts, promote entrepreneurship development, organise awareness camps health hygiene and sanitation, promote leadership qualities, help the members in social and economic up gradation. The NRLM pancha sutras and the dasa sutras are followed regularly. The SHG federations could be able to perform better if the revolving fund to SHGs is increased, addressing the poor capacities of human resource, skills in managing the activities and absence of second line leadership. There is a need to focus on financial literacy, voluntary savings and institutional capacity building. Some of the federations in Andhra Pradesh and other states call themselves ‘mahila banks’. Banks are reluctant to open bank accounts for SHG federations or give bulk loans to the SHG federations. Bulk loans are only being given to SHG federations under government pressure. The SHG federations could also be called Mahila Banks. The SHG federations should opt for smart cards, mobile phones and latest technological innovations to meet the growing financial needs of the members.

The SHG Federation could be self-rated through a well-developed accepted self-rating system or through a third party. This would benefit in sustaining, strengthening and becoming more vocal in addressing the overall development of SHG. The multiple purpose SHG federation should become a single purpose in the long run where it can be registered under a proper legal form.

### **3.3 Financial inclusion**

In a study by Sharma (2001), it is generally concluded that SHGs are able to contribute to the development of rural people in a number of meaningful ways. There have been significant changes in living conditions of the members of SHGs in terms of increase in their income levels, asset holdings, savings, borrowing capacity and ability to sustainably pursue income generating activities.

Puhazhendi and Badatya (2002) compared the socioeconomic conditions of the members between pre and post SHG situations to quantify the impact. Based on the findings, they concluded that SHG-Bank Linkage Programme made a significant contribution to the social and economic improvement of beneficiary SHG households. The recorded improvements were attributed mainly to the increased ability of group members to effectively engage in income generating activities (IGAs). Significant increases in asset structure, mean annual savings, average loan size, overall repayment percentage, average annual net income and employment status among SHG members have been reported by Rathinam and Natchimuthu (2010).

In the prevailing study most of the members have taken loans from the banks to start business ventures but the internal loans are from the SHGs for personal economic needs.

**Table 14: Family Occupation and Income and distribution of SHG members- District wise**

	Occupation/ Income	Below Rs.5000/ PM	Rs.10000 to Rs. 20000/PM	Above Rs.20000/PM	Total
<b>Gadag</b>					
1	Agriculturist	850	233	22	1105
2	Entrepreneur	85	21	0	106
3	Government employee	7	4	1	12
4	Working in private company	4	4	0	8
5	Banking	2	0	0	2
6	Teacher	139	34	7	180
7	Any other	2	0	0	2
	Total	1089	296	30	1415
<b>Koppal</b>					
1	Agriculturist	777	227	3	1007
2	Entrepreneur	283	12	4	299
3	Government employee	0	2	2	4
4	Working in private company	3	4	0	7
5	Banking	54	8	0	62
6	Teacher	25	4	1	30
7	Any other	2	0	0	2
	Total	1144	257	10	1411

**Table 14: Family Occupation and Income and distribution of SHG members- District wise (Contd.)**

	Occupation/ Income	Below Rs.5000/ PM	Rs.10000 to Rs. 20000/PM	Above Rs.20000/PM	Total
<b>Mysore</b>					
1	Agriculturist	552	398	26	976
2	Entrepreneur	30	28	2	60
3	Government employee	4	6	3	13
4	Working in private company	7	37	0	44
5	Banking	1	3	2	6
6	Teacher	197	150	3	350
7	Any other	2	0	0	2
	Total	793	622	36	1451
<b>Tumkur</b>					
1	Agriculturist	597	171	6	774
2	Entrepreneur	45	21	0	66
3	Government employee	8	18	5	31
4	Working in private company	9	37	0	46
5	Banking	4	16	0	20
6	Teacher	3	7	0	10
7	Any other	421	89	2	512
	Total	1087	359	13	1459
<b>Uttara Kannada</b>					
1	Agriculturist	440	192	13	645
2	Entrepreneur	37	27	3	67
3	Government employee	0	13	2	15
4	Working in private company	4	8	1	13
5	Banking	0	1	0	1
6	Teacher	407	179	8	594
7	Any other	14	4	11	29
	Total	902	424	38	1364

Source: Primary data

The above tables show that in all the districts, the majority of the respondents are involved in agriculture and very few have engaged themselves in other occupations like teaching and positions in private companies. In the spatial distribution of their earning capacity it can be observed that in all the districts, it's below 5000 per month in the agriculture sector. There has been a drastic change in their earning capacities after joining the SHGs where they are able to contribute to family income. As per the KSRLM scheme, non-farming activities prioritised. Agriculture occupies a position where entrepreneurship lacks its mark on the SHGs livelihood. Few women are able to make extra income in free time by venturing into micro enterprises like papad making, tailoring, preparing ragi malt powder and other spice powders and those with a higher education degree conduct tuitions for school children. Beneficiaries are of the opinion that common ventures amongst themselves leads to competition in the market and therefore if they are trained in new innovative micro enterprises, they could move from traditional micro enterprises to start a new successful market oriented enterprises.

**Table 14.1: Income of women SHG members before and after they joined SHGs**

Sl. No	Income group (Rs/Month)	Less than 5000/PM	10 to 20 Thousand PM	Above 20 Th/ PM
1	Income prior to joining SHGs	2300	13500	22500
2	Income After joining SHGs	4250	18600	28300
3	Difference	1950	5100	6300
4	Z-score of difference of Mean test (large sample)	99.5*	77.10*	6.67*

Source: Primary Data

Note: \* Indicate statistical significance @ 5% level of significance.

Difference in income earned before and after they were members of SHGs turned out to be statistically significant in respect of all income groups indicating that SHGs have played a crucial role in making its members financially secure. However, we may note that, as per the KSRLM scheme, non-farming activities are given the priority. In all situations, agriculture occupies a dominant place whereas entrepreneurship lacks its mark on the SHGs livelihood. Few women were able to make extra income in free time by venturing into micro enterprises like papad making, tailoring, preparing ragi malt powder and other spice powders as few women are having higher education degree they conduct tuitions to school going children, most of the time these ventures get clashed with other beneficiaries ventures. Most of the beneficiaries feel a common venture among them clashes in their marketing and also is of the

view if they are trained in new innovative micro enterprises so they could move from traditional micro enterprises to start a new successful enterprises.

Few of the issues raised by the members are

1. Lack of capital - The loan requirement of the self-help group may easily exceed the pool of funds generated through savings from group members, especially considering money lost through bad debts.
2. Lack of management skills - Self-help groups are often initiated by a small cluster of individuals from low-income groups. Even though the members have little formal education or exposure to running thriving businesses, they may manage the group efficiency when the group size is small.
3. Limited financial strength hence limited borrowing capacity- Another problem faced by the self-help groups is the limited financial strength which creates the problem to borrow the fund from outside, even if their paperwork has already been completed.
4. Lack of professionalism -Members of the self-help groups are illiterate and less qualified, due to which they lack specific information on starting a business and proceeding it further. This shows that members of self-help groups require professional knowledge.
5. Marketing of production poses a major challenge for the SHG - In today's modern era, marketing of the product plays a very important role in launching a business. Moreover, there needs to be consistent effort on sales in cut throat competition. So, this is very difficult for financially weak self-help groups to spend money marketing.

### **Before joining SHG**

**Table 15: Financial Inclusion of Women SHG in percent.-**

Sl. No	Indicators	Gadag	Koppal	Mysore	Tumkur	Uttara Kannada
1	Access to credit by SHG Members	40	45	55	70	55
2	Confidence to avert financial crisis of family	25	26	45	58	36
3	Confidence in handling financial matters of family	39	31	48	50	31
4	Improvement in repayment capacity of outstanding loans	26	20	28	37	21

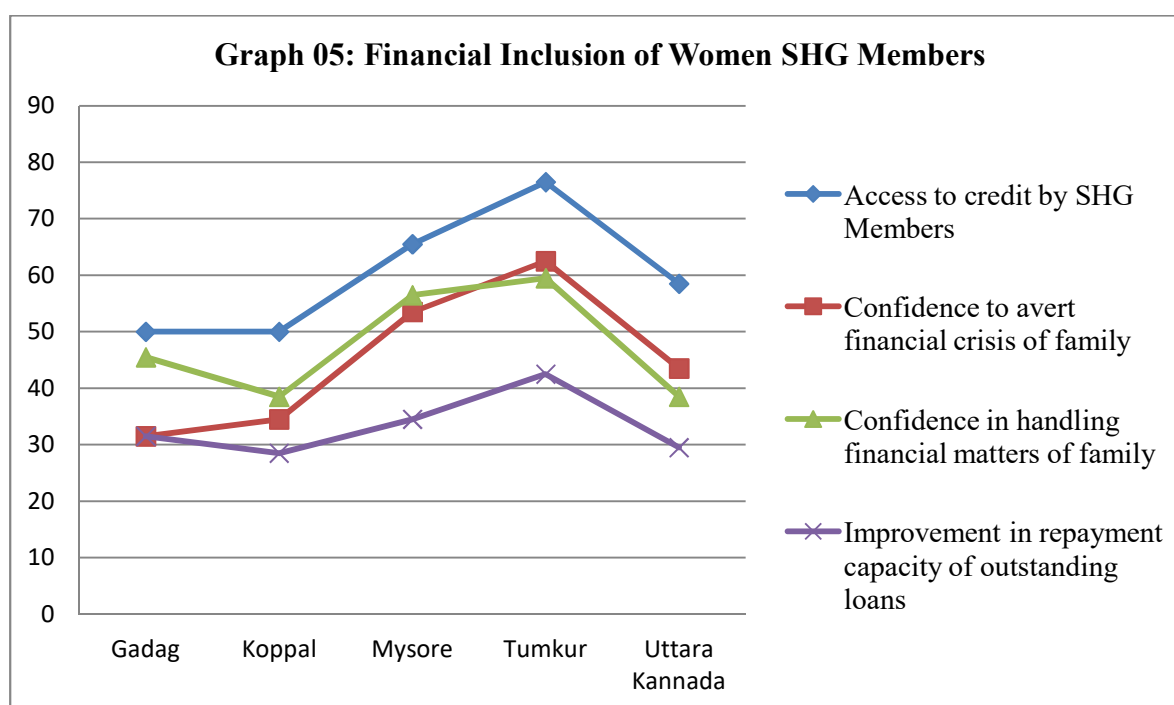
Source: Primary data



**After joining SHG****Table 15.1: Financial Inclusion of Women SHG Members (SHG members who have expressed change - Per Cent)**

Sl. No	Indicators	Gadag	Koppal	Mysore	Tumkur	Uttara Kannada
1	Access to credit by SHG Members	50	50	65.5	76.5	58.5
2	Confidence to avert financial crisis of family	31.5	34.5	53.5	62.5	43.5
3	Confidence in handling financial matters of family	45.5	38.5	56.5	59.5	38.5
4	Improvement in repayment capacity of outstanding loans	31.5	28.5	34.5	42.5	29.5

Source: Primary data



Though the incremental income earned by majority of women SHG members after their membership in SHGs are very meagre, it has boosted their confidence to boldly face/ meet the financial crisis that would arise in their families. This was explicitly expressed by the SHG members during the data collection and as well during FGDs. The level of confidence expressed by the members is captured through their response to some of the statements posed at them about financial inclusion which is presented in Table-15.

Access to credit by SHG members is between an average of 50 % to 76.5%. Except in Gadag and Koppal which is 50%. The other districts are fairly doing good [table 15.1].

The potential of the self-help group bank linkage programme in reducing the incidence of poverty through an increase in income and building assets, and going beyond financial service provision to bring about socioeconomic benefits, such as empowering women, securing livelihoods and reviving local economies, has been well documented and reflected upon in various studies (Basu and Srivastava, 2005; Deininger and Liu, 2013; Garikipati, 2008; Holvoet, 2005; Nair, 2014; Swain and Varghese, 2009).<sup>6</sup>

However, of late, there are rising concerns about the sustainability of self-help groups being affected by a number of factors, including, irregular savings, dwindling membership, rising loan defaults, inability to access credit (typically repeat bank loans), poor record keeping, limited credit absorption capacity and excessive reliance on promoting institutions (Baland, Somanathan and Vandewalle, 2008; Isern and others, 2007; Parida and Sinha, 2010; Rao, 2009; Reddy and Reddy, 2012; Tankha, 2002).

Given that self-help groups play an important role – not just as financial intermediaries, but also as agents of social change – the sustainability of these groups is of concern not only for end-beneficiaries, but also for donor agencies, practitioners and policymakers. Moreover, if self-help members are to derive positive benefits from a group membership on an on-going basis, then it is important that the group “sustains” itself. In other words, sustainability is argued to be a prerequisite for the continued impact of microfinance on the poor (Zohir and Matin, 2004).

In this study the financial inclusion could be interpreted in two aspects: individual and group sustainability. Feminist research methodology goes with the view from above to be replaced by view from below and “what “to investigate than the decision of “how” to go about doing ones research. The group sustainability indicators could be attendance of meetings, record keeping, group discussions, skills and quality of leadership which acknowledges overall empowerment of women but not in individual context, hence the view from above, from feminist perspective the view from below could be the individual sustainability. The women’s participation in a group depends on her own choices and creating her own space. This is because in many meetings, women feel threatened by the members’ lack of gender sensitivity. It’s important to understand individual empowerment necessitates group empowerment and not vice versa. The skill and personality training should not be group-

centric in addressing financial sustainability. Under the KSRLM, the skill and personality development training programme has aimed at individuals and also at group level. This has enhanced the economic and financial sustainability of the SHGs .

In view of *the gender sensitive indicators* as per the table [15] Tumkur district takes the top position. In reference to data on self-confidence of women before and after joining the SHGs [table 11], participation of SHGs members in social gatherings[table12],communications of women SHGs members after joining the SHGs [table 13], Tumkur occupies the average position in comparison to other districts. When it comes to family occupation and income distribution of SHGs members[ table 14 and sub] Tumkur district occupies the major occupation in agricultural sector followed by any other sectors, Whereas other districts along with agriculture is followed by entrepreneurship and teaching. As per the data analysis [table 15] women beneficiaries in Tumkur district in their free time have small business ventures, taking tuitions which may have a regular/ not regular income but contribute to the financial stability of the family. Geographical wise Pavagda and Sira is close by to Bangalore rural and urban districts. With good infrastructure like road transportation access to train services women are able to market their products, attend training, and participate in melas. Even though Tumkur has good educational institutions in the surroundings, beneficiaries have average higher educational qualifications as these women are the first generation learners in the family having rigid social norms, discrimination, early marriage, limited resources to knowledge inputs resulting in marginalisation of these beneficiaries in the mainstream development. After receiving the training and exposure to cultural changes, they were able to make changes in their lives.

From the tables 14, 14.1, 15 and 15.1 analysis can be drawn irrespective of any occupations [table 14] the income of the KSRLM SHG members has increased [table 14.1] and the differences in their earnings can be seen. These differences also reflect [table 15.1] the members able to have access to credit, alert the financial crisis in the family, confidence in handling financial matters and repayment capacity of repaying the outstanding loans which was not the same situation before joining the KSRLM SHG [ table 15]. This highlights KSRLM's aim in eliminating rural poverty.

It could also be noted that all the SHG members after the formation of the group having a membership of 10 to 20 members save Rs 10 every week and open an account in the bank with the SHG name with an individual member savings of Rs 100. All savings of the

members are collected every month and will be deposited by different members in the group. After a year, the bank lends the loan for the SHG sangha / federation so the SHG members have information and are aware of bank linkages and how to operate loan sanction.

**Table 16: Control group Source of loan and loan amount**

1.Source of borrowing	Amount drawn			Total
	Less than 10000	11000-15000	16000>	
Banking	23	18	5	46
Other source	8	14	3	25
Total	31	32	8	71
2.Family position	Amount drawn			total
	Less than 10000	11000 - 15000	16000≥	
Average	18	18	4	40
Good	13	14	4	31
Total	31	32	8	71

Source: Primary data

Table 16 is with regard to the control group as all the SHGs have been merged under KSRLM. The control group is based on the loan amount distribution where the members were not able to receive the loan from the federation due to many applicants in the federation and have availed the loan through bank or private. As per skill training and other training they have been on the same line with their other counterparts. The average criteria are where the family is able to meet the day to day expenses. The criteria for good is where the family is able to repay their debts in time and is doing well financially and economically.

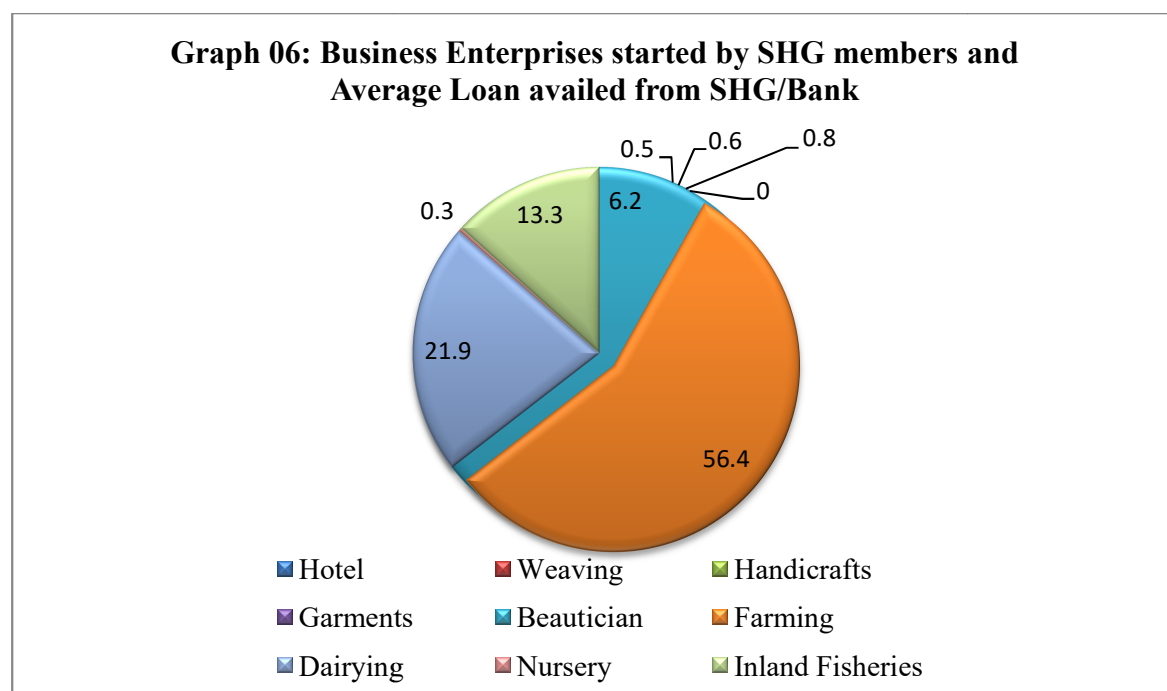
Out of 71 members, 23 have opted for bank loans for less than 10000 amount while 8 of them through other sources. In comparison to federation, the interest rates are high. The loans are for education of children, renovation of house and farming expenses. As per family position its average. These members were not able to increase their financial status as per their counterparts [table 15] through this we can understand the high interest rates, not able to settle the outstanding loans, slow growth in their enterprises have left them in the poverty line.

### 3.4 Economic inclusion

**Table 17: Business Enterprises started by SHG members.**

Sl. No	Business Enterprises	Gadag	Koppal	Mysore	Tumkur	Uttara Kannada	Total	percent
1	Hotel	82	28	42	72	21	245	6.2
2	Weaving		1	3	7	8	19	0.5
3	Handicrafts		3	4		15	22	0.6
4	Garments		3	3	1	23	30	0.8
5	Beautician				1		1	0.0
6	Farming	255	1090	300	234	364	2243	56.4
7	Dairying	304	42	201	282	45	874	21.9
8	Nursery		1	3	1	8	13	0.3
9	Inland Fisheries		7	246	23	253	529	13.3
	Total members with business enterprises	641	1175	802	621	737	3976	100.0
	Total members	1415	1411	1451	1459	1364	7100	

Source: Primary data



There have been significant changes in living conditions of the members of SHGs in terms of increase in their earnings, having assets, savings, borrowing capacity and ability to grow and sustain their enterprises. The bank linkages have contributed to the social economic sustainability of the SHGs household, Increase in membership to the SHGs group resulting in income generating activities. It should be noted here that the loans were not availed from banks as the interest rates were high but availed from the CIF rotations. The increase in the existing revolving funds would benefit more SHG. Insisting by the banks on identity and residence proofs is a major setback to the members for opening the accounts in the bank. This could be minimised by an alternative letter of ID proof procured from the village panchayat. The partial disbursal of credit amount to SHG is also a major setback in the smooth functioning of the SHG, the bank officials' non-cooperation by insisting on all the members to visit multiple times is a major hurdle for the SHGs for the bank linkages. The community coordinator or the cluster supervisor can be designated to supervise the bank linkages. The SHG federation with financial stability can be operated as a mahila bank which will sustain the SHG financially. The banks could come out with a scheme of performance linked incentives to promote SHG banking linkages. Using the technology KSRLM in collaboration with an IT sector for a mobile based bookkeeping system for SHGs to maintain their financial transaction electronically in local language can be implemented.

To eliminate poverty, the scheme focuses on promoting non-farming livelihood activities for economic sustainability, hence it becomes imperative to underline and understand as to the beneficiaries' non-farming enterprises apart from farming. Beneficiaries have been trained and motivated to start new business ventures [table 19]. The earlier data indicates after joining the SHGs under KSRLM the beneficiaries are able to incorporate many changes in their lives. It's a good indicator to see their upwards in social and financial inclusion. These changes are periodical and temporary among the beneficiaries; the government sees only the upward in family financial security in a time being gap. In Tables [14 and 17] the major occupation from all the districts is farming, if the beneficiaries are not able to develop their skills on non-farming activities this could be dangerous and have repercussions on financial security.

**Table 17.1: Income flow from various economic activities undertaken by SHG Before and after**

	Business Enterprises	No of SHG members	Monthly Income (Rs) before taking up SHG Membership	Monthly Income (Rs) after starting business enterprise	Difference (After-Before)	Percent increase
1	Hotel	245	3000	7735	4735	157.8
2	Weaving	19	3250	7763	4513	138.9
3	Handicrafts	22	3500	6205	2705	77.3
4	Garments	28	3000	11054	8054	268.5
5	Beautician	1	2500	4500	2000	80.0
6	Farming	2243	2000	5170	3170	158.5
7	Dairying	874	2000	6540	4540	227.0
8	Nursery	13	2500	4500	2000	80.0
9	Fisheries	519	2500	6025	3525	141.0
10	Any other	3976	2500	6180	3680	147.2

Source: Primary data

Note: Majority of women have reported that they were working as agricultural labourers or on their own farm prior to starting a business enterprise.

**Table 17.2: Benefits from Business Enterprises started by SHG members**

Enterprises	No. SHG members	Average loan availed In Rs	Average Annual Income, In Rs
Farming	2243	25260	8000 to 10,000*
dairying	874	42350	1500
Fisheries	529	36619	30000
Hotel	245	20537	18000

Source: Primary data

\* Incremental Income

*Two gender sensitive indicators* to be observed from the data [table 17 and 17.1]

1. Preference of beneficiaries to farming than non-farming.
2. The contentment of beneficiaries with the benefits from the business.

For most beneficiaries, farming is the main source of family income and traditional occupation. The activities involved are vermin composing, kitchen garden, honey bee cultivation, selling of banana and coconut, cattle rearing, poultry farming, goat and sheep rearing. They preferred these activities as the availability of infrastructure was within their reach. Cost investment is not much, free availability of house backyards, not investing in land

to start the business enterprises, practised from generations, as a hobby. the banking interest is high, SHGs and CIF funds does not cover all the loan applicants, conservative family and social norms, lack of finance, lack of training or awareness on new areas of business enterprises, in few cases large number of beneficiaries having the same kind of business leads to loss example every beneficiaries house having tailor machines, deter these beneficiaries from starting a new business.

Managing these petty enterprises these women have less bargaining power, also as family owned enterprises much of the decisions, control and investment are from the male members of the family.

The beneficiaries are content with the small benefits of the business, though these beneficiaries are able to expand their business and income after joining the SHGs, they are aware that they are experiencing marginalised income benefits and that these may not be permanent solutions. In table [17.1] the highest business benefits are from the farming, dairying, fisheries, and hotel. These have an incremental income from other small ventures. Even though the beneficiaries have linkages to the bank due to high interest rate, too many technicalities like paperwork to open the account or for availing the loans, fixed bank timings, distance for travelling makes them opt out to starting a business venture. The SHG banking facilities are lopsided. Discriminatory treatment by the bank officials towards the beneficiaries when they are not able to repay the loans the sanghas is targeted to which many times the beneficiaries quit the sangha.

#### Before joining the SHG

**Table 18: Indicators to Measures Economic Inclusion of Women SHG Members in percent**

Sl. No	SHG Member Households Experiencing	Gadag	Koppal	Mysore	Tumkur	Uttara Kannada
1	Increase in Family Income	22	21	38	31	24
2	Improvement in Consumption	16	18	19	23	16
3	Increase in Assets	6	8	10	09	7
4	Increase in savings.	68	77	80	79	72
5	Improvement Children education	39	30	49	41	29

Source: Primary data



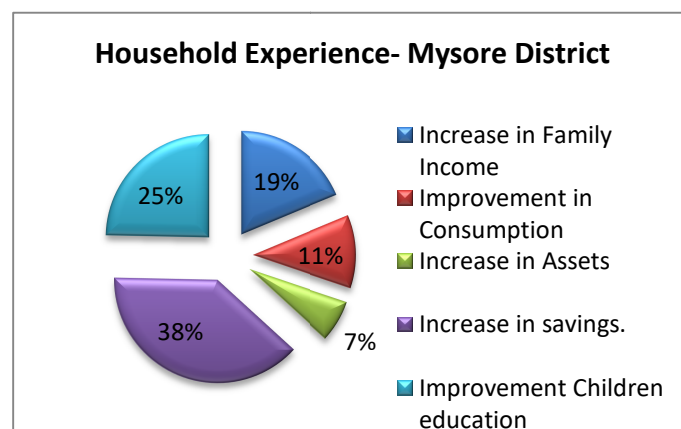
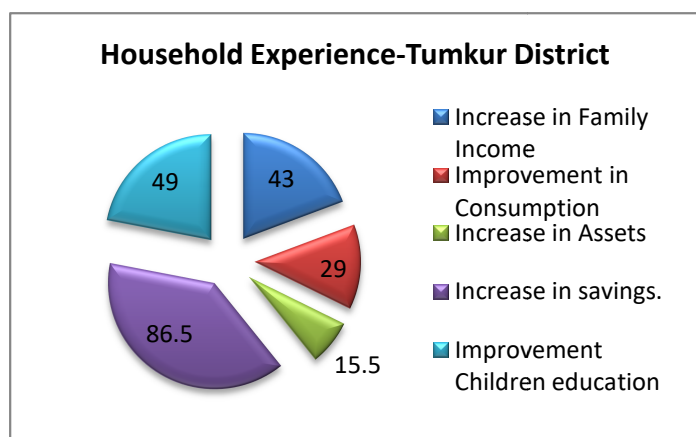
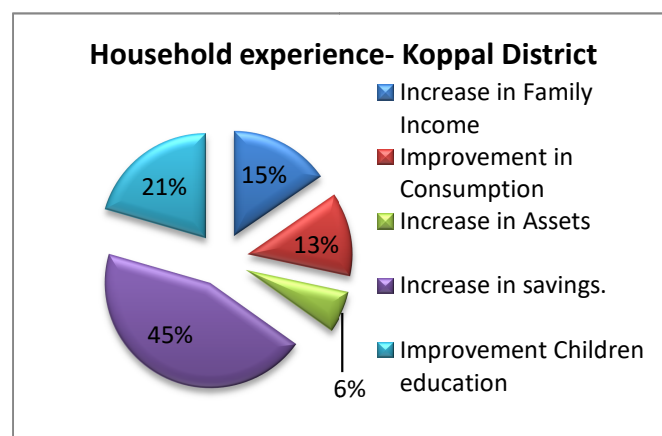
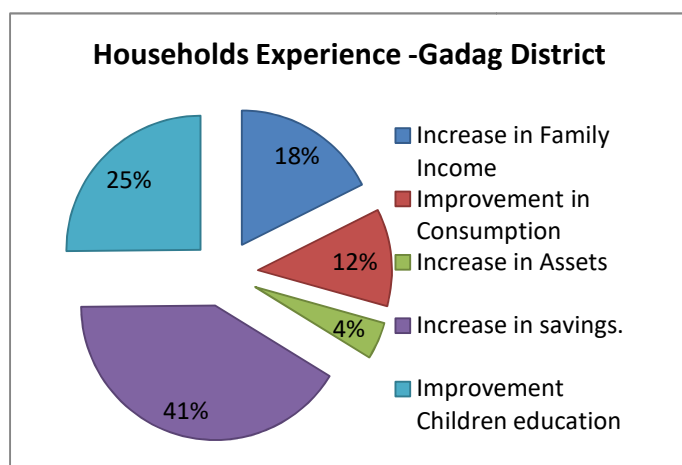
**Table 18.1: After joining the SHG Indicators to Measures Economic Inclusion of Women SHG Members (SHG members who have expressed change - Per Cent)**

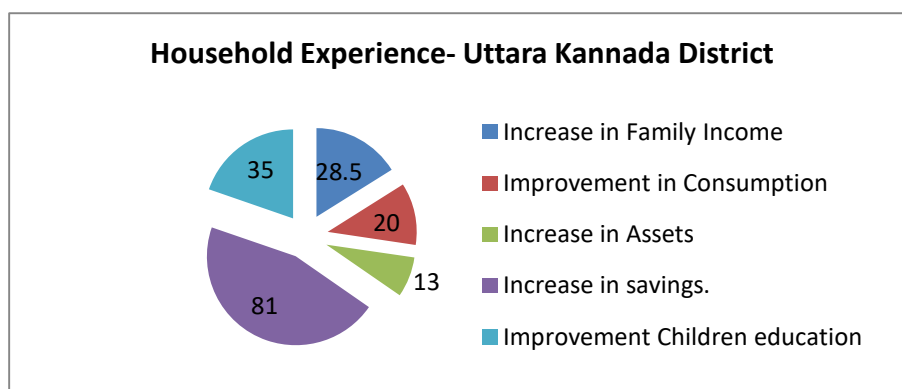
Sl. No	SHG Member Households Experiencing	Gadag	Koppal	Mysore	Tumkur	Uttara Kannada
1	Increase in Family Income	31.5	28.5	42.5	43	28.5
2	Improvement in Consumption	21	24	26	29	20
3	Increase in Assets	8	12	15	15.5	13
4	Increase in savings.	73.5	82.5	87.5	86.5	81
5	Improvement Children education	45	38	56	49	35

Source: Primary data

Increase in assets after joining the KSRLM SHGs is between 8 to 16%. Much improvement in women buying or investing in movable or immovable property is not seen. [Table 18.1]

**Graph 07: After joining the SHG Indicators to Measures Economic Inclusion of Women SHG Members (SHG members who have expressed change - Per Cent)**





Using a gender sensitivity indicator the question whether women's income earning has modified their inter household gender relations and mitigates their domestic responsibilities.

Beneficiaries have been able to express their economic stability as per the table [18] increase in assets is very low and in other categories like increase in family income, improvement in consumption, increase in savings, improvement in children education have a fair existence. It could also be noted that the beneficiaries are not able to increase their assets due to men controlling the resources due to their drinking habits, unnecessary spending, too many dependents in the family, even though the savings are meant for the children's education, marriage or as financial support back up for the family. Many of the beneficiaries have been able to establish a better relationship within the families in terms of respect, developing their self-esteem, as per mitigating the family household responsibilities the beneficiaries are burdened with house work and taking care of the enterprises. Where beneficiaries are managing the household single handedly, it becomes difficult to sustain household chores as well as enterprises.

**Table 19: Source of Marketing Channels used by SHG members (Expressed in percentage to total SHG members who have reported marketing activity)**

No	Source of Marketing	Gadag	Koppal	Mysore	Tumkur	Uttara Kannada
1	By themselves through contacts	-	69.0	3.1	1.2	32.1
2	Through private agencies	0.7	0.2	0.5	2.0	0.6
3	SHG federation	15.0	2.4	15.4	15.2	13.9
4	Government agencies	20.0	2.4	19.2	19.2	11.0
5	Other sources[door to door]	64.3	26.0	61.8	62.4	42.4
	Total	100.0	100.0	100.0	100.0	100.0

Source: Primary data

In the table [19] in all the districts the source of marketing category 1 and 5 are preferred by many of them, under the KSRLM though the beneficiaries have been trained to market their products, yet women prefer to market by themselves Gadag 64.3%, Koppal 26%, Mysore 61.8%, Tumkur 62.4%, Uttara Kannada 42.4% The major reasons are that the beneficiaries fail to have access to information , lack of network connectivity, no access to mobiles / would not be convergent in handling the technology, inadequate training in procurement of raw materials, or packing, low returns for the products, lack of family support to establish business enterprise, social conditions and norms for women not to be bold and demanding, public spaces are meant for men not for women, finally but not the least beneficiaries feel when the department / institution organises melas to showcase their products, these exhibition centres lack proper hygiene washroom / restroom facilities. Few times the expenses to travel long distances to sell their products in melas are difficult due to lack of good transportation facilities. Though the information on marketing activities is provided by various organisations, the majority of the members have found other sources like door to door selling, approaching the stores to channelize and market the products which they have produced to be more resourceful.

Marketing of the members through Government agencies is 2.4% to 20% [table 19] which needs to be addressed. The initiative of marketing by the government agencies or scheme like MSME Market Development Assistance,

### 3.5 Skill Training Imparted to SHG members

**Table 20: Before – Joining the SHG: Skill Training Imparted to SHG members**

Sl. No	Area of training	Gadag	Koppal	Mysore	Tumkur	Uttara Kannada
1	Communication and behavioural skills	300	80	280	335	180
	Per cent	21.20	5.66	19.29	22.96	13.19
2	Networking and Marketing skills	60	10	80	95	25
	Per cent	4.24	0.70	5.51	6.51	1.83
3	Basic Computers/ technology Awareness	55	410	90	85	38
	Per cent	3.88	29.05	6.20	5.82	2.78
4	Beautician	22	35	30	28	61
	Per cent	1.55	2.48	2.06	1.91	4.47

**Table 20: Before - Joining the SHG: Skill Training Imparted to SHG members (Contd.)**

Sl. No	Area of training	Gadag	Koppal	Mysore	Tumkur	Uttara Kannada
5	Tailoring	420	45	405	380	105
	Per cent	29.68	3.18	27.91	26.04	7.69
	Total SHG members Trained	857	580	885	923	409
	Per cent	60.55	41.07	60.97	63.24	29.98
	Sample size	1415	1411	1451	1459	1364

Source: Primary data

**Table 20.1: After joining the SHG Skill Training Imparted to SHG members**

Sl. No	Area of training	Gadag	Koppal	Mysore	Tumkur	Uttara Kannada
1	Communication and behavioural skills	410	119	398	421	296
	Per cent	29.0	8.4	27.4	28.9	21.7
2	Networking and Marketing skills	187	35	145	162	48
	Per cent	13.2	2.5	10.0	11.1	3.5
3	Basic Computers/ technology Awareness	188	858	172	176	62
	Per cent	13.3	60.8	11.9	12.1	4.5
4	Beautician	41	61	56	42	98
	Per cent	2.9	4.3	3.9	2.9	7.2
5	Tailoring	589	72	530	540	216
	Per cent	41.6	5.1	36.5	37.0	15.8
	Total SHG members Trained	1415	1145	1301	1341	720
	Per cent	100.0	81.1	89.7	92	52.7
	Sample size	1415	1411	1451	1459	1364

Source: Primary data

Training is done at two levels one is the general training to all the SHG members, training on SHG formation, bank linkages, book-keeping, group formation. These training sessions are done for a day or two. The second training relates to skill development focusing on improving the income generating activities, entrepreneur skill development program in this identifying the areas, procuring the raw materials, marketing, networking, expanding the business. This training program will be for two to three days to a week.

In the table [20] though several training sessions have been imparted for the self-help group members, for most of them, the participation is of interest rather than need based to enhance individual capacity with local requirements. Majority members are in the age group of 31 to 40 years [table 7] and 10th passed with an average percentage of 88.6% to 96.0% [table 8]. This would enable them to have more aptitude for learning and following the technology driven skill training programs. Districts like Mysore , Uttar Kannada, which are wetlands training in areca nuts products like jewellery, plates, house and functions decorative items, coir making, jute bags, foot mat, coir mat and twisting, toy making, sea foods, whereas Tumakuru, Koppal. Gadag which are dry districts can focus on food processing items, handlooms, herbal medicines, garments, candle making, terracotta products, jewellery making, ration shop, leather products, wood based furniture and carvings, pottery.

In Gadag, Mysore and Tumkur tailoring happens to be the common training skill imparted. It's very safe and accepted by family and it's considered as a women's job. Even though many women take up training in beautician courses, they have apprehensions in opening the business due to inadequate moral/ financial support from the family and community and fear of not receiving many women clients. So it's just out of interest that the training in beautician courses is being taken up. Lack of public transport and basic infrastructure at the training centres find difficulty in attending the training .The responses have indicated that the majority of them have expressed that training imparted was useful and there is a need to conduct more such training for the benefit of SHG members. Majority of SHG members do agree that their communication skills have improved after enrolling themselves as members in SRLM groups. Further they have also expressed the view that their interaction with other SHG group members have improved and has helped in exchanging much information useful in personal life and as well for the group activity. The skill training was imparted through workshops and lectures from individual sources rather than in collaboration with the government agencies. The major activity taken by the SHG members is the Regular CIF rotation [MIP/MCP]. It is also to be observed that none of the activities are linked to any schemes and the skill training defined in the scheme is not connected to any other skills programme of the government.

Overall, in skill training, Gadag has 100 % of its members being trained, followed by Tumkur 91.9%, Mysore 89.7%; Koppal 81.1%, the least is Uttara Kannada 52.8% As per the data, the training skills are very general. The skills development programme is aimed towards

economic variables to reduce poverty and bring more economic sustainability or improve the income of the coming generation. These are good signs for sustainability of SHGs, but in the longer run if women are not equipped to overcome the existing shortcomings for improving their income generation the success of SHG federations look bleak. In order to sustain the existence the success capacity building aims in self-reliant and positive attitude changes. Hence the skill training and the capacity building should be an on-going process. To further enhance the skills of the members. The following Gender Sensitive Indicators are to be incorporated in the training as these indicators have a profound effect to strengthen the capacity and effectiveness of the beneficiaries Finding yourself at the personal level - with trust in yourself, understanding oneself, identifying our strengths, positive mental habits, managing fear and risk, knowing our bodies, taking it forward at the professional level with leadership qualities, communication skills, setting goals, developing visions, and solving the problems. The training skills need to be more technology driven and based on market value and sustainability. Printing and binding, bio fertilizers, screen printing, documentation skills, preparing visiting cards and envelopes through recycling, files and paper bags, temple jewellery, soaps and phenyl, training women in repairing electrical appliances like fridge, washing machine, television, grinder, lighting and electrical wires, driving *Gender sensitive indicators - Core Competency Road Map Source Empowered training hand book – Ministry of Foreign Affairs Finland could be used as role model by the KSRLM for empowering the SHGs.*

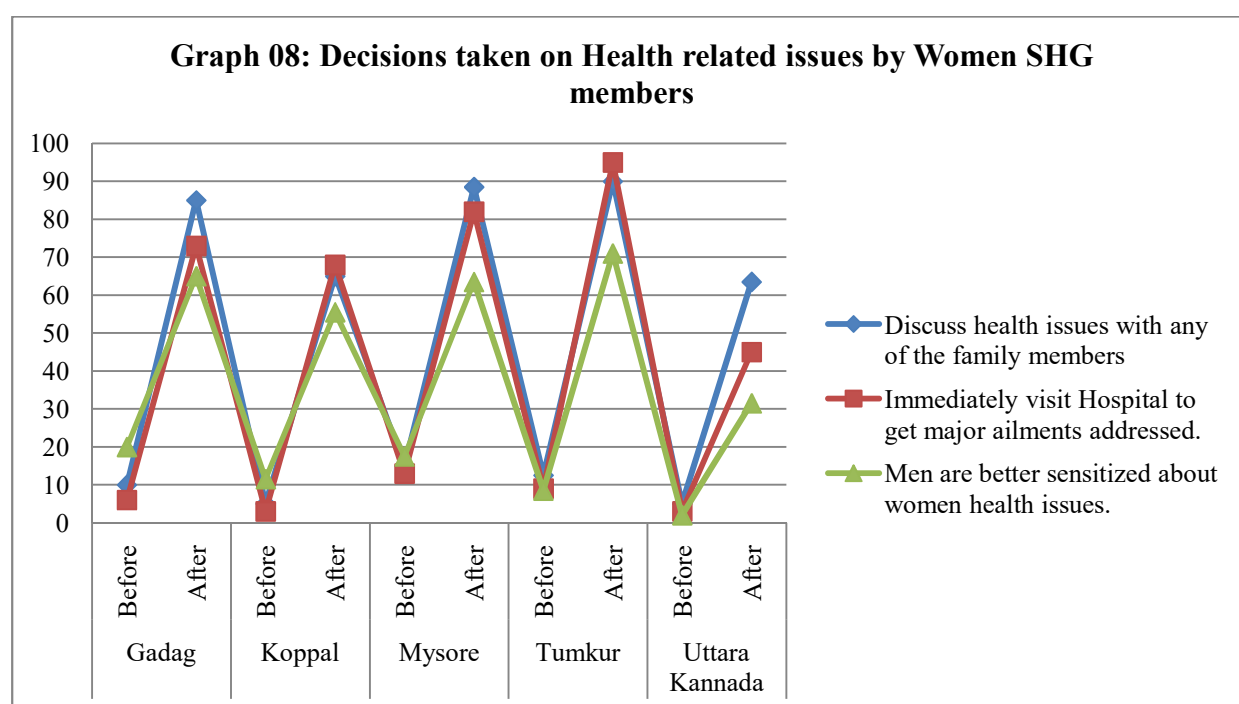


### 3.6 Health related issues of SHG members

**Table 21: Decisions taken on Health related issues by Women SHG members before and after joining SHG (Per cent)**

Nature of Communication	Gadag		Koppal		Mysore		Tumkur		Uttara Kannada	
	Before	After	Before	After	Before	After	Before	After	Before	After
Discuss health issues with any of the family members	10	85	5	65	15	88.5	12.5	90	5	63.5
Immediately visit Hospital to get major ailments addressed.	6	73	3	68	13	82	9	95	3	45
Men are better sensitized about women health issues.	20	65	11.5	55.5	17.5	63.5	8.5	71	2	31.5

Source: Primary data



Poor health care among the SHGs could be attributed to poverty, lack of health awareness, inability to pay for health care and gender inequality to health services.

Under the *gender sensitive indicators* on how much of savings do the beneficiaries save for their health and in their name any health insurance policies maintained should become the priority.

As per the table 21, the data clearly states that after joining the SHGs the percentage in discussing health issues with the family, visits to the hospitals, men being sensitive towards women's health issues in family shows considerable changes. This could be attributed to the awareness camp, networking with other federations, developing better communication skills has helped the beneficiaries in addressing their health issues. Few of the members during interaction shared their concerns in regard to menopause and menstruation cycles. It was also seen that they hesitate to discuss the problems as talking about it in public as it is considered to be taboo. In places like Koppal, malnutrition is also a concern for women's health. Women are unable to have timely and nutritious food. Problems related to bones take the next position, followed by diabetes, heart issues, hypertension, mental health, and menopausal problems.

In places like Uttara Kannada women suffer from arthritis, followed by menstrual issues, heart problems, hypertension, diabetes, mental health issues, menopausal issues and pregnancy related problems.

It is reported that women are discussing the health problems with their family members, especially with their husbands. It is also noted that as many as 63.5% in Mysore and 65% in Gadag , Koppal 55.5%, Tumakuru 71%, in Uttara Kannada 31,5% men are sensitive to health issues faced by their spouse. According to the data, Uttara Kannada men are the least sensitised.

Majority of the women members visit government hospitals, either Primary Health Care Centre or Community Health Care Centre, when they have health issues. This is also because of poverty. They cannot afford to go to the private hospitals for the check-up. The reasons to visit government hospitals as reported by the members of Mysore district [82%] Uttara Kannada [45%] Tumakuru [95%] Koppal[ 68%] Gadag [73%] are- cleanliness and good infrastructure, followed by affordability, close proximity, availability of health benefits, friendly atmosphere and good treatment.



### 3.7 Empowering oneself

Feminist researches are described as researches written from a theoretical perspective that recognize gender inequality in social life. Researches that are by, for and about women are considered having a feminist perspective (Heywood & Drake, 1997).

The term empowerment has different meanings in different socio cultural, economic, political, psychological contexts. There is a lack of unanimity among the various scholars in defining empowerment as it is defined from their own perspective. Empowering oneself should not be understood in relation to only micro finance but also a tool for self-actualisation in contributing to socio/ economic political empowerment

According to Sushama Sahay (1998), “Empowerment is an active, multi-dimensional process which enables women to realize their full identity and powers in all spheres of life”. It implies decentralization of power and authority in the deprived, oppressed and powerless people who have not been able to participate in decision making and implementation of policies and programs of both government organizations as well as in societal matters

Indicators like self-strength, control, power, decision making, personal choice, capacity, capability encompass the process of empowerment. As women struggles need not be the same in all contexts it varies from situations to situations. When these indicators become the tool for empowering the women there should be a demarcation in training towards situational context. In a financial situation a woman may easily be able to inculcate the indicators, the same may not apply to her personal situations. Personal emotions play crucial in family relationships, for example domestic violence, dowry atrocities, hence the indicators play a different role at the different situations which should become a part of the skill training.

Despite a theoretical emphasis on understanding the person-in-context, individualistic research methods have dominated feminist research more generally. The need for more socially situated methods, argue that group interviews, or focus groups, are of particular value in conducting, and developing, feminist research the benefits of focus groups include: addressing feminist ethical concerns about power and the imposition of meaning; generating high quality, interactive data; and offering the possibility of theoretical advances regarding the co-construction of meaning between people. The interaction among participants in group interviews provides a valuable resource for studying issues of gender and sexuality. In

addition, focus groups can be both consciousness-raising and empowering for the research subjects and for the researcher herself, and allow for a more egalitarian and less exploitative dynamic than other methods

Along with the above approaches the following three approaches were taken up in the evaluation study.

1. The FGD was conducted through a trained moderator who happened to be one among the beneficiaries as to avoid the insider and outsider conflict and also to reduce the power hierarchy between the researcher and the researcher.
2. Care was taken to include all sections of caste'/ class/ religion in the FGD group
3. The researchers were given the benefit of framing their needs in the process of research. The aims and objectives of the research were discussed before in hand so as to engage them in the effectiveness of the research.

### **3.7.1 Community empowerment – View from below.**

The focus group discussion was held among the members of Ayyappaswamy, Bhagyawathi, Fathima and Ganga, in Hanumanalaya village of Kustagi taluk, in Koppal district. All the four groups belong to the same village and are accessible to the common area, from each group six to eight members participated, thus total around 30 members participated.

The formation of the groups is facilitated by the women and child development department, Government of Karnataka. These groups were formed with the intention of promoting economic wellbeing of the members, through promotion/ taking up livelihood programs. At first stage these groups (SHGs) have followed saving and lending to the members for six months, later they got bank linkage. Some of the group members have multi memberships. However, there are no defaulters in these groups as these groups are monitored by the authorities under livelihood programme.

These groups meet weekly once, however day and time varies across groups. The weekly contribution across the groups varies from Rs 25 to 75, as the groups are involved in micro economic activities, they are alert in financial matters and the attendance in the meeting is up to 70 to 80 per cent. The maintenance of Group's records have been maintained by the members on a rotation basis, all are trained in maintaining the records.

Group members attended the customized-residential training at taluk on livelihood programme for four weeks, as prescribed in the module. The livelihood programmes are identified by on resource and demand based. The training was focused on bringing in confidence, leadership qualities, decision making in public and private activities, better community networking and participation which can lead self-confidence and productivity. This training helped control domestic violence some extent within the house and neighbourhood, by counselling affected people. The members expressed that one time training is not enough, there is a need to have periodical training on short term courses in technological innovations / handling/beauty parlour / computer literacy, etc.

It has been said women are becoming entrepreneurs at a faster rate as compared to men. This has been to some extent true under livelihood mission. During our FGD, women have taken micro entrepreneur activity. Among the groups, the type of enterprise taken up depends on revolving funds received from the agency. Women, who have taken up micro entrepreneur activity for livelihood, the relationship among them has become very strong, by providing backward and forward information and helping in marketing of the product and services. And they benefited in involvement in Socio-Cultural activities as the group members actively participated in Poojas like Satyanarayana Pooja.

During discussion it came out that newly formed SHGs are facing in mobilizing the members, as most of the eligible persons are members of other groups. They are also facing lack of awareness functioning and finding difficulty in forming social capital.

From the Gadag district five groups from common place at Lakkundi village, viz; Sahana, Huligemma Devi, Dhanalakshmi, Sri Ganga and Parvathi. From each group six to eight members participated in group discussion. Lakkundi is a Historical and tourist place.

Average Sex Ratio of Lakkundi village is 986 which is higher than Karnataka state average of 973, thus the representation of women is reasonable. Most of the members have farming and dairy backgrounds, thus farming activity is the major source of living for some members. As this programme community driven livelihood programme, for this institutions are built with multi stakeholders.

We focused discussion mainly on formation of federation, what are the benefits derived from it, whether federation is facilitating only information or making arrangement in providing forward and backward linkages. It has been observed during discussion that though

federation, the new skills are imparted in farming and allied activities, similarly inherent artisan skills are also imparted.

Further, it has been observed different awareness programmes are facilitated through coordinate committees at federation and NGO levels. On taking up and improving existing entrepreneur training is imparted at Rural Self Employment Training Institute by bank officials. The lead bank of the district normally sets up an institution under different names, however provides training in entrepreneur activity. Similar institution is attended by these members, they shared that the experts have been invited from the different departments and provided inputs for different entrepreneurial activities. For instance, they expressed that one day they have been given Rs 100, asked to buy some good, viz, banana, agarbathi, etc., and sell them and make profit on it. This has made them come out of shyness and interact with urban people.

The group members expressed that their household income has been increased after joining on NRLM programme. And they opened personal saving accounts in the bank and transaction is done. With continuous interaction with the bank, they do bought general health insurance from SBI. The revolving fund sanctioned from the bank is used for agriculture, cattle rearing and other non-farm activity. Whereas the amount sanctioned from saving fund was used for construction of house, education and medical purpose. It was observed majority of members seek loan from SHG group than bank. They find the banking sectors to be complicated for their loan availability. Too much paperwork, travelling, bank timings not in accordance with their free time, high interest rates from the bank make the members seek loan in SHG revolving funds.

On empowerment issue groups expressed that some of them participated in gram sabha, joined as health workers. Further, one of the group members was elected for the gram Panchayat and school development board. They empowered to sort out domestic violence and council neighbours on maintenance of finance on priority basis.

The FGD conducted in Kannur village, Naragund taluk of Gadag district, all the group members were assembled in one place, from each group there were participation of three to four members, thus around thirty members were assembled during our FGD. The members from the groups of Mahalakshmi, Vidyalakshmi, Akkamahadevi, Srinidhi, Shri Valmiki Sanjeevini, Jayalakshmi, Venkateshwar and Karisiddeswhar.

As in this programme is focused mainly on the financial access and livelihood activities, which were integrated along with available resources and need-based services. Thus, the FGD was more focused on their financial access along with group status, as well as on livelihood promotion activities through the federation approach. As all the groups are having common interest in economic and social upgradation but not homogenous in their age, social background and taking up livelihood activities. There is variation among the groups in their imparted skills through training. The groups Mahalahmi and Akkamahadevi imputed better skills in management of the group, viz, conducting meetings and maintenance of records. The awareness of the process of the programme is also high. The number of training programmes attended varies across the groups. As the groups formed by the NGOs as well state through, the Department of women and child. Some of the groups formed by NGO have given up and they become part of Stree Shakti.

In recent years, a good number of donor agencies, and to some extent, private sector institutions, have engaged themselves in livelihood promotion activities through the federation approach. Every project has been initiated with an innovative idea/practice in the field for better delivery of services and sustainability of the programme.

On access of financial services from the banks, the groups informed that the main reason to join a group is in order to avail adequate, timely credit at low rates of interest and less paperwork from the banks. The advantage of this programme is that mobilisation of group savings is not linked to avail bank credit; it is contrary to SHG-BLP programme, where the credit disbursement by bank is linked with the savings; however, these groups make continuous and persistent savings to meet the future fund requirements, also to make investment in income generating activities or to meet unforeseen expenditure.

Members of all the groups have attended training programmes conducted by different training institutions. The training provided on skill imparts and taking up micro enterprises, organized through department and banks were quite helpful. However, some groups expressed that combining all the groups for training hinders in learning the skills, as all the members' level of receiving is not homogenous. The training should be imparted group wise, rather than combining couple groups.

Many members are illiterate; hence there is a need of literate classes to be conducted. Apart from this, there is a need in making documents available in local languages at

accessible libraries. In one village, a group was made to be in charge to maintain the documents on various activities; such as micro entrepreneurship; and marketing.

Presently, most of the group members are involved in hotel, farming and dairy activities. They market their produce at taluk level; however they find difficulty doing as an individual, at taluk level a place to be earmarked for marketing of their produce, this forward linkage is necessary or need of the hour to them. This provides access to market officials of different organisations as well as meeting different groups at the taluk place. They request the officials should conduct frequent trips for them to get exposure and learn how other groups are functioning.

The members, who have dairy farms feel that dairy vans should have a route map in collecting their milk as they found it difficult in carrying the milk to the society. If society procures milk from their place it will save time and cost. Most of the members have received loan amounts of Rs 25000, from the group and around 1.5 lakh from the SLRM scheme. Couple of members have installed grinders in the house for the public and are making a livelihood out of it. Other members have installed flour mills with the help of SLRM programme. Group members expressed unanimously that the SLRM programme largely benefited upgrading economically and socially our lives. They want the scheme to be continued. The members suggested under the scheme if the training and marketing skills are upgraded for the market demands and to be conducted regularly so that the members are updated and also to bring out a brochure on various schemes available.

The members are able to spend money on education, some of them are sending their children to private schools, similarly they are visiting good hospitals at taluk places and getting better treatment. In fact, a couple of them use their own vehicle for mobility after getting assistance from the SLRM. These were the beneficiaries opinion

FGD conducted among the four groups in Kadavigere village, viz., Anjaneya, Kanakashi, Shree Adishakthi, and Nandini vigneshwara from Sira taluk. The number of members participated was 18, from each group four to five members attended. The discussion was very productive and experiences vary across groups and members.

The kadavigere in Sira taluk, It is situated 8km away from sub-district headquarter Sira and 42km away from district headquarter Tumkur. There are about 643 households; the

population equally divided among men and women, there is no third group in the village. The trained members have shown a tendency to invest more on livestock for their livelihood.

Given the above background the discussion was focused on formation of SHGs. The Anjaneya SHG is formed under SRLM, it has been called the NRLM group. The other three groups are formed by the department under the scheme of Stree Shakti. Sanjeevini, which is monitoring the KSRLM activities, facilitated a series of training to these groups on various activities with concerned institutions and experts. Under the skill development, entrepreneurship and livelihood department, the training was imparted on self-employment by individual or group. The training was focused on the type of livelihood activities which can be taken as individual and as a group. These groups have a federation at GP level, according to them around 13 groups are under the federation umbrella.

As mentioned earlier the access of financial services is the primary criteria of this programme. Under financial inclusion the revolving fund Rs 15000 is provided, as a one-time grant to catalyse the process of internal lending & meet immediate consumption needs. The federation which is guiding these groups also has been provided with a Community Investment Fund. Under this program, there is provision of interest subvention; these groups have got that benefit. Thus these groups have benefited from revolving fund, community investment fund and interest subvention to the loan obtained under SHG-bank linkage programme.

Under this program in the promotion of self-employment through Micro Enterprises, they are constantly facing local business development services, which will support the entrepreneurs to set up and grow their businesses. Among the four, two groups mentioned that they have linked themselves to local business services, which is providing as forward linkage for the groups

Regarding the social upliftment, the groups express they participate in social functioning, political governance, first they approach the groups for voting and support. Earlie they used to vote according to the elder's advice, but now they are looking in the interesting political group and its sustainability. With the support of the federation a couple of members participated in direct elections.

Four groups participated in the FGD, viz., Kaveri streeshakthi, valmiki, Banashankari and Gangothi, at K T Halli of Pavagada taluk in the Tumkur district.

All the four groups are accessible to the common area, where they are all assembled at school grounds. From each group five members participated, thus the total strength of focus group discussion was around 20 members. According to the groups, the groups formed by NGO and they became defunct, later they migrated as Stree Shakti SHGs. Now groups are monitored by the women and child development department, Government of Karnataka. These groups focus on the economic well-being of the members, through promotion/ taking up livelihood and micro enterprise activity.

The FGD was largely focused on their financial access along with group status, as well as on livelihood promotion activities through the federation approach. As all the groups have common interest in economic and social upgradation but not homogenous in their age, social background and taking up livelihood activities. Presently, most of the group members are involved in farming, weaving and dairy activities.

The training skills are not imparted on the interest of the person, but according to the resources and target fixed by higher officials. For instance, many women were trained in tailoring and mehendi art but they do not have business, as there is no demand for their services. Many members are illiterate; hence there is a need for conducting literate classes along with awareness classes. At local level the anganwadi and Asha workers are asked to conduct classes on awareness programmes, but the classes were not effective and have made no impact. The members shared the training is not conducted by any institutions but by individuals for a period of two or three days if the government training institutions provide regular training and certificates this would help the members. They prefer government training institutes rather than private as government fees for training is very minimal.

Under this programme, promotion of self-employment through Micro Enterprises, the constraint they are facing is the lack of proper local business development services, which facilitates the entrepreneurs to set up and grow their businesses. However, they have linked themselves with local business service centres, which is providing forward linkage for the groups to some extent.

These groups have been benefited with revolving fund and Community Investment Fund being utilised by the groups and their federation respectively. Thus these groups are very active in utilizing the financial aid provided under the programme. However, the elected representatives and officials are unable to replicate the Kutumbashree spirit in the project,



though some of them have been replicated at the village level. The effective function of the newly created institution is not visible.

In fact, KSRLM has entered into MoU with National Resource Organization - Kutumbashree for three years period to implement the Micro Enterprise Consultant (MEC) pilot at Pavagda of Tumkur district. In this process, the local men and women involved in micro enterprise activities are identified and trained on the intricacies of Micro enterprise business and management, after which they will be placed at target Districts – cluster/zone wise to provide a wide range of services to micro enterprises. During our discussion the groups expressed that much not being on this front.

We had discussion on the impact of the program on the household economy of the groups, as well as their social and political upgradation if any. The groups expressed a positive note that this programme has provided an access to the finance as grant as well as with concessional interest, due to interest subvention. Total financial access was at lesser cost compared to the outside market. This has contributed to creating a surplus in their activity.

Similarly, continuous exposure to outside officials and with market persons has contributed to self-confidence as well as interpretation of issues in a proper way. Finally, this has helped to run household very smoothly and commanding respect, both in the family as well as in the community.

The outcome of the FGD helped in raising, liberating and empowering both the researcher and the researched. In the process of the discussions they were able to identify a few areas where as a group they could resolve the social issues which few members were facing in their families like domestic violence, dowry . They also showed eagerness in political participation. The NRLM pancha sutras of regular meetings, savings, inter loaning, update of account books, timely repayment of loans have been followed by the groups.

### **3.8 Successful stories**

Promotion of self-employment through Micro Enterprises is an integral aspect of the livelihood strategy of the Government of India. After intensive survey at the selected 6 samples, as learning success stories, among them a couple of them are presented below.

Using Qualitative research methods, case studies have the ability to generate rich and nuanced data, often allowing data collection to evolve over time, as the researcher interacts

with participants. Such approaches enable the gradual revelation of experiences, and the elicitation of data that both foregrounds the diversity of individual experience and also allows the researcher to develop an understanding of a collective or typical experience amongst a particular group. In short, qualitative research keeps the attention on individual human experiences, with the similarities and differences between them in sharp focus. Applying feminist perspective and analysis to generate case studies, has provided opportunity to identify challenges, women's participation, interaction between the individuals and communities, increasing their financial status of the family, becoming a successful entrepreneur and a role model.

Each case study differs in age, community and region. These women negotiated their success in different circumstances, culture and environment. The main objective of the case study is to understand the inferences of gender equity and empowerment through the KSRLM initiatives. The mission of the KSRLM *to reduce rural poverty by providing gainful wage and self-employment opportunities through community institutions resulting in sustainable improvement in their livelihoods* is witnessed through their skill training programmes. These training has instilled in women to unlock their leadership potential and their abilities to make a difference. Their personal development, networking, formal mentoring and coaching have given them a platform to be successful in their ventures.

### **Indrani**

This is a success story of Ms. Indrani Hunsur taluk of Mysore district, who has risen from being a labourer to a person managing a micro enterprise successfully. Ms. Indrani, 35 years old lives in GBT colony and member of Kaveri Self Help Group, had high school education. Similar to group members, she also intended to improve economic status and social up gradation of the family. Under the KSRLM promotional activities, a series of training was organized by the federation with concerned institutions and experts. Ms. Indrani undertook these training programmes. An exposure trip was conducted to understand various micro enterprise activities across districts and neighbouring states.

Since the formation of the Kaveri group one person has dropped, due to outmigration. Most of the members are workers, they do not find difficulty in making savings, and the weekly saving amount is Rs 25. As the group is around five years old, the saving amount is accumulated reasonably well, the group has opened its bank account within fortnight, but the loan disbursed to this group is after a period of 19 months.

Financial stability is maintained by her, as she mentioned that each person's saving amount is Rs 18,500, revolving fund Rs 50000, from CIF 75000 and own amount she put for the business. Thus, she has put Rs 1,30000. After mobilizing the amount, she approached the authorities, GPLF [Gram Panchayat Level Federation], they suggested taking up areca nut plate making activity. Accordingly, at Hunsur horticulture institute she got trained to do this activity.

After undergoing efficient training, she has acquired required machinery, which has come within her budget earmarked for it. Presently, she is making only plates; the demand for this is from across states of Tamil Nadu and Kerala. She wants to expand her activity, in making bowls with areca nut leaves, as she has no problem in procuring raw material at a low price. Hence, she wanted to acquire the required technology and knowledge, which may help her to expand her business and create few employment opportunities. Presently she is employing few members on shift basis and providing wages according to government norms.

This continuous income has made her lifestyle change for positive development, adding more and more confidence in her work and adding new household items at home and working place. Further providing children good education and medical treatment for old parents. Similarly, her employees also lead a comfortable life.

### **Vasantha**

Vasantha, aged 37 years married and having children resides in CBT colony of Hunsur taluk of Mysore district representing Indira SHG. She belongs to the backward caste of Hindu religion. She has studied up to 10<sup>th</sup> standard at Hunsuru high school.

The group formed with the help of the women and child development department, Government of Karnataka. The group was formed with the intention of promoting economic well-being of the members, through promotion/ taking up livelihood programs. At first stage the group followed saving and lending to the members for six months, later they got bank linkage.

The group meets weekly once. The weekly contribution across the group Rs 75, as the group members are involved in micro economic activities, they are alert in financial matters and the attendance in the meeting is up to 70 to 80 per cent. The records are maintained by the members on rotation basis, and all members are trained in records maintenance.

Group members attended the customized-residential training on livelihood programme for four weeks under SLRM, as prescribed in the module. The livelihood programmers are identified by on resource and demand based within geographical reach to the members. The training was focused on bringing in self-confidence, leadership qualities, decision making in public and private activities, better community networking and participation which can lead self-confidence and productivity.

Vasanth, though installed a grinder in 2015, but it was being used for the neighbourhood members. After SLRM developed a federation model for the group, many started expanding their micro enterprise activity, Vasanth also tried for it, through Sanjeevini assistance. She has got access to Rs 1, 30,000, from different sources, viz., revolving fund, CIF, etc. now she has two grinding machines employed two persons on shift basis to run the machines. Presently, she has developed contact with hotels, convention halls and event organizers within the geographical area. She has been continuously supplying based on demand. The demand varies across seasons, but during lien season she packs the ginger, garlic paste and markets locally.

This training helped both in stabilizing economically and controlling domestic violence to some extent within the house and neighbourhood, by counselling affected people. She expressed that one time training is not enough, there is a need to have periodical training on short term courses in technological innovations / marketing, etc. The SLRM should help through Sanjeevini to place her product in departmental stores of nearby towns and should be guided in branding of the product, so the scale of production will be increased by providing some more employment and stability of the income to the dependent employees.

### **Nagaveni Kamalakarpujari**

Nagaveni Kamalakarpujari is from Ramnadi village, Yellapur taluk of Uttara Kannada district. She is the member of Visheshwar SHG, aged around 30 years, has primary education, and lives with a family of four members.

She is successful in running and managing a micro enterprise. The SHG total strength is 12 members. Similar to group members, she also intended to improve economically and meet the needs of the household, with determination she started small acre nut activity. Under the KSRLM promotional activities, she attended training programs organized by the federation with concerned institutions and experts. They conducted exposure trips to understand various micro enterprise activities across districts. She also attended a training

conducted by Karnataka Vocational Training and Skill Development Corporation, Entrepreneurship and Livelihood Department.

She has mentioned briefly the function and operation of her group. Since formation of the group all members are continuing no one dropped, all are homogenous, belonging to the same social groups. Most of the members engaged in the areca nut field. They do not find difficulty in making a weekly saving amount which is Rs 25. As the group is around six years old, the saving amount is accumulated reasonably well, the group established a SHB linkage programme. All the group members are functioning with peer monitoring spirit. Timely loan repayment being done, the accounts maintained by a group of persons on rotating basis.

She has chosen micro enterprise on availability of resources, areca nut, as Uttara Kannada district known for areca nut production in the state as well as in south India. She is buying areca nut in bulk, processing and packing for retail sales. She got all the financial help from Sanjeevini as well as from her group. From this activity, she has an incremental income of Rs 10000 to 15000. She has employed a couple of women workers on a regular basis. She said, for her activity there is demand for the small shops, but she is not selling under any brand name.

### **Smt. Parvathi**

Smt. Parvathi represents Hemareddi Mallamma SHG, in Mugan village of Nargund taluk of Gadag district aged 38 years with middle school education (7th standard). She belongs to an agriculture family and for livelihood depends on agriculture sources.

The group strength is 15, they meet weekly once. The weekly contribution across the group is Rs 75, as the group members are involved in micro economic activities, they are alert in financial matters as they function on the philosophy of peer monitoring, and the attendance in the meeting is up to 70 to 80 per cent. The records maintained by the members on a rotation basis, all are trained in maintaining the records.

All the members attended the customized training in Papad making under the SLRM, sponsored by Gramapanchayat federation. Now, jointly (five members) running the papad unit. All these members have membership at Gram Panchayat level federation. With the help from the federation, they have acquired a good market for their product. Monthly per capita is Rs 2000 from this activity, apart from their earlier earnings.

This being group activity, with continuous meeting and exchange of ideas on expansion of business contributed in enhancement of self-confidence. Self-confidence has driven them to take a positive decision at household level with regard to children education, participating in religious and social functions.

### **Smt. Tara**

Tumkur district, Pavagad taluk, Obalapur village, since last six years Sri Lakshmi SHG group is functioning. In the beginning like minded women in the village met and formed the group but they did not progress much due to lack of proper direction. Later the Department of Women and Child had guided and monitored this group with mutual understanding. This group is very active with ten members they meet weekly and contribute the amount fixed. During this meeting they repay the due loan amount.

Among the members, Smt Tara, has completed high school education and aged 30 years having three children. She has undergone the training on the advice of SLRM, and visited the markets to see how she can market what people feel about homemade cooking items. She then opted for shavige machine and started making shavige at home. The cost of Machine is Rs 40,000, the loan component has a subsidy to some extent.

The raw material is available in a nearby taluk she purchases in bulk. Marketing is not the problem in the village and nearby villagers are buying it. She employed two people to work on a shift basis, weekly their shift will change.

Thus, she is managing her business well.

### **Lakshmi Bai**

This case study is from the backward taluk of Yelburga of Koppal district, where awareness is poor. The Gajaanan SHG has been started 1/11/2015. The group formed with the help of the Women and Child Development Department, Government of Karnataka. The group was formed with the intention of promoting economic wellbeing of the members, through promotion/ taking up livelihood programs. At first stage duty the first 6 months, the group followed saving and lending to the members, later they got bank linkage.

The group meets weekly once, however day and time varies. The weekly contribution across the group is Rs 50, as the group members are involved in micro economic activities, everyone is aware of the financial transaction of the group and the attendance in the meeting is up to 80 per cent. The records maintained by the members on rotation basis, all are trained

in maintaining the records. The group members have good savings, on an average each one has the saving of Rs 20,000 and they linked the local bank, three times rotated the loan amount from the bank. They got revolving funds from the government and CIF from the federation under SANJIVINI to take up micro enterprise activity.

Lakshmi Bai of this group aged 34 years, married and had children. She belongs to the backward caste of Hindu religion. She has studied up to 10th standard at Yelburga.

For livelihood, she is to prepare Jowar roti at home and sell for a price to local hotels. She has been trained under the SLRM programme making 30 rotis per one kg jowar powder. After training, she has brought the machine with Rs 65000, this machine connected to electricity, she packs 10 rotis per pack and sells across taluk. Each pocket at Rs 60-70. She makes a livelihood of Rs 8000 to 10,000.

Since the last few months, she is earning a reasonably good amount, hence she opened a recurring deposit account with a local post office in her children's name. She has learned financial planning and management within a short period. She also expressed, in future planning to buy health insurance as well as to invest in a national pension scheme. Thus, she is slowly moving towards financial empowerment within the family. Due to her business contacts, she has come to know many schemes of government as well as private. In fact, under SLRM, through a system of federation, many have not only acquired livelihood, but also a spirit of entrepreneurs has emerged. For sustainability of this programme, a chain of rural markets is to be developed, linking the products and entrepreneurs, across villages, a scheme on withdrawal to be developed making them independent.

The major observation is the lack of accepting the awareness on gender inequality, though they experience gender discrimination in marketing, procuring raw materials or in the initial stages of business venture they feel it is better to ignore than take active stand. In handling their finance it is either any male member in the family or any male employee. Even though they shared discrimination, gender inequality or domestic violence within the family they feel these has to be kept under the carpet for family honour and well-being. Also the respect from family which they did not receive prior to starting a venture is more satisfying so they feel to compromise on domestic violence.

Though these women are strong, confident, independent yet they become helpless survivors to violence, discrimination in their lives. Does this account to empowerment?

### **3.9 Economic Empower Index of Self Help Group Members**

In order to assess, to what extent the Women SHG members have been empowered and thereby identify a sample district where SHG women members are relatively more empowered and a sample district where women SHG members are least empowered following exercise have been undertaken. We have considered five indicators representing the active participation of women SHG members. They are, (1) starting business enterprise, (2) extent of self-confidence after they have enrolled themselves as SHG members, (3) involvement of family members in taking and attending to their health issues especially women in the family, (4) extent of economic inclusion achieved by women SHG member and (5) extent financial inclusion achieved by the women SHG members.

In order to measure the extent of enthusiasm shown by women SHG members across sample districts to start new business enterprises, proportion of women SHG members who have started new business enterprises to total women SHG members considered for the study in the district has been taken as measure. District with the highest proportion of women business entrepreneurs is given first rank and with least women SHG members who have started new business enterprises has been given greater rank (Fifth rank). Similarly the proportion of members who expressed that they have gained self-confidence after they have enrolled themselves as members of SHG was taken to rank the district following similar procedure explained above. Coming to involvement of women SHG members in health related issues concern to family members, response given by SHG members with respect to the openness shown by women family members in discussing health related issues especially women family members with all the other members of the family, extent which decisions are taken to cure the ailments through hospitalisation and how far they have succeeded in sensitizing men to attend to health issues of women family members were considered. The average score so obtained for all the above health indicators was considered to rank the districts.

Coming to measuring the extent of economic inclusion achieved by the women SHG members, we have considered role played by women SHG member, enhancing family income, whether she was able to bring in improvement in consumption pattern in the family, her role increasing savings, adding new assets to family and more importantly taking care of educational expenses to children. The average score estimated considering all the above



indicators across sample districts was assigned ranks based on the magnitude of the score with the highest score being assigned first rank.

Similarly extent of financial inclusion capacity acquired by women SHG members was measured by considering, whether women have attained better access to credit after they have enrolled as members of SGH, degree of confidence gained to avert the financial crisis of family, role played by women in handling financial matters of family and her role in repayment of outstanding loans of the family. The responses obtained for the indicators mentioned above were aggregated at district level and procedures explained above have been followed to rank the district based financial inclusion attained by the women SHG members.

**Table 22: Take empower index, economic index education and training index make requirement matrix**

1. Correlation Matrix

	Empowerment Index
Self-confidence attained by SHG members	0.049
Involvement in health related decisions of family	0.096
Economic inclusion(increase in family income)	-0.045
Financial Inclusion	-0.226
Skill imparted	0.639*
Educational attainment (p to 10th)	0.650*
Other Cross correlations	
Financial inclusion vs. economic inclusion	0.932*
Educational attainment vs. Economic inclusion	0.504*

- indicate statistical significance @ 5%

### 3.9.1. Empowering Women through SHGs

**Table 23: A requirement traceability matrix is a document that demonstrates relationship between requirements and other artefacts.**

Empowering women through SHG	Pre-requisite		Enrolment as SHG member									
	Providing Basic Education (up to 10th standard essential)	Family support										
		Involvement in family Decisions	Involve ment in SHG group activitie s	saving habit	Acquiring skill and knowledge in any desired field	Starting Business enterprise -Economic Empowerment				Financial Empowerment	Offering communit y service.	
		Social Gender norms	Acquiring communic ation skills	access to credit	technical skills	Business Skills	Access to and control over resources and services	Financial Support	control over production systems	Market linkages	Augmenting Household income	
		Conservative social gender norms	Group dynamics	financial empowerment	Capacity building		Credit worthiness	Household financial decisions				

Factors influencing the economic/ financial index and empower index worked out using suitable Regression techniques. So that this will help in policy making for promoting the economic and empower index.

### a) Logic Regression Model

When dependent variable is binary and there are several independent variables that are metric, one can use Ordinary Least Square (OLS) regression, the Logic for estimation. The binary logit model deals with the issue how likely an observation is to belong to each group. It estimates probability of an observation belonging to particular group. We estimate the probability of binary even using logistic regression. Consider an event that has two outcomes: success and failure. The probability of success may be modelled using logit regression model as:

$$\text{Ln} \left( \frac{P_i}{1-P_i} \right) = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_k X_k + \epsilon_i$$

$$\text{Ln} \left( \frac{P_i}{1-P_i} \right) = \sum_{i=0}^k \beta_i X_i$$

$$P_i = \frac{\text{EXP}(\sum_{i=0}^k \beta_i X_i)}{1 + \text{Exp}(\sum_{i=0}^k \beta_i X_i)}$$

Where

$P_i$  = probability of success

$X_i$  = Independent variable  $i$ , ( $i=1,2,\dots,k$ )

$\beta_i$  = parameter to be estimates

$\epsilon_i$  = Random disturbance term

$\text{Ln} \left( \frac{P_i}{1-P_i} \right)$  = log of odds

Maximum Likelihood Method is used for estimating parameters. The  $\beta_i$  is the size of change in log odds of the dependent variable even when corresponding independent variable  $X_i$  is increased by one unit and the effect of other independent variables is held constant. The sign of  $\beta_i$  determines whether the probability increases (if sign is positive) or decreases (if the sign is negative) by this amount.

In the present study attempt has been made to estimate the probability of women SHG members being a business entrepreneur. The conceptualized model is as below:

$$\text{Ln} \left( \frac{P_i}{1-P_i} \right) = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \epsilon_i$$

Where:

$P_i$  = Probability of  $i$ th Women SHG member being women entrepreneur.

$X_1$  = Age of Women SHG member

$X_2$  = Education Qualification of Women SHG member (Dummy Variable: 0 if  $\leq 10^{\text{th}}$  Standard, 1= if Above  $10^{\text{th}}$  Standard)

$X_3$  = Family Income of Women SHG member (Dummy Variable: 0 if  $\leq$  RS 5000/PM , 1= if Above RS 5000/PM)

$X_4$  = Amount of Credit availed by SHG members from SHG/Bank

$X_5$  = Training Undergone by women SHG member on entrepreneurship. (Dummy Variable: 0 = if SHG women has not undergone training, 1= if SHG women has undergone training)

Model is estimated using R-software.

It is hypothesised that age and education play an important role in motivating women SHG members to undertake income generating activities with the support of SHGs. When women SHG members are attracted at a younger age they can be better motivated as they will have higher aspiration level and prepared to risk to accomplish higher things in life compared to aged women. Women with relatively better education can very well comprehend the situation and interact with the outside world compared to less educated women. Similarly, the economic stability of women SHG members measured by the level of family income is assumed to have a positive impact to transform herself as a women entrepreneur. Besides the above three socio-economic factors, the extent of financial support extended by SHG in the form of credit support from SHGs and as well as Banks play a crucial role in starting business enterprise. The other most important factor that provides required confidence to start business enterprise is adequate training and exposure in the concern area. Dummy variables which differentiate SHG women based on whether she has undergone training programme usually organised through SHGs or not is also introduced as explanatory variable in the model. Thus above five factors are considered as most crucial in motivating women SHG members to transform herself as a women entrepreneur.

## **b) Empirical Results**

The empirical results obtained by fitting the logistic regression model described above using the survey data collected from women SHG members from five sample districts are presented below.

**Table 24: Logistic Regression Model - Results**

Dependent Variable: Dummy 1= Women SHG member is an entrepreneur, 0= otherwise. Method: Maximum Likelihood –Binary Logic .Number of Fishers scoring iteration-4. Soft wear used- R-software

Variables	Coefficient	Z-statistic	e <sup>β</sup>
Constant	1.072e-01	0.669NS	1.113
X <sub>1</sub> = Age of Women SHG member	1.820e-03	0.293NS	1.001
X <sub>2</sub> = Education Qualification of Women SHG member (Dummy Variable: 0 if ≤ 10 <sup>th</sup> Standard, 1= if Above 10 <sup>th</sup> Standard)	2.184e-01	1.687***	1.244
X <sub>3</sub> = Family Income of Women SHG member (Dummy Variable: 0 if ≤ RS 5000/PM, 1= if Above RS 5000/PM)	1.545e-01	1.181NS	1.167
X <sub>4</sub> = Amount of Credit availed by SHG members from SHG/Bank	-2.338e-06	-1.087NS	0.997
X <sub>5</sub> = Training Undergone by women SHG member on entrepreneurship. (Dummy Variable: 0 = if SHG women has not undergone training, 1= if SHG women has undergone training)	1.697e-01	1.927***	1.184
Mc Fadden R <sup>2</sup> = 0.291			

\*\*\* Statistical significance at 10 per cent. NS= statistical Non-significance

The results of logistic regression presented in the Table reveal certain interesting facts. It may be noted from the Table that out of five explanatory variables included in the model only two of them have turned out to be statistically significant. The variables which are significant are educational level and training undergone by the women SHG members introduced as dummy variables. Both have them are significant at ten per cent level of significance. As both the variables are being dummy in nature the interpretation of the regression coefficient is straight forward. For the purpose interpretation, we have to refer to the last column where the value of e<sup>β</sup> has been presented. In respect of education and training it may be inferred that women SHG members who have completed or have more than high school level of education and members who have completed entrepreneurship training programme are having higher probability of transforming themselves as business entrepreneurs compared those who have

below high school level of education and those who have not undergone training programme requisite to start a business venture.

The other interesting fact one could bring out from the logistic regression equation is, variables pertaining to age and family income of women SHG members have positive regression coefficients though both of them have turned out statistically non-significant. The result can be viewed from a broader perspective. That is, age and family income levels which are proxy to economic status of the family may not come in the way of women SHG members in starting her own business enterprises. Of course results do indicate that these two variables have positive influence on dependent variables though not statistically significant. We may observe in our sample data that an aged or senior woman and with a favourable economic background have succeeded in starting their own business but at the same time opportunities are also wide open to those who are young come from less favourable economic backgrounds. Thus the age and economic background of an individual may not come in the way of getting herself transformed into an entrepreneur provided they are given better exposure and required support.

**Table 25: Ranking of Districts based the average scores obtained for the Indicators**

	Gadag	Koppal	Mysore	Tumkur	Uttara Kannada
Proportion SHG members who started new Business	4	1	2	5	3
Extent of Self –Confidence attained by Women SHG members	1	4	2	5	3
Involvement in health related decisions of family	3	4	2	1	5
Economic Inclusion	3	4.5	2	1	4.5
Financial Inclusion	4	5	2	1	3
Total of Ranks across Indicators	15	18.5	10	13	18.5
Overall Ranking of Districts	III	IV	I	II	IV

Source: Primary data

It may be noted that the total rank obtained by the districts range from five to twenty five. If the district attains first rank in all the five indicators considered for the analysis the total rank of district will be five. On the other hand if the district were to get the last rank (i.e., five) for

all the indicators the total rank obtained by the district will be 25. Therefore districts with least total rank are assigned first rank in the overall ranking of districts. Accordingly it may be noted that Mysore district has attained first rank in overall performance. Interestingly it has retained second position in all the five indicators considered for ranking of districts. The Koppal and Uttara Kannada districts have same score; hence both of them have been placed at fourth place.





## 4. Conclusions and Reflections

1. The SHG groups are functionally doing well in the community as well as in empowering the members. Participation of women in many of the programmes and using them for their development has been the major development, but entrepreneurial initiative in non-farming area need to be encouraged all the districts
2. SHG groups have linkages to financial inclusion through project fund and bank linkages, thus aiming for better standard of living. Majority of members seek a loan from the SHG group rather than the bank. They find the banking sectors to be complicated for their loan availability. Interest rates are too high and the documentation process takes a lot of time. Personal loans are more utilized for house construction or renovations.
3. Social inclusion - mainstreaming women in the social sphere- there is an increase in social gatherings, training in skill development and marketing is inadequate, lack of training institutes, and training facilities need to focus more on market sustainability. Social mobility of women has improved, lack of nutritional intake of food, health issues in menstrual arthritis problems are the major problems.
4. Economically and financially, women are having a good position in society. Outstanding loans were repaid. After joining KSRLM, women have been able to have a better status in the family.
5. Women are sensitized on gender issues; awareness camps on gender issues are conducted. These women are able to address these issues both in the public and private sphere.
6. Even though in time the group members are made aware about the schemes/ program majority of them are ignorant, most of the members are ignorant on procurement of raw materials suppliers.
7. In a nutshell, KSRLM schemes/ programmes/ initiatives have been able to bring the marginalised women into mainstream development.

The research evidently proves Social empowerment has increased the pathways of networking, solidarity and community respect. This is reflected in the improved networking enabling the SHG members to interact with high-caste community members. Community respect has changed the social norms, such as, they are praised by the community members when SHG women venture out of the house visiting the bank and meeting the officials, whereas initially the situation was not the same.

There is a significant impact of SHGs on empowerment. The reason being that the groups show more sustainability in group / community development. It could also be for their skill and personality training. The feminist research methodology has been able to identify the empowerment of women through gender sensitive indicators showing SHGs positive effects on women's economic, financial and social empowerment, but psychological and health empowerment has not fallen in the line of research.

There is a need for acceptance of Feminist Research Methodology in the research initiatives on gender issues and further studies, Other factors like health, power relationship within the family and outside, networking and solidarity could identify much more light on the importance of empowerment.

In addition, it will be important to develop the taxonomy of economic SHG programmes and develop different theories of change for different SHG types. This will require using programme documents, administrative data and existing evaluations to prepare a characterisation of each SHG type. For example, researchers should identify whether SHGs provide livelihoods support, training on women's rights, microfinance, micro insurance and so on. The intervention characteristics will also enable researchers to construct a variable identifying the intensity of training, savings groups and microcredit. Furthermore, it is important to examine the target group of each SHG type. Together, this information will enable comparisons of SHG programme characteristics across contexts and the development of theories of change for each type of SHG. [Thomas De Hoop, Corinne Brody, Stuti Tripathi Martina Vojtkova, Ruby Warnock]

## **4.1 Output**

The research reveals through the findings the marginalised poorer sections of women who had no access to resources or networking became members of the self-help groups. Studies also reveal the priority of social/ economic/ financial empowerment catering to inclusive empowerment needs to be focused on the marginalised poorer women. Health has to be integrated with other components of empowerment. Capacity building needs to be prioritised as an important mechanism for inclusive empowerment.

## 4.2 Input

The greatest input is the community and individual development among the SHGs. The training and awareness program conducted has shaped their skills. They have been able to imbibe these in their day to day life by influencing and also becoming role models for other women to fall in their line. As a community, their support to each other at the time of crisis emotional/ financial has bonded them into a sisterhood. Many of the groups have been a role model to other groups. There is a positive impact on individuals in their personal life's showing leadership qualities, shouldering the dual responsibilities of house work and enterprise which has resulted in better gender relations among the families.

In the further implementations of the program it would be suggestive for the participation of the local community, leaders, facilitators, government representative, to be part of the initiative so it leads to success of the program.



## 5. Recommendations

### 5.1 Short term Recommendations

1. Every district must have a women's full-fledged market to promote women entrepreneurship. Place to be earmarked at District /taluk to market the products of SHG groups. This initiative can be collaborated with Karnataka state Industry and Commerce like providing work sheds in industrial areas. There should also be an amount generated under Gender budgeting for women entrepreneurs' infrastructure.
2. Training and skill development shall be need based, enhancing individual capacity with local requirements. Majority members are in the age group of 31 to 40 years [table 2] and 10th passed with an average percentage of 88.6% to 96.0% [table 3]. This would enable them to have more aptitude for learning and following the technology driven skill training programs. In districts like Mysore , Uttar Kannada, which are wetlands training in areca nuts products like jewellery, plates, house and functions decorative items, coir making, jute bags, foot mat, coir mat and twisting, toy making, sea foods, whereas Tumkuru , Koppal. Gadag which are dry districts can focus on food processing items, handlooms, herbal medicines, garments, candle making, terracotta products, jewellery making, ration shop, leather products, wood based furniture and carvings, pottery. Training in cottage industries, identifying the local talents similar to Asian paints colour academy [<https://www.youtube.com/watch?v=qN8e85JZe04> ] identifying women's talent in drawing rangoli art and training them to become creative painters.. This could ensure that employment and creativity is nourished.
3. The training skills need to be more technology driven and based on market value and sustainability. Printing and binding, producing bio fertilizers, screen printing, documentation skills, preparing visiting cards and envelopes through recycling, files and paper bags, temple jewellery, soaps and phenyl, training women in repairing electrical appliances like fridge, washing machine, television, grinder, lighting and electrical wires, driving, role of information technology for promoting women entrepreneurs, e-commerce, e-learning from IT enabled services.
4. Encouraging the SHGs to form a co-operative society so that they can be entrusted to market the products under a common brand name so that they could increase the sales

in the markets. Tying up with Amazon, Flipkart, Big Bazaar, Big Basket, and Reliance for farming and dairying products. Similar to Sri Mahila Udyog Lijjat Papad initiatives can be encouraged.

5. Family counselling centres and resource centres to be established so as to empower women in the crisis of domestic violence, family disputes, legal matters.
6. The SHG federation play a major role in social entrepreneurship as members lack social entrepreneur skill if trained in this poverty can be reduced. Grass Root Management Training should be implemented. The training can be divided on various models of gender issues in enterprise, raw material procurement, marketing survey and business panning.
7. The community coordinator or the cluster supervisor can be designated to supervise the bank linkages. The SHG federation with financial stability can be operated as a mahila bank which will sustain the SHG financially and also Bank rates to be reduced for SHGs members to start the business. The banks could come out with a scheme of performance linked incentives to promote SHG banking linkages Bank rates to be reduced for SHGs members to start the business.
8. KSRM can identify successful women entrepreneurs to participate in SARAS mela conducted in other states.
9. Cluster supervisors can identify the SHG members who are proficient in loan applications or in banking activities and these members can render their services to other members in banking procedures.
10. The SHG Federation could be self-rated through a well-developed accepted self-rating system or through a third party. This would benefit in sustaining, strengthening and becoming more vocal in addressing the overall development of SHG. The multiple purpose SHG federation should become a single purpose in the long run where it can be registered under a proper legal form. The SHG federation could also be called as Mahila Banks

## 5.2 Long term Recommendations

1. Effective awareness on legal rights of women on land and property rights.
2. The support staff strength needs to be increased in the KSRLM. This could enhance the efficiency, better communication and implementations of the scheme effectively.
3. Women need to be motivated to participate in decision making of the village and community development programme. As the member's participation in village development is very low, women prefer men to take up the initiatives for the development of the village, hampering their voice in policy making.
4. Gender labs to be operated in the districts so as to collaborate with gender experts in capacity building training programs to be conducted to bank officials, government officials, facilitators, SHGs beneficiaries, institutions. The gender labs could be established by the KSWDC, Social welfare board by networking or collaborating with Educational / Research Institutions, international organisations.
5. Core Competency Road Map Source Empowered training hand book – Ministry of Foreign Affairs Finland could be used as a role model by the KSRLM for empowering the SHGs. Under Achievement - vision, Risk taking, Decision making Grit and resilience. Under Problem solving –Planning, Information seeking, Goal setting and strategic thinking, Systematic planning. Under Relationship building- Fostering positive relationships, Persuasion, Customer service. Under Personal power Cognitive awareness, managing self-Independence, and self-confidence, Assertion / voice.
6. Sanjeevini call centres could be established for the SHG women for entrepreneurship and counselling.
7. Community resource person can be trained to be a resource person for SHG groups.
8. Using the technology KSRLM in collaboration with an IT sector for a mobile based bookkeeping system for SHGs to maintain their financial transaction electronically in local language can be implemented
9. KSRLM can initiate a partnership with industrial training institutes to conduct training programs for the SHGs in skill and personality development.





## Annexure 1: List of References cited in the report

1. [https://www.researchgate.net/publication/265785572\\_Self-help\\_Groups\\_as\\_a\\_'Livelihood\\_Development'\\_for\\_Rural\\_Women\\_Experiences\\_from\\_India\\_and\\_Ghana..](https://www.researchgate.net/publication/265785572_Self-help_Groups_as_a_'Livelihood_Development'_for_Rural_Women_Experiences_from_India_and_Ghana..)
2. <https://eprowisdom.com/jpanel/upload/articles/1159am7.%20SOMESWARA%20V2,%20I-1.pdf>
3. [https://aajeevika.gov.in/sites/default/files/nrlp\\_repository/KSRLM%20Baseline%20Survey%20Draft%20Report%2027.3.2016.pdf](https://aajeevika.gov.in/sites/default/files/nrlp_repository/KSRLM%20Baseline%20Survey%20Draft%20Report%2027.3.2016.pdf)
4. Regarding NRLM human resources state wise and SHGs  
<https://nrlm.gov.in/outerReportAction.do?methodName=showReportMaster>
5. Block wise SHG MEMBER LIST AND DETAILS  
<https://nrlm.gov.in/BlockWiseSHGMemebrsAction.do?methodName=showShgMembers&abc=1&encd=1514001&reqtrack=QXuOcvNvyynQIGTCO7ZDX837L>
6. <http://americanscholarspress.us/journals/IFST/pdf/IFOTS-2-2013/IFOTSv9n2art3.pdf>
7. <https://www.pradan.net/sampark/wp-content/uploads/2019/07/SHG-Federation-An-Institutional-Innovation-to-Sustain-SHGs.pdf>
8. Biswas, S.K. (2010). New Tribal Panchayat in Nicobar Islands. Kurukshetra, Ministry of Rural Development, New Delhi  
<http://americanscholarspress.us/journals/IFST/pdf/IFOTS-2-2013/IFOTSv9n2art3.pdf>
9. Basu, P., and P. Srivastava (2005). Exploring possibilities: microfinance and rural credit access for the poor in India. Economic and Political Weekly, vol. 40, No. 17, pp. 1747-1756
10. Bowles, Gloria; Klein, Renate D- Theories of women's studies, London: Routledge & Kegan Paul, 1983
11. Chaplin Jocelyn Feminist Counselling in Action- second edition - Private Practice, London, UK
12. Dinesha, T. Social Inclusion and Self Help Groups: Myth or Reality? (September 1, 2017).SSRN:<https://ssrn.com/abstract=3030602>or <http://dx.doi.org/10.2139/ssrn.3030602>
13. Disha Bhanot and VaradrajBapat. contributory factors towards sustainability of bank-linked self-help groups in India  
[https://www.unescap.org/sites/default/files/Paper%2020\\_0.pdf](https://www.unescap.org/sites/default/files/Paper%2020_0.pdf)
14. Deininger, K., and Y. Liu (2009). Determinants of repayment performance in India microcredit groups. Policy Research Working Paper, No. 4885. Washington, D.C.: World

- Bank. (2013). Evaluating program impacts on mature self-help groups in India. *The World Bank Economic Review*, vol. 27, No. 2, pp. 272-296
15. Garikipati, S. (2008). The impact of lending to women on household vulnerability and women's empowerment: evidence from India. *World Development*, vol. 36, No. 12, pp. 2620-2642.
  16. Holvoet, N. (2005). The impact of microcredit on decision-making agency: evidence from South India. *Development and Change*, vol. 36, No. 1, pp. 75-102.
  17. Jhansi Rani GPLF, Yelburga taluk, Koppal district received Rs 2 lakhs award among the best GPLF across the nation by Ministry of Rural Development at Ranchi on 05.05.2019
  18. Kalpana Kannabiran, Padmini Swaminathan- *Re-Presenting Feminist Methodologies*, 2019 by Routledge India
  19. Murthy, P. Economic Empowerment of Rural Women by Self Help Group through Micro Credit, *Economic Empowerment of Rural Women by Self Help Group through Micro Credit* (January 18, 2013). Available at SSRN: <https://ssrn.com/abstract=2203040> or <http://dx.doi.org/10.2139/ssrn.2203040>
  20. Reddy, K., and C.S. Reddy (2012). *Self Help Groups in India: A Study on Quality and Sustainability*. Hyderabad, India: ENABLE Publication.
  21. Saroja Kanta Choudhury- *Empowerment of Women through SHG and Role of Education: An Analysis*, *Pedagogy of Learning*, Volume-1, Issue-3, pp. 27-35, July 2015, (International Journal of Education) ISSN: 2320-9526 (Print), ISSN: 2395-7344 (Online)
  22. Sri Laxmi SHG, Deburu village, Nanjanagud taluk, Mysore district Received Rs 1 lakh award by Ministry of Rural development as best SHG at Delhi on 11.6.2019
  23. Thomas De Hoop, Carinne Brody, StutiTripathi Martina Vojtkova, Ruby Warnock *Economic self-help group programmes for improving women's empowerment- September 2019*
  24. Verhelle, C., and L. Berlage (2003). Determinants of microfinance group performance: an empirical analysis of self-help groups in India. Available at <http://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.201.4032&rep=rep1&type=pdf>
  25. Zohir, S., and I. Matin (2004). Wider impacts of microfinance institutions: issues and concepts. *Journal of International Development*, vol. 16, No. 3, pp. 301-330.
  26. [https://www.internationalconference.in/XVI\\_AIC/TS5B-PDF/16Tarique\\_Zaryab%20\(1\).pdf](https://www.internationalconference.in/XVI_AIC/TS5B-PDF/16Tarique_Zaryab%20(1).pdf) - SHG: A Sustainable Livelihood To Promote Social Entrepreneurship. Zaryab Tarique , Rajiv Gandhi National Fellow for disabilities. University Department of IRPM, Tilka Manjhi Bhagalpur University, Bhagalpur-812007, Bihar, INDIA.

## **Annexure 2: Terms of Reference of the study**

### **1. Title**

“Study of the Status of Self Help groups under SRLM in Karnataka”.

### **2. Department Implementing the Scheme**

Karnataka State Rural Livelihood Mission & Rural Development & Panchayat Raj  
Government of Karnataka

### **3. Background and the context**

The subject of empowerment of women has becoming a burning issue all over the world including India since 1975 with the declaration of International Women’s Year and subsequently International Women’s Decade. Many agencies of United Nations in their reports have emphasized that gender issue is to be given utmost priority. It is held that women now cannot be asked to wait for any more for equality.

Women’s agenda is brought to the forefront in India ever since the report ‘Towards Equality’ reflecting on the Status of Women in India was brought out in 1974. Since then, the programmes and policies are focusing on women’s issues and women empowerment.

#### **What is empowerment?**

Empowerment may be described as a process which helps people to assert their control over the factors which affect their lives. Empowerment of women means developing them as more aware individuals, who are politically active, economically productive and independent and are able to make intelligent discussion in matters that affect them. Women empowerment as a concept was introduced at the International women Conference in 1985 at Nairobi, which defined it as redistribution of social power and control of resources in favour of women. The United Nations Development Fund for Women (UNDFW) includes the following factors in its definition of women empowerment:

- Acquiring knowledge and understanding of gender relations and the way in which these relations may be changed.
- Developing a sense of self-worth, a belief in one’s ability to secure desired changes and the right to control one’s life.

Women empowerment is a broad based concept. It has social, political, economic, philosophical and psychological dimensions.

### **Self Help Groups and Women Empowerment**

The SHG concept was first used in micro credit in Bangla Desh by Mohammad Yunus in 1976. A SHG is an informal association of women to enhance their financial security as primary focus the other common areas of interest are awareness, motivation, leadership, Social and economic mainstreaming.

To promote inclusive growth of a nation gender mainstreaming and women empowerment is essential. Government of India, State Governments and various non-government organizations in India have formed Self Help Groups (SHGs )to make women financially independent. Economic empowerment of women through Self Help Groups benefited not only individual women, but also the family and community as a whole through collective action for development. Besides, SHGs have increased their habit of savings and investment in the developmental activities and has profoundly influenced the economic status, decision making process and level of dependence of women. Thus, Self Help Groups through its linkages with NGOs (Non-Government Organizations) and banks have access to finance for development which in turn results in promoting the economy of the country by its contribution to rural economy.

Following a review of these programmes in February 1997, the Hashim Committee recommended a single self-employment programme for the rural poor and adoption of a group and the cluster approach instead of targeting individual beneficiaries. The Swarnajayanti Gram SwarozgarYojana (SGSY) was accordingly launched with effect from April 1, 1999 replacing the earlier IRDP. The main objective of the SGSY scheme was to bring poor families above the poverty line by organizing the rural poor into Self Help Groups (SHG) through social mobilization, training and capacity building. Through a mix of bank credits and government support the members of the SHG would be able to create income generating assets.

### **Need for Government Intervention**

Self Help groups were formed under Stree Shakti Programme that have worked successfully to promote empowerment of women. Till 2010, many non-government organizations played a vital role in the empowerment of women through formation of SHGs in India. The Government of India, Ministry of Rural Development has restructured SGSY as “Aajeevika”- National Rural Livelihoods Mission (NRLM) and this is being implemented

from 2010-2011. In June 2011, National Rural Livelihood Mission (NRLM) was launched by Ministry of Rural Development, Government of India in 12 states with high incidence of rural poverty. The objective was to alleviate poverty and create sustainable livelihood opportunities (self-employment & organization).

### **National Rural Livelihood Mission and state Rural Livelihood Mission**

This scheme aims i) to organize the poor into SHG (Self Help Groups) groups and make them capable for self-employment and ii) to bring all the SHGs formed by different organization under one umbrella. The scheme has been partly funded by the World Bank which has contributed USD 1 billion and the Central Government has invested USD 5.1 billion. Financing of the programme would be shared between the Centre and the States in the ratio of 75:25. This program targets to cover around 70 million below poverty line (BPL) within the end of the 12th Five Year Plan.

The GoI established the National Rural Livelihoods Mission (NRLM) in June 2010 to implement the new strategy of poverty alleviation woven around community based institutions such as national Rural Livelihoods Mission (NRLM) and renamed as “Aajeevika”. The programme was formally launched on 3rd June, 2011, at Banswada, Rajasthan and is being implemented in a mission mode in the country.

The Karnataka State Rural Livelihood Mission was inaugurated formally on 2nd December 2011. An Operational Order no. RDPR 25 SJY 2011 (A1), Bangalore dated 10th October, 2011 was passed to implement NRLM in Karnataka. Subsequently, the Karnataka State Rural Livelihood Promotion Society has been formed and registered under The Karnataka Societies Registration Act, 1960. The Mission Director and Additional Mission Director have been appointed. The Mission has a governing body which will be the ultimate Mission supervision and monitoring authority. The State Government is implementing this scheme in phases through Karnataka State Rural Livelihood Promotion Society in the name of “Sanjeevini”.

### **Organizational Structure under SRLM**

At the State level, the Karnataka State Rural Livelihoods Mission (SRLM) constituted by State Govt. oversees the implementation of all NRLM related activities. **State Mission Management Unit (SMMU)** implements the NRLM activities in the state headed by a

full-time State Mission Director (SMD) and with a multidisciplinary SMMU team. At district level, **District Mission Management Unit (DMMU)** of the SRLM is responsible for meeting NRLM objectives and implements NRLM activities in the district. DMMU, linked suitably with District Rural Development Agency, would be a facilitating and support unit for field structures. A multidisciplinary DMMU is led by District Mission Manager (DMM) and consists of functional specialists in Social Inclusion, Financial Inclusion, Livelihoods, Capacity Building, Programme Management, Programme Support etc., and support staff, as required. A Capacity Building cell (CB cell), within DMMU is responsible for imparting training to the field implementation units and nurturing the community resource persons from the poor and developing them as trainers. At the sub-district/Block level, **Block Mission Management Unit (BMMU)** led by a Block Mission Manager (BMM) and supported by 3-5 Project Facilitation Team at cluster (sub-block) level for mobilizing all poor households into SHG fold; strengthening existing and new SHGs; building SHG federations and other institutions of the poor at various levels; and building capacities of the poor, their institutions, Community Resource Persons (CRPs) and other social activists. A Block Review and Coordination Committee, that includes representatives of the institutions of the poor and NGOs, would review NRLM activities in the block and provide inputs for improving subsequent plans.

### **Objectives of the Scheme**

The objectives of KSRLM are

- i) Development of livelihood opportunities for the rural poor, especially women and marginalized groups, through promoting community institutions – Women self-help groups, Federations, Producer Organizations- Economic Inclusion
- ii) Financial Inclusion through Project fund & Bank linkage. Thus, it aims to help 80% of the SHGs come out of the Government dependence in 10 years i.e. to achieve self-sufficiency through various livelihood programs and other business models.
- iii) Social Inclusion –Mainstreaming women in social sphere- increased social and political participation.

The I phase of the programme covers the following five districts and the talukas in the district on intensive basis.

1. Mysore (H. D. Kote, Hunsur, Nanjangud, T. Narsasipura)

2. Tumkur (Pavagada, C.K.Halli, Madhugiri, Sira)
3. Gadag ((Shirahatti, Naragunda, Gadag, Mundaragi, Ron)
4. Koppal (Yelburaga, Kustagi, Koppal)
5. Uttara Kannada (Ankola, Joidai, Kumta, Yelapura)

### **Formation of SHG Federations**

SRLM encourages the formation of federation of self-help groups to enable access to services and livelihood opportunities for the beneficiaries. Federations are formed at District, Block/Sub-district and Village (Cluster) level aim to provide support services to their member SHGs respectively. They act as an interface between SHGs and mainstream institutions. The responsibilities of the federations include: i) to guide and monitor the functioning of SHGs and also form and train new SHGs; ii) bringing all left-out poor into SHG fold; iii) providing support services like trainings, book keeping, etc. to SHGs; iv) providing higher order financial and livelihood services; and (v) facilitating access to public services and entitlements. Various activities support the functioning of SHGs such as holding of Gram Sabha, Aam Sabha, map SHGs/grading, GP level filtration, identification of CRPs and GP level federation (GPLF) support mobilization of 'Community Investment Funds' etc.

### **Training of the SHGs and SHG Federation**

At each district, 1 rural self-employment training institute is to be established under the scheme for capacity building of the SHGs, their federations and other key stakeholders for managing their institutions, linking up with markets, managing their existing livelihoods, enhancing their credit absorption capacity and creditworthiness. After the trainee passes the training program, the institute is responsible for guiding and supporting the trainee in order to begin an enterprise.

### **Progress of the Scheme**

There are total 243961 SHGs with total 3099421 members in all 30 districts in the State under Karnataka State Rural Livelihood Mission (KSRLM) and Rural Development and Panchayat Raj Department in the year 2016-2017. Out of 243961 SHGs, 7850 are newly formed under NRLM concept and 1635 were renewed and 234476 are pre-NRLM

(Annexure 1). The 28753 SHGs under NRLM concept in these five districts are considered for the present Study.

#### **4. Evaluation scope, purpose and Objectives**

The scope of evaluation study is coverage of all the districts and the SHGs in the districts for the period from 2012-2013 to 2016-2017. The purpose of the evaluation is to study the status and functioning of Self Help Groups and the impact of SHG federations on SHGs. Further to identify the strengths and weaknesses of the scheme for their sustainability and capacity to improve women's status in the long run; and examine the challenges in meeting the goals of empowerment of women and suggesting measures for better integration of different approaches and efforts.

#### **Objectives of the Study**

- i. To examine the need for new interventions in the SHG model.
- ii. To study the status and performance of SHGs (including financial and Grade 1) and its impact on socio-economic status of its members
- iii. To examine the activities undertaken by women and assess their performance.
- iv. To identify the challenges faced by SHG groups with regard to linkages to banks in availing funds and loans
- v. To study the functioning of the SHG Federations and problems faced by Federations and its impact on SHG members
- vi. To examine the training adequacy and requirements of the SHGs.
- vii. To evaluate the functioning of regional training institutes and their functions, resources available, and challenges faced in carrying out the training
- viii. To identify constraints in implementation of the scheme and to suggest measures for its improvement



## 5. Evaluation Questions (Inclusive not Exhaustive)

### A) Questions related to SHGs

- What is the existing status of SHGs in terms of sustainability and years of experience, income, expenditure, savings and book/record keeping?
- How many SHGs availed revolving fund Credit from bank? Whether there is any difference among the SHGs before and after SRLM
- What are the challenges faced by newly formed SHGs after NRLM? To what extent they are integrated with the non NRLM groups/
- What percentage of SHG groups are practicing 'Panchasutra' *i.e.* Regular meetings; Regular savings; regular inter-loaning; Timely repayment; and Up-to-date books of accounts? How many SHGs have passed Grade-I on the basis of practice of 'Panchasutra'? What are the grey areas that need attention?
- What is the extent of support from the Government and its impact on the SHGs?
- To what extent the SHGs are inclusive in character based on the composition of the members?

### SHG Members

- Whether the beneficiaries are utilizing the loan for the purpose for which it was sanctioned? If not, what action is taken in case of mis-utilization? For what purpose was the loan utilized?
- What is the nature of economic activities undertaken by the members? Examine their potential, marketing constraints and sustainability.
- Whether the pattern of activities and the impact of activities is the same across the Districts/ Divisions? Map the variations if any.
- Examine the impact of SHGs on empowerment of women. The ECO may design an empowerment Index with basic social and economic parameters to assess them.
- Whether there are any success stories and good models for emulation?
- Whether the economic and social conditions of the beneficiary families improved? If so, to what extent?
- To what extent there is social mobilization and empowerment of the members?

- What Skill development trainings have been imparted to members of SHG groups? Whether this training has been helpful? If yes, how and to what extent? What are the areas of capacity building requirements of the SHGs?
- Whether there is increased participation of women in social and political activities, awareness programmes?
- Whether there is increase in their level of awareness about Government programmes and utilization of services

**B Questions related to Taluk and District level Federations/Coordination Committees**

- What are the roles and responsibilities of federations? How many federations are formed and functioning at district and taluka levels?
- Whether the SHG groups are benefitted by the formation of the taluk and district level federations? Examine their impact on the strengthening of SHGs at village level in terms of formation of new groups and proving support to the existing groups.
- How often the taluk and district co-ordination Committees and State Steering Committee are required to meet in a year and how many meetings were actually held and what important subjects were discussed, decision made and solutions given in the past five years? If the frequency is too less, why? How can it be ensured that meetings are more frequent?
- What problems are resolved by the taluk level federations on organization of groups, getting loans, marketing and conduct of exhibitions for marketing the products?
- What are the constraints in implementing the scheme and suggested measures to improve the existing scheme? What is the status of record keeping and reporting?
- Whether the required number of human resources are deployed at the District and Taluka levels? What are the conditions across the districts/divisions?
- Whether there are any variations in functioning of the Federations across the districts and divisions? Make a SWOC analysis of the federations.

**C) Questions related to Rural Self Employment Training Institute (District)**

- Whether training Institutes are established at the district level? If not what arrangements are made to provide the training to the members?
- Does the training imparted by the training institute is as per the need/opportunity available in the locality/district? What are the trainings imparted and records of the same?

- Whether the training programmes are uniform across the State? To what extent the regional requirements are met in the training Programmes?
- Whether the training institutes have required manpower and have the capability to train the SHG members?
- Whether each training consists of required number of participants? If no, what are the reasons? What are challenges/problems faced by training Institute in getting the required number for each training? What are the problems faced by the members in attending the training Programme?
- What is the suggestion to increase the participation of SHGs members in the training? Or what support is required for improving the training?
- What are the problems faced by training Institute in carrying out the training? And what are their suggestions to overcome the problems?

#### 6. **Sampling and Evaluation Methodology**

The study design adopted is based on pre and post approach to assess the impact on SHG members. A Cross sectional study design shall be adopted to collect the field data.

##### **Methods of data Collection**

Both quantitative and qualitative methods of data collection shall be adopted to carry out the evaluation.

##### **Sample Selection Process**

A multi stage sampling design is adopted for the selection of the sample.

##### **I Stage: Selection of the Districts**

All the five districts where the programme is intensively implemented are selected for the evaluation study. These are- Mysore, Tumkur, Koppal, Gadag and Uttar Kannada. The total SHGs in these districts are collected and the sample SHGs are drawn as indicated below.

**Table-1 Selection of Sample SHGs**

Name of the District	Total SHGs	Sample SHGs
Mysore	7746	366
Tumkur	7887	368
Koppal	4784	356
Gadag	5052	357
Uttar Kannada	3284	344
Total	28753	1791

Source : SRLM 2016 Sample size 1791 @95% confidence level with margin of error 5%

## **II Stage- Selection of the Talukas**

The main objective of promoting self help groups is to promote women development and empowerment of poor and marginalized women.

Two Talukas from each district to be selected based on the Gender Inequality index –High and Low. The GII is estimated in the District Human Development Index 2014. (available in the District website). Total 10 Talukas are selected for the Study.

## **III Stage - Selection of Gram Panchayats.**

The sample to be distributed proportionately across the GPs. From each Taluka GPs to be selected based on - near urban location, one rural and one in remote area on random basis. All the SHGs in the selected Gram Panchayats to be covered.

## **IV Stage- Selection of SHG members**

From each SHG 20 % members to be drawn on random basis. The sample will be approximately 7100 members.

The evaluator shall carryout at least 2 FGDs with SHG beneficiaries/Members in a block. Thus, total 20 FGDs shall be carried-out. Further, in-depth interviews with 4 beneficiaries (i.e

total 40) who started business enterprise are to be selected per district. Besides, the evaluator shall carryout Key Informant Interview (KIIs) with the officials of the SRLM, Federation (District, Block and Village) and District Training Institute about problems and challenges in implementation of scheme and suggestion to improve the performance of the scheme.

**A control of 1% of SHGs in the neighbouring areas under non SRLM category from non intensive districts will be chosen for control analysis.**

## **7. Deliverables and Time schedule**

### **By the Director, State Rural Livelihood Mission**

The Director Department of Karnataka State Rural Livelihood Mission will issue necessary instructions to the Project Director, Deputy Directors at district level and CDPOs at the taluk level to co-operate/ facilitate for taking up the evaluation.

The Department will provide all the necessary information about SHGs and the members to the ECO. It will also facilitate the ECO to conduct FGDs, In Depth Interviews with the officials and also provide the necessary information for desk review.

KEA will render all the support to the ECO to complete the study successfully. Karnataka evaluation authority will provide the funding, and all technical aspects of the study will be monitored by KEA.

It is expected to complete the evaluation within 6 months

### **By Consultant Organization**

Work plan along with Inception Report shall be submitted by the consultant organization before the commencement of the data collection. Draft report shall be submitted to the Mission Director, Karnataka State Rural Livelihood Mission for comments and suggestion. Final report both soft and hard copies (5) should be submitted incorporating the comments and the result should be presented in PPT to the stakeholders.

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

**Table-2 Time Schedule for the Study**

Inception Report	One month from date of signing the agreement
Field Data Collection	Two- three months from date of work plan approval
Draft report submission	One month after field data collection.
Final report dissemination & presentation	One month from draft report submission.
Total duration	6 months

### **8 Qualities Expected from the Evaluation Report**

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

The evaluation report should generally confirm to the United Nations Evaluation Guidelines (UNEG) "Standards for Evaluation in the UN System" and "Ethical Standards of Evaluations".

- a) The results should correspond to the ToR. In the results chapter, each question of the ToR should be answered. It is only after all questions framed in the ToR that is answered, that results over and above these be detailed.
- b) With regard to recommendations, the number of recommendations is no measure of the quality of evaluation. Evaluation has to be done with a purpose to be practicable to implement the recommendations. The practicable recommendations should not be lost in the population maze of general recommendations.
- c) The report should be complete and logically organized in a clear but simple language. Evaluation report should conform to standard report writing style and structure.
- d) The report should present a comprehensive review of the Scheme/ programme in terms of the content, implementation process, adequacy, information and access to beneficiaries.
- e) The Report should provide a scientific assessment of the impact of the Old Age pension schemes on the status of senior citizens. The qualitative data should be used in unbiased manner to support or for further analysis of the reflections from the quantitative data. The analysis should provide adequate space for assessing the

variations across the regions and social categories. Case studies to be presented to bring out the realities at the household level.

- f) The report should come out with specific recommendations based on adequate field evidence for any modifications in the programme design, content, implementing procedures, and any other modifications to improve the access and impact of the Scheme/Programme.

### **Structure of the report**

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

By the very look of the evaluation report it should be evident that the study that of NRLM and Karnataka Evaluation Authority (KEA) which has been done by the Expert Consultant Organization. The report should be complete and logically organized in a clear but simple language. Besides conforming to the qualities covered in the Terms of Reference, report should be arranged in the following order:

1. Title and Opening Page
2. Index
3. List of acronyms and abbreviations
4. Executive Summary- A stand alone section that describes the program, purpose and scope of evaluation, research design and methodology, key findings, constraints and recommendations.
5. Background- A section that briefly covers the history or genesis of the sector under which the programme/scheme being evaluated covered. It should give recent fact sheets taken from reliable and published sources.
6. Objectives and performance of the program being evaluated- This section will include the stated objectives of the programs and the physical and financial achievements of the selected program in the period of evaluation. It should cover the description of the target group, aim of the program and method of selection of beneficiaries.
7. Review of literature/past evaluation reports.
8. Evaluation Methodology - This should include research design, sample design and size, questionnaire design and pilot test, data collection and quality assurance plan.
9. Findings of the evaluation study.
10. Limitations/constraints in the evaluation study.
11. Recommendations that flow from the evaluation.

Annexure-

- a. Sanctioned Terms of Reference of the study.
- b. Survey tools and questionnaires
- c. List of persons with addresses personally interviewed.
- d. Place, date and number of persons covered by Focus Group Discussion (if applicable).
- e. Compilation of case studies/best practices.
- f. Table showing details of major deviations, non-conformities, digressions of the program

#### **9 Cost and Schedule of Budget releases**

Evaluation cost shall include i) professional charges for the experts' ii) out-of pocket expenses like wages for enumerators/field staffs, their Travel and Daily Allowance, digitization and data processing costs, printing the reports iii) institutional overheads towards office space used, rental for the equipments, cost of secretarial support and taxes etc.

Budget will be released based on output as follows:

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

Tax will be deducted from each payment as per rates in force. In addition, the evaluator is expected to pay statutory taxes at their end.



**10 Administrative arrangements for the Study****Qualification of the Consultant Evaluation Organization**

Consultants should have and provide details of evaluation team members having technical qualifications/capability as below

i. Principal Investigator	Ph.D/ M.A. I Class in Developmental Studies/Women's Studies/Social Work with minimum 5 years experiences in the related field.
ii. 1 <sup>st</sup> Core team member	Master in Social Work/ Economics / MBA with 2 years of experience with relevant experience (Micro Finance, Social Development Finance etc)
iii. 2 <sup>nd</sup> Core team member	Data Analyst, Statistician, M.Sc. Statistics/

And in such numbers that the evaluation is completed within the scheduled time prescribed by the ToR. Consultants not having these number and kind of personnel will not be considered as competent for evaluation.

**11 Contact person for the details of the study**

**State level:** Smt. Sushama Godbole Mission Director, National Rural Livelihood Mission, Bengaluru, Ali M K State program Manager 9632566716/8168266164, Prakash-9945004588, prakashkumar.sanjivini@gmail.com

**District level:** District Mission Manager, Department of Karnataka State Rural Livelihood Mission

**Block level:** Block Mission Manager, Department of Karnataka State Rural Livelihood Mission concerned block details of name and phone nos. provided by district office.

**KEA level** Nodal Officer KEA Shri M Ranganna e mail: [conpkea@karnataka.gov.in](mailto:conpkea@karnataka.gov.in)  
Mobile: 9901174915

5/23/17

**Chief Evaluation Officer  
Karnataka Evaluation Authority**

Prepared in house by  
(Dr. Chaya Degaokar)  
Consultant (Evl.) KEA

## 10 Administrative arrangements for the Study

### Qualification of the Consultant Evaluation Organization

Consultants should have and provide details of evaluation team members having technical qualifications/capability as below

i. Principal Investigator	Ph.D/ M.A. I Class in Developmental Studies/Women's Studies/Social Work with minimum 5 years experiences in the related field.
ii. 1 <sup>st</sup> Core team member	Master in Social Work/ Economics / MBA with 2 years of experience with relevant experience (Micro Finance, Social Development Finance etc)
iii. 2 <sup>nd</sup> Core team member	Data Analyst, Statistician, M.Sc. Statistics/

And in such numbers that the evaluation is completed within the scheduled time prescribed by the ToR. Consultants not having these number and kind of personnel will not be considered as competent for evaluation.

## 11 Contact person for the details of the study

**State level:** Smt. Sushama Godbole Mission Director, National Rural Livelihood Mission, Bengaluru, Ali M K State program Manager 9632566716/8168266164, Prakash-9945004588, prakashkumar.sanjivini@gmail.com

**District level:** District Mission Manager, Department of Karnataka State Rural Livelihood Mission

**Block level:** Block Mission Manager, Department of Karnataka State Rural Livelihood Mission concerned block details of name and phone nos. provided by district office.

**KEA level** Nodal Officer KEA Shri M Ranganna e mail: [conpkea@karnataka.gov.in](mailto:conpkea@karnataka.gov.in)  
Mobile: 9901174915

Prepared in house by  
(Dr. Chaya Degaokar)  
Consultant (Evl.) KEA

57 23/8/17  
Chief Evaluation Officer  
Karnataka Evaluation Authority

S.N	District Name	SHGs Type			SHGs Member Category							Religion						Total Members
		New	Revised	Pre-NRLM	Sub Total	SC	ST	OBC	Other	Buddhist	Christian	Hindu	Jain	Muslims	Parsis	Sikhs		
																	5725	
1	Bagalkote	0	0	5725	5725	16235	5034	12611	42085	1	50	135185	83	11338	3	6	139418	65
2	Koppal	1220	107	11151	12478	20986	14770	55588	48074	1	50	135185	83	11338	3	6	139418	58
3	Mandya	0	0	9839	9839	23344	1968	30600	11539	0	222	168688	68	2317	2	9	171306	11
4	Mysore	476	6	18721	19203	58186	34551	48918	2	27	259216	105	4997	6	37	259237	11	
5	Raichur	321	0	2340	2661	7415	4895	6876	12016	1	174	28671	0	2353	0	1	31202	9
6	Ramanagara	2	0	4232	4234	10632	1487	13899	42698	0	143	67716	30	820	1	0	68716	7
7	Shimoga	12	0	11596	11608	25285	8099	43991	75624	13	624	142519	354	9483	4	2	152999	8
8	Tumkur	363	1226	26216	27805	68100	36397	71210	4	9	336827	122	13866	6	7	354571	9	
9	Udupi	1207	7	5950	7164	5174	3800	37845	39518	0	1582	81062	70	3501	0	2	86337	5
10	Uttara																	3
11	Kannada	1231	68	10444	11743	13601	5745	56618	61583	3	2358	129354	338	8073	6	13	137547	3
12	Yadgir	1	16	1546	1563	5585	2623	4167	430	1	173	22158	24	1724	0	1	12805	3
13	Total	7850	1635	234476	243961	55371	25611	69397	15956	1320	18736	2988921	11811	177443	86	140	3099421	16
14	Hassan	14	17	14842	14873	36317	3683	29814	4	15	960	202663	87	4753	6	3	208488	17
15	Haveri	7	3	12051	12061	15309	14158	30480	65678	0	72	124394	932	16578	4	6	125625	18
16	Kodagu	4	0	2579	2583	4524	1715	5314	12003	0	769	30543	4	3401	1	3	23556	19



### Annexure 3: Survey Tools and Questionnaires

ರಾಜ್ಯ ಗ್ರಾಮೀಣ ಜೀವನೋಪಾಯ ಅಭಿಯಾನದ ಅಡಿಯಲ್ಲಿರುವ ಸ್ವ ಸಹಾಯ ಗುಂಪಿನ ಸದಸ್ಯರ (SHG Members) ಪ್ರಶ್ನಾವಳಿ

ಕ್ರ. ಸಂ	ಪ್ರಶ್ನೆಗಳು	ಪ್ರತಿಕ್ರಿಯೆಗಳು
1.	ಸದಸ್ಯರ ಹೆಸರು ಮತ್ತು ವಿಳಾಸ, ಸಂಪರ್ಕ ಸಂಖ್ಯೆ:	
1.1	ವಯಸ್ಸು	
1.2	ವೈವಾಹಿಕ ಸ್ಥಿತಿ	1. ವಿವಾಹಿತ 2. ಅವಿವಾಹಿತ 3. ಇತರೆ
1.3	ಧರ್ಮ	1. ಹಿಂದೂ 2. ಮುಸ್ಲಿಂ 3. ಕ್ರಿಶ್ಚಿಯನ್ 4. ಇತರೆ
1.4	ಜಾತಿ -	1. ಸಾಮಾನ್ಯ 2. ಒಬಿಸಿ 3. ಪ.ಜಾ 4 ಪ.ಪಂ 5. ಇತರೆ
1.5	ವಿದ್ಯಾರ್ಹತೆ:	1. 1 ರಿಂದ 10ನೇ ತರಗತಿ 2. ಪದವಿ ಪೂರ್ವ (ಪಿ.ಯು.ಸಿ ಮಟ್ಟ) 3. ಪದವಿ 4. ಇತರೆ
2.	ಸ್ವ ಸಹಾಯ ಗುಂಪಿನ ಹೆಸರು 2.1 ಸ್ಥಳ 2.2 ತಾಲ್ಲೂಕು 2.3 ಜಿಲ್ಲಾ 2.4 ಸದಸ್ಯತ್ವದ ವರ್ಷ	
3.	ನೀವು ಮೊದಲು ಯಾವುದೇ ಸ್ವ ಸಹಾಯ ಗುಂಪಿಗೆ (ಎಸ್.ಹೆಚ್.ಜಿ) ಸದಸ್ಯರಾಗಿದ್ದೀರಾ?	ಹೌದಾದದರೆ, ಸ್ವ ಸಹಾಯ ಗುಂಪಿನ ಹೆಸರು  ಎಷ್ಟು ವರ್ಷಗಳು:
4.	ನಿಮ್ಮ ಕುಟುಂಬವು ಇವುಗಳಲ್ಲಿ ಯಾವುವು?	1. ಜಂಟಿ ಕುಟುಂಬ 2. ಅವಿಭಕ್ತ ಕುಟುಂಬ
4.1	ನಿಮ್ಮ ಕುಟುಂಬದ ಸದಸ್ಯರ ಸಂಖ್ಯೆ:	
5.	ನಿಮ್ಮ ಕುಟುಂಬದ ಆದಾಯ	1. ತಿಂಗಳಿಗೆ 5000 ಕೆಳಗೆ 2. ತಿಂಗಳಿಗೆ 10000 ರಿಂದ 20000 ವರೆಗೆ 3. ಪ್ರತಿ ತಿಂಗಳಿಗೆ 20000 ಕ್ಕೂ ಅಧಿಕ
6.	ನಿಮ್ಮ ಕುಟುಂಬದ ವೃತ್ತಿ?	1. ಕೃಷಿಕ 2. ಉದ್ಯಮಿ 3. ಸರಕಾರಿ ಉದ್ಯೋಗಿ 4. ಖಾಸಗಿ ಕಂಪನಿಯಲ್ಲಿ ಕೆಲಸ 5. ಬ್ಯಾಂಕಿಂಗ್ 6. ಶಿಕ್ಷಕ 7. ಇತರೆ
7.	ನಿಮ್ಮ ಕುಟುಂಬದಲ್ಲಿ ದುಡಿಯುವ ಸದಸ್ಯ ಯಾರು?	1. ನೀವು 2. ಪತಿ 3. ಮಕ್ಕಳು 4. ಕುಟುಂಬದ ಇತರ ಸದಸ್ಯರು 5. ಎಲ್ಲಾ ಸದಸ್ಯರು ಗಳಿಸುತ್ತಿದ್ದಾರೆ.
8.	ನಿಮ್ಮ ಕುಟುಂಬದಲ್ಲಿ ನೀವು ದುಡಿಯುವ ಸದಸ್ಯರಲ್ಲದಿದ್ದರೇ ನೀವು ಕುಟುಂಬಕ್ಕೆ ದುಡಿಯುವ ಮೂಲಕ ಕೊಡುಗೆ ನೀಡಬಹುದು ಎಂದು	1. ಹೌದು 2. ಇಲ್ಲ

8.1	ಭಾವಿಸಿದ್ದೀರಾ. ಹೌದಾದರೆ, ದುಡಿಯದಿರುವ ಕಾರಣಗಳು	1. ಕುಟುಂಬ ಸಂಪ್ರದಾಯವಾದಿಯಾಗಿದೆ 2. ಹೇಗೆ ಗಳಿಸಬೇಕು ಎನ್ನುವುದು ತಿಳಿದಿಲ್ಲ 3. ಕೊರತೆ ಕೌಶಲ್ಯ, ತರಬೇತಿ ಮತ್ತು ವ್ಯಕ್ತಿತ್ವ ಅಭಿವೃದ್ಧಿ 4. ಮೇಲಿನ ಎಲ್ಲವು
9.	ನಿಮ್ಮ ಕುಟುಂಬದಲ್ಲಿ ನೀವು ದುಡಿಯುವ ಸದಸ್ಯರಾಗಿದ್ದರೆ ನಿಮ್ಮ ಆದಾಯದ ಬಗ್ಗೆ ನಿಮಗೆ ಸಂತೋಷವಾಗಿದೆ.	1. ಹೌದು 2. ಇಲ್ಲ
9.1	ಇಲ್ಲದಿದ್ದರೆ	1. ಹೆಚ್ಚು ಆದಾಯ ಉತ್ಪಾದಿಸುವ ಉದ್ಯೋಗಗಳಿಗೆ ನೋಡಬೇಕಾದ ಅಗತ್ಯವಿದೆ. 2. ಹೆಚ್ಚಿನ ಕೌಶಲ್ಯಗಳು, ತರಬೇತಿ ಮತ್ತು ವ್ಯಕ್ತಿತ್ವ ಅಭಿವೃದ್ಧಿ ಅಗತ್ಯವಿದೆ 3. ಮೇಲಿನ ಎಲ್ಲವು
10.	ನಿಮ್ಮ ಮಾಸಿಕ ಆದಾಯವು ಕುಟುಂಬದ ಖರ್ಚುಗಳನ್ನು ನಿರ್ವಹಿಸಲಾಗುತ್ತದೆಯೇ?	1. ಹೌದು 2. ಇಲ್ಲ
11.	ನಿಮ್ಮ ಕುಟುಂಬದ ಆರ್ಥಿಕ ಅಗತ್ಯಗಳಿಗಾಗಿ ನೀವು ಯಾವುದೇ ವೈಯಕ್ತಿಕ ಸಾಲಗಳನ್ನು ಪಡೆದುಕೊಂಡಿದ್ದೀರಾ?	1. ಹೌದು 2. ಇಲ್ಲ
11.1	ಇಲ್ಲದಿದ್ದರೆ, ನಿಮ್ಮ ಕುಟುಂಬದ ಆರ್ಥಿಕ ಅಗತ್ಯಗಳನ್ನು ಸಾಲ ಪಡೆಯದೆ ನಿರ್ವಹಿಸಲು ನೀವು ಸಮರ್ಥರಾಗಿದ್ದೀರಾ?	1. ತುಂಬ ಕೆಟ್ಟದ್ದು 2. ಒಳ್ಳೆಯದು 3. ಅತ್ಯಂತ ಒಳ್ಳೆಯದು
11.2	ಸಾಲಗಳನ್ನು ಪಡೆಯುವುದರ ಮೂಲಕ ನಿಮ್ಮ ಕುಟುಂಬದ ಆರ್ಥಿಕ ಅಗತ್ಯಗಳನ್ನು ನಿಭಾಯಿಸಲು ನಿಮಗೆ ಸಹಾಯವಾಗುತ್ತದೆ ಎಂದು ನೀವು ಭಾವಿಸುತ್ತೀರಾ?	1. ಹೌದು 2. ಇಲ್ಲ 3. ಎಂದಿಗೂ ಇಲ್ಲ
12	ಹೌದಾದಲ್ಲಿ	1. 5000 ಕ್ಕಿಂತ ಕಡಿಮೆ 2. 5000 ರಿಂದ 10000, 3. 10000 ರಿಂದ 15000, 4. 15000 ಮತ್ತು ಅದಕ್ಕಿಂತ ಹೆಚ್ಚು
12.1	ನೀವು ಸಾಲ ಪಡೆದ ಮೊತ್ತ	1. ಮನೆ ನಿರ್ಮಾಣ 2. ಮನೆ ನವೀಕರಣ 3. ಮಕ್ಕಳ ಶಿಕ್ಷಣ 4. ಮಕ್ಕಳ ಮದುವೆ 5. ಆಸ್ತಿ ಖರೀದಿ 6. ಕೃಷಿ ಉದ್ದೇಶಕ್ಕಾಗಿ 7. ವ್ಯಾಪಾರೋದ್ಯಮಕ್ಕಾಗಿ 8. ವೈದ್ಯಕೀಯ ವೆಚ್ಚಗಳು 9. ಜಾನುವಾರುಗಳನ್ನು ಖರೀದಿಸುವುದು 10. ಯಾವುದೇ ಕಾರಣಗಳು
12.2	ಸಾಲ ಪಡೆದ ಉದ್ದೇಶ	1. ಹೌದು 2. ಇಲ್ಲ
12.3	ಸಾಲ ಪಡೆಯುವುದರ ಮೂಲಕ ಆರ್ಥಿಕವಾಗಿ ನಿಮಗೆ ಸಹಾಯ ಆಗಿದೆ ಎಂದು ನೀವು ಭಾವಿಸುತ್ತೀರಾ?	1. ಹೌದು 2. ಇಲ್ಲ
13.	ಬಡ್ಡಿ ದರ (ತಿಂಗಳಿಗೆ)	1. 1% ರಿಂದ 2% 2. 3% ರಿಂದ 5% 3. 6% ರಿಂದ 10% 4. 10% ಕ್ಕಿಂತ ಹೆಚ್ಚು
14.	ನಿಮ್ಮ ಸ್ವಂತ ವ್ಯಾಪಾರ ಉದ್ಯಮವನ್ನು ನೀವು ಹೊಂದಿದ್ದೀರಾ	1. ಹೌದು 2. ಇಲ್ಲವಾದಲ್ಲಿ ಕಾರಣ:

15.	ಹೌದಾದಲ್ಲಿ ನೀವು ಯಾವ ವರ್ಷದಲ್ಲಿ ಪ್ರಾರಂಭಿಸಿದ್ದೀರಿ?	1. ಸ್ವ ಸಹಾಯ ಗುಂಪು 2. ಕುಟುಂಬ 3.ವೈಯಕ್ತಿಕ ಉದ್ಯಮ
15.1	ಇದರಲ್ಲಿ ಯಾವುದು?	1. ಕುಟುಂಬದ ಸದಸ್ಯರು 2. ಎಸ್.ಹೆಚ್ ಜಿ 3. ಬ್ಯಾಂಕ್
15.2	ಈ ಉದ್ಯಮವನ್ನು ಪ್ರಾರಂಭಿಸಲು ನಿಮಗೆ ಯಾರು ಸಹಾಯ ಮಾಡಿದರು	4. ಫೇಡರೇಷನ್ 5. ಸ್ನೇಹಿತರು 6. ಸರ್ಕಾರಿ ಅಧಿಕಾರಿಗಳು
16.	ನೀವು ಯಾವ ರೀತಿಯ ವ್ಯವಹಾರ ಉದ್ಯಮವನ್ನು ಹೊಂದಿದ್ದೀರಾ?	ಕಾಂಡಿಮೆಂಟ್ಸ್ 1. ಹೋಟೆಲ್ 2. ನೆಯ್ಕೆ 3. ಕರಕುಶಲ ವಸ್ತುಗಳು 4. ಉಡುಪುಗಳು 5. ಬ್ಯುಟಿಷಿಯನ್ 6. ಕೃಷಿ 7. ಹೈನುಗಾರಿಕೆ 8. ನರಸರಿ 9. ಮೀನುಗಾರಿಕೆ 10.ಇತರೆ
17.1	ವ್ಯವಹಾರವನ್ನು ಪ್ರಾರಂಭಿಸುವಲ್ಲಿ ನೀವು ಯಾವುದೇ ತೊಂದರೆಗಳನ್ನು ಹೊಂದಿದ್ದೀರಾ?	1. ಹೌದು 2.ಇಲ್ಲ
17.2	ಹೌದಾದರೆ ನೀವು ಅದರಿಂದ ಹೇಗೆ ಹೊರಬಂದಿರಿ?	
18	ನೀವು ಸಾಲವನ್ನು ಪಡೆದುಕೊಂಡಿದ್ದೀರಾ?	1. ಎಸ್.ಹೆಚ್.ಜಿ ಫೆಡರೇಷನ್ 2. ಬ್ಯಾಂಕ್ 3.ಇತರೆ
18.1	ನೀವು ಎಷ್ಟು ಸಾಲವನ್ನು ಪಡೆದುಕೊಂಡಿದ್ದೀರಾ?	
18.2	ಸ್ವ ಸಹಾಯ ಗುಂಪು ಮತ್ತು ಬ್ಯಾಂಕ್ ಸಾಲದ ಬಡ್ಡಿಯ ದರ ಎಷ್ಟು?	
18.3	ಸ್ವ ಸಹಾಯ ಗುಂಪು ಅಥವಾ ಬ್ಯಾಂಕ್ ಸಾಲವನ್ನು ಪಡೆಯುವುದು ಮತ್ತು ಮರುಪಾವತಿ ಮಾಡುವುದು ಸುಲಭ ಎಂದು ನೀವು ಭಾವಿಸುತ್ತೀರಾ?	
19.	ನಿಮ್ಮ ವ್ಯವಹಾರದಲ್ಲಿ ಸಾಲದಿಂದ ನಿಮಗೆ ಸಹಾಯವಾಗಿದೆಯೇ?	1. ಹೌದು 2.ಇಲ್ಲ
19.1	ಸಾಲ ಪ್ರಮಾಣದಲ್ಲಿ ಹೆಚ್ಚಳ ಇರಬೇಕು ಎಂದು ನಿಮಗೆ ಅನಿಸುತ್ತದೆಯೇ?	1. ಹೌದು 2.ಇಲ್ಲ
20.	ಎಸ್.ಹೆಚ್.ಜಿ ನಿಮ್ಮ ಸಾಲದ ಬಳಕೆಯನ್ನು ಟ್ರ್ಯಾಕ್ ಮಾಡುತ್ತದೆ	1. ಹೌದು 2.ಇಲ್ಲ
20.1	ಹೌದಾದರೆ, ಹೇಗೆ?	
21.	ನೀವು ಪಡೆದ ಸಾಲವನ್ನು ಬೇರೆಡೆ ಬಳಕೆ ಮಾಡಿದ್ದೀರಾ?	1. ಹೌದು 2.ಇಲ್ಲ
21.1	ಹಾಗಿದ್ದರೆ, ನಿಮ್ಮ ಮೇಲೆ ಎಷ್ಟು ಮತ್ತು ಯಾವ ವಿಧವಾದ ಕ್ರಮ ತೆಗೆದುಕೊಳ್ಳಲಾಗಿದೆ?	
22.	ವ್ಯಾಪಾರ ಉದ್ಯಮಕ್ಕಿಂತ ಮೊದಲು ನಿಮ್ಮ ಕುಟುಂಬದ ಆದಾಯ	1. ಒಳ್ಳೆಯದಾಗಿತ್ತು 2. ತೃಪ್ತಿದಾಯಕವಾಗಿತ್ತು 3. ಸಾಧಾರಣವಾಗಿತ್ತು 4. ಕಷ್ಟಕರವಾಗಿತ್ತು

23.	ಈ ವ್ಯವಹಾರ ಉದ್ಯಮವು ನಿಮ್ಮ ಕುಟುಂಬವನ್ನು ಬೆಳೆಯಲು ಸಹಾಯ ಮಾಡಿದೆಯೇ?	1. ಹೌದು 2. ಇಲ್ಲ
23.1	ಹೌದಾದರೆ- ಹೇಗೆ	
23.2	ಇಲ್ಲವಾದರೆ - ಏಕೆ	
24.	ನಿಮ್ಮ ಆದಾಯದ ಸ್ವಲ್ಪ ಭಾಗವನ್ನು ನಿಮ್ಮ ವೈಯಕ್ತಿಕ ಉಪಯೋಗಗಳಿಗೆ ತೆಗೆದಿಡುವಿರಾ? ಅಥವಾ ಎಲ್ಲವನ್ನು ನಿಮ್ಮ ಕುಟುಂಬಿಕ ವೆಚ್ಚಕ್ಕೆ ಸೇರಿಸುವಿರಾ?	.
25.	ನಿಮ್ಮ ಉತ್ಪನ್ನಗಳನ್ನು ನೀವು ಹೇಗೆ ಮಾರಾಟ ಮಾಡುತ್ತೀರಿ	1. ನಿಮ್ಮ ಸಂಪರ್ಕಗಳ ಮೂಲಕ 2. ಖಾಸಗಿ ಏಜೆನ್ಸಿಗಳ ಮೂಲಕ 3. ಸ್ವ ಸಹಾಯ ಗುಂಪಿನ ಫೆಡರೇಶನ್ ಮೂಲಕ 4. ಸರ್ಕಾರಿ ಏಜೆನ್ಸಿಗಳು 5. ಇತರೆ (ತಿಳಿಸಿ)
26.	ನಿಮ್ಮ ಉತ್ಪನ್ನಗಳನ್ನು ಮಾರಾಟ ಮಾಡಲು ಯಾವುದೇ ತರಬೇತಿ ಪಡೆದಿದ್ದೀರಾ?	1. ಹೌದು 2. ಇಲ್ಲ
27.	ಹೌದಾದರೆ,	
27.1	ತರಬೇತಿಯ ಹೆಸರು	
27.2	ಸ್ಥಳ	
27.3	ಅವಧಿ	
27.4	ಇದು ಉಪಯುಕ್ತವಾಗಿದೆಯೇ? - ಕಾರಣಗಳು ಹೌದು ಮತ್ತು ಇಲ್ಲ ಉತ್ತರಕ್ಕಾಗಿ	
28.	SARAS [ಕಲಾಕೃತಿಗಳು ಮತ್ತು ಗ್ರಾಮೀಣ ಕುಶಲಕರ್ಮಿಗಳ ಸಮಾಜದ ಮಾರಾಟ] ಚಟುವಟಿಕೆಯ ಅಡಿಯಲ್ಲಿ ನಿಮ್ಮ ಉತ್ಪನ್ನಗಳನ್ನು ಮಾರಾಟ ಮಾಡಿದ್ದೀರಾ?	1. ಹೌದು 2. ಇಲ್ಲ
29.	ಹೌದಾದಲ್ಲಿ,	
29.1	SARAS ಅಡಿಯಲ್ಲಿ ನಿಮ್ಮ ಉತ್ಪನ್ನಗಳನ್ನು ಮಾರಾಟ ಅನುಭವ ಹೇಗಿತ್ತು?	
29.2	ಇಲ್ಲವಾದಲ್ಲಿ ಕಾರಣಗಳು.	
30.	ನಿಮ್ಮ ಉತ್ಪನ್ನಗಳನ್ನು ಮಾರಾಟ ಮಾಡಲು ಋಖಂಖ ಉಪಯುಕ್ತವಾಗಿದೆಯೇ?	1. ಹೌದಾದರೆ, ಹೇಗೆ? 2. ಇಲ್ಲದಿದ್ದರೆ, ಏಕೆ?
31.	ನಿಮಗೆ ಕೌಶಲ್ಯ ತರಬೇತಿಯನ್ನು ನೀಡಲಾಗಿದೆಯೇ? ಹಾಗಿದ್ದಲ್ಲಿ ಯಾವ ಕ್ಷೇತ್ರಗಳಲ್ಲಿ?	1. ಸಂವಹನ ಕೌಶಲ್ಯ ಮತ್ತು ವರ್ತನೆಯ ಕೌಶಲ್ಯಗಳು 2. ನೆಟ್‌ವರ್ಕಿಂಗ್ ಮತ್ತು ಮಾರುಕಟ್ಟೆ ಕೌಶಲ್ಯಗಳು 3. ಬೇಸಿಕ್ ಕಂಪ್ಯೂಟರ್ / ತಂತ್ರಜ್ಞಾನ ಜಾಗೃತಿ 4. ಸೌಂದರ್ಯವರ್ಧಕ / ಟೈಲರಿಂಗ್ 5. ಇತರೆ
32.	ಕೌಶಲ್ಯ ತರಬೇತಿ ಉಪಯುಕ್ತವೇ?	1. ಹೌದು 2. ಇಲ್ಲ
32.1	ಹೌದು ಎಂದಾದರೆ ಹೇಗೆ?	
32.2	. ಇಂತಹ ಇನ್ನಷ್ಟು ತರಬೇತಿಗಳು ಬೇಕಾಗುತ್ತದೆಯೇ?	1. ಹೌದು 2. ಇಲ್ಲ
33.	ಸಾಂಪ್ರದಾಯಿಕ ಪ್ರದೇಶಗಳನ್ನು ಹೊರತುಪಡಿಸಿ ನವೀನ ಪ್ರದೇಶಗಳಲ್ಲಿ ಉದ್ಯಮಶೀಲತೆಗಾಗಿ ಅಥವಾ ಉದ್ಯಮವನ್ನು ಪ್ರಾರಂಭಿಸುವುದಕ್ಕೆ ತರಬೇತಿಯನ್ನು ನೀಡಬೇಕೆಂದು ನೀವು ಭಾವಿಸುತ್ತೀರಾ?	1. ಹೌದು 2. ಇಲ್ಲ



34.	ಸ್ವ ಸಹಾಯ ಗುಂಪಿನೊಳಗೆ ನೀವು ಯಾವುದೇ ಸಮಸ್ಯೆಗಳನ್ನು ಅಥವಾ ತೊಂದರೆಗಳನ್ನು ಹೊಂದಿದ್ದರೆ, ಅದನ್ನು ತಿಳಿಸಿ ಹೌದಾದರೆ, ಎಸ್.ಹೆಚ್.ಜಿ ಗುಂಪು ಹೇಗೆ ಸಹಾಯ ಮಾಡಿದೆ?	1. ಹೌದು 2. ಇಲ್ಲ
34.1	ಇಲ್ಲವಾದರೆ - ಏಕೆ	
34.2	ಜಿಲ್ಲೆಯ ಇತರಡೆಗಳಲ್ಲಿ ಇದೇ ರೀತಿಯ ಚಟುವಟಿಕೆಗಳು ಇವೆಯೇ?	
35.	ಇದ್ದರೆ ಅವುಗಳನ್ನು ಹೆಸರಿಸಲು ಸಾಧ್ಯವೆ?	
35.1	ಸ್ವ-ಸಹಾಯ ಗುಂಪಿನ ಸಭೆಗಳ ಹೊರತಾಗಿ ನೀವು ಸಕ್ರಿಯವಾಗಿ ಭಾಗವಹಿಸುತ್ತಿದ್ದೀರಾ?	1. ಸಮುದಾಯದ ಸಾಮಾಜಿಕ ಕೂಟಗಳಲ್ಲಿ 2. ಇತರ ಕುಟುಂಬಗಳಲ್ಲಿನ ಧಾರ್ಮಿಕ ಕಾರ್ಯಗಳು 3. ಗ್ರಾಮದಲ್ಲಿ ಸಮಾರಂಭಗಳ ಆಚರಣೆಗಳು 4. ಇತರೆ (ನಿರ್ದಿಷ್ಟಪಡಿಸಿ)
36.	ಮನೆಯಿಂದ ನೀವು ಹೊರಗಡೆ ಪ್ರಯಾಣ ಮಾಡುವಾಗ ನಿಮ್ಮ ಪ್ರಯಾಣ	1. ಏಕಾಂಗಿಯಾಗಿ 2. ಕುಟುಂಬ ಸದಸ್ಯರು ಜತೆಗೂಡಬೇಕು 3. ಇತರರಿಂದ ಸಹಾಯ ಪಡೆದು
37.	ಮನೆಯಿಂದ ಎಷ್ಟು ಬಾರಿ ನೀವು ಹೊರಗಡೆ ಪ್ರಯಾಣ ಮಾಡುತ್ತೀರಾ?	1. ದೈನಂದಿನ 2. ವಾರದಲ್ಲಿ ಎರಡು ಮೂರು ಬಾರಿ 3. ಒಂದು ಅಪರೂಪದ ತಿಂಗಳಲ್ಲಿ 4. ಎಂದಿಗೂ
38.	ನೀವು ಹೊರಗಡೆ ಪ್ರಯಾಣ ಮಾಡುವ ಕಾರಣಗಳು	1. ಸ್ನೇಹಿತರು ಮತ್ತು ಸಂಬಂಧಿಕರು ಭೇಟಿಯಾಗಲೂ 2. ಸಮಾರಂಭಗಳಿಗೆ ಹಾಜರಾಗಲೂ 3. ಮನೆಗಾಗಿ ಸರಬರಾಜು / ದಿನಸಿ ಖರೀದಿಸಲು 4. ಸಭೆಗಳಿಗೆ 5. ಆಸ್ತಿಗಳನ್ನು ಭೇಟಿ ಮಾಡುವುದು 6. ಬ್ಯಾಂಕುಗಳಿಗೆ ಭೇಟಿ 7. ಬಿಲ್ಲುಗಳನ್ನು ಪಾವತಿಸಲು 8. ಇತರೆ (ತಿಳಿಸಿ)
39.	ಸ್ವ-ಸಹಾಯ ಗುಂಪು ಸೇರುವ ಮುನ್ನ ಇತರರೊಂದಿಗೆ ನಿಮ್ಮ ಸಂವಾದವು ಹೇಗಿತ್ತು?	1. ಒಳ್ಳೆಯದು 2 ಸಾಧಾರಣ 3. ಕೆಟ್ಟದ್ದು
40.	ನೀವು ಇತರ ಸದಸ್ಯರೊಂದಿಗೆ ಮಾತನಾಡುವುದು ಮೊದಲಿನಿಂದ ಇದೆಯೋ/ ಅಥವಾ ಎಸ್.ಹೆಚ್.ಜಿ ಗೆ ಸೇರ್ಪಡೆಯಾದ ನಂತರವೋ?	1. ಮೊದಲು 2. ನಂತರ 3. ಇಲ್ಲ
41.	ಸ್ವ-ಸಹಾಯ ಗುಂಪಿಗೆ ಸೇರ್ಪಡೆಯಾದ ನಂತರ ನಿಮ್ಮ ಸಂವಹನ ಕೌಶಲ್ಯಗಳನ್ನು ಸುಧಾರಿಸಿದೆ ಎಂದು ನೀವು ಒಪ್ಪುತ್ತೀರಾ?	1. ಹೌದು 2. ಇಲ್ಲ
42.	ನೀವು ಯಾವುದೇ ಆರೋಗ್ಯ ಸಮಸ್ಯೆಗಳಿಂದ ಬಳಲುತ್ತಿದ್ದೀರಾ?	1. ಹೌದು 2. ಇಲ್ಲ
43.	ಹೌದಾದರೆ-ಇವುಗಳಲ್ಲಿ ಯಾವುದು	1. ರಕ್ತದೊತ್ತಡ 2. ಶುಗರ್ 3. ಉಷ್ಣ ಸಮಸ್ಯೆಗಳು 4. ಮುಟ್ಟಿನ ಸಮಸ್ಯೆಗಳು 5. ಸಂಧಿವಾತ ಸಮಸ್ಯೆಗಳು 6. ಕ್ಯಾನ್ಸರ್ ಸಮಸ್ಯೆಗಳು 7. ಮಾನಸಿಕ ಆರೋಗ್ಯ ಸಮಸ್ಯೆಗಳು
43.1		

		8. ಪ್ರಗ್ನೇಸಿ ಸಮಸ್ಯೆಗಳು 9. ಋತುಬಂಧ ಸಮಸ್ಯೆಗಳು 10. ಇತರೆ
44.	ಯಾವ ಚಿಕಿತ್ಸೆ ಉತ್ತಮವಾಗಿರುತ್ತದೆ?	1. ಆಸ್ಪತ್ರೆಗಳು 2. ಮನೆ ಚಿಕಿತ್ಸೆ 3. ಇತರೆ
45.	ಕುಟುಂಬದ ಸದಸ್ಯರೊಂದಿಗೆ ನಿಮ್ಮ ಆರೋಗ್ಯ ಸಮಸ್ಯೆಗಳನ್ನು ಚರ್ಚಿಸುತ್ತೀರಾ?	1. ಹೌದು 2. ಇಲ್ಲ
45.1	ಹೌದಾದರೆ-ಯಾವರೊಂದಿಗೆ	1. ಪತಿ 2. ಮಗಳು 3. ತಾಯಿ 4. ಅತ್ತೆ 5. ಮಗ 6. ಸೋಸೆ 7. ತಂದೆ
45.2	ಇಲ್ಲದಿದ್ದರೆ-ಕಾರಣಗಳು	1. ಕುಟುಂಬದ ಆಸಕ್ತಿಯ ಕೊರತೆ 2. ವೆಚ್ಚಗಳ ಚಿಂತೆ 3. ಕುಟುಂಬದ ಸದಸ್ಯರೊಂದಿಗೆ ಸಮಸ್ಯೆಗಳನ್ನು ಚರ್ಚಿಸಲು ನಾಚಿಕೆ ಮತ್ತು ಸಂಪ್ರದಾಯವಾದಿ 4. ಆಸ್ಪತ್ರೆಗಳು ನಿವಾಸದಿಂದ ದೂರವಿದೆ. 5. ಇತರೆ (ತಿಳಿಸಿ)
46.	ನಿಮ್ಮ ಕುಟುಂಬದ ಪುರುಷರು ನಿಮ್ಮ ಆರೋಗ್ಯ ಸಮಸ್ಯೆಗಳ ಬಗ್ಗೆ ಸಂವೇದನಾಶೀಲರಾಗಿದ್ದಾರೆಯೇ?	1. ಹೌದು 2. ಇಲ್ಲ
47.	ನೀವು ಸರ್ಕಾರದಿಂದ ಯಾವುದೇ ವೈದ್ಯಕೀಯ ಪ್ರಯೋಜನಗಳನ್ನು ಪಡೆಯುತ್ತೀರಾ?	ಹೌದು-ಅವುಗಳನ್ನು ಟೀಕ್ ಮಾಡಿ 1. ಆರೋಗ್ಯಭಾಗ್ಯ ಯೋಜನೆ 2. ಆಯುಷ್ಮಾನ್ ಭಾರತ ಯೋಜನೆ 3. ಯಾವುದೇ ಯೋಜನೆ
48.	ನಿಮ್ಮ ಸ್ಥಳದಲ್ಲಿ ಯಾವ ಆಸ್ಪತ್ರೆಗಳನ್ನು ನೀವು ಆದ್ಯತೆ ನೀಡುತ್ತೀರಿ?	1. ಸರ್ಕಾರಿ ಆಸ್ಪತ್ರೆಗಳು 2. ಖಾಸಗಿ ಆಸ್ಪತ್ರೆಗಳು
48.1	ನಿಮ್ಮ ಆದ್ಯತೆಗಳು ಯಾವವು-ಕಾರಣಗಳಿಗಾಗಿ ಟೀಕ್ ಮಾಡಿ?	1. ವೆಚ್ಚ ಕಡಿಮೆಯಾಗಿದೆ 2. ಹತ್ತಿರದಲ್ಲಿಯೇ 3. 24/7 ವೈದ್ಯರು ಲಭ್ಯತೆ 4. ಸೌಹಾರ್ದ ವಾತಾವರಣ 5. ಚಿಕಿತ್ಸೆ ಒಳ್ಳೆಯದು 6. ಆರೋಗ್ಯ ಪ್ರಯೋಜನಗಳ ಲಭ್ಯತೆ 8. ಸ್ವಚ್ಛತೆ ಮತ್ತು ಉತ್ತಮ ಮೂಲಸೌಕರ್ಯ 9. ಬೇರೆ ಕಾರಣಗಳು
49.	ನಿಮ್ಮ ಗುಂಪಿನಲ್ಲಿ ಯಾವುದೇ ಜಾತಿ / ಧರ್ಮದ ತಾರತಮ್ಯವಿದೆಯೇ?	1. ಹೌದು 2. ಇಲ್ಲ
49.1	ಹೌದಾದರೆ ಎಲ್ಲಿ?	1. ಸ್ವ ಸಹಾಯ ಗುಂಪು 2. ಗ್ರಾಮ
50.	ಮಹಿಳಾ ಧ್ವನಿ ಮತ್ತು ಪ್ರಾತಿನಿಧ್ಯವು ಗ್ರಾಮ ಪಂಚಾಯತ್ನಲ್ಲಿನ ಯಾವುದೇ ಬೆಳವಣಿಗೆಗೆ ಪರಿಗಣಿಸಿವೆಯೇ?	
51.	ನೀವು ಹಳ್ಳಿಯ ಪಂಚಾಯತ್ ಸಭೆಗಳಲ್ಲಿ ಭಾಗವಹಿಸುತ್ತೀರಾ?	1. ಹೌದು 2. ಇಲ್ಲ
51.1	ಹೌದಾದರೆ, ಏಕೆ?	
51.2	ಇಲ್ಲವಾದರೆ, ಕಾರಣಗಳು	

52.	ನೀವು ಗುಂಪಿನ ಚರ್ಚೆಗಳಲ್ಲಿ ಮತ್ತು ನಿರ್ಧಾರವನ್ನು ತೆಗೆದುಕೊಳ್ಳುವ ಪ್ರಕ್ರಿಯೆಯಲ್ಲಿ ನಿಮ್ಮನ್ನು ತೊಡಗಿಸಿಕೊಳ್ಳುವಿರಾ?	1. ಹೌದು 2. ಇಲ್ಲ
53.	ಸದಸ್ಯರು ತಮ್ಮ ವೈಯಕ್ತಿಕ ಸಮಸ್ಯೆಗಳನ್ನು ಪರಸ್ಪರ ಹಂಚಿಕೊಳ್ಳುತ್ತಾರೆಯೇ?	1. ಹೌದು 2. ಇಲ್ಲ
54.	ತಮ್ಮ ವೈಯಕ್ತಿಕ ಸಮಸ್ಯೆಗಳ ವ್ಯವಹಾರಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ಗುಂಪಿನಲ್ಲಿ ಯಾವುದಾದರೂ ಒಕ್ಕೂಟದ ವ್ಯವಸ್ಥೆಯಿದೆಯೇ?	1. ಹೌದು 2. ಇಲ್ಲ
54.1	ಹೌದು ಎಂದಾದರೆ ಹೇಗೆ?	
55.	ನಿಮ್ಮ ಸಮಸ್ಯೆಗಳನ್ನು ಪರಿಹರಿಸಲು ಸಲಹಾ ಕೇಂದ್ರಗಳು ಸಲಹೆಗಾರರಾಗಿದ್ದರೆಯೇ?	
56.	ವೈಯಕ್ತಿಕ ಸಮಸ್ಯೆಗಳನ್ನು ಎದುರಿಸಲು ಸಲಹೆಗಾರರು ಮತ್ತು ಸಲಹಾ ಕೇಂದ್ರಗಳಿವೆಯೇ?	1. ಹೌದು 2. ಇಲ್ಲ
57.	ಸ್ವಸಹಾಯ ಗುಂಪಿನ ಸಭೆಗಳಲ್ಲದೆ ನೀವು ಸಮುದಾಯದ ಸಾಮಾಜಿಕ ಒಕ್ಕೂಟಗಳಲ್ಲಿ ಅಥವಾ ಇತರ ಸ್ವಸಹಾಯ ಗುಂಪುಗಳ ಸಭೆಗಳಲ್ಲಿ ಸಕ್ರಿಯವಾಗಿ ಭಾಗವಹಿಸುವಿರಾ?	1. ಹೌದು 2. ಇಲ್ಲ
58.	ನೀವು ಸ್ವತಃ ನಿರ್ಣಯ ತೆಗೆದುಕೊಳ್ಳುವಿರಾ? ಅಥವಾ ಗಂಡಂದಿರ ನಿರ್ಣಯಗಳ ಮೇಲೆ ಅವಲಂಬಿತರಾ?	1. ಹೌದು 2. ಇಲ್ಲ
59.	ನೀವು ರಾಜಕೀಯ ಚಟುವಟಿಕೆಗಳಲ್ಲಿ ಸಕ್ರಿಯ ಪಾತ್ರ ವಹಿಸುತ್ತೀರಾ?	1. ಹೌದು 2. ಇಲ್ಲ
59.1	ಹೌದಾದರೆ-ಕಾರಣಗಳು	
59.2	ಇಲ್ಲವಾದರೆ-ಕಾರಣಗಳು	
60.	ಮಹಿಳೆಯರು ತಮ್ಮನ್ನು ಸಬಲಗೊಳಿಸಲು ರಾಜಕೀಯದಲ್ಲಿ ಸಕ್ರಿಯರಾಗಿರಬೇಕೆ?	
61.	ನೀವು ಯಾವುದಾದರೂ ಸಾಮಾಜಿಕ ಉದ್ದೇಶಗಳು ಅಥವಾ ಜವಾಬ್ದಾರಿಯನ್ನು ವಹಿಸಿಕೊಂಡಿದ್ದೀರಾ?	1. ಹೌದು 2. ಇಲ್ಲ
61.1	ಹೌದಾದರೆ, ಯಾವ ರೀತಿ?	
62.	ನೀವು ಸಬಲರು ಎಂದು ನಿಮಗನಿಸುತ್ತಿದೆಯೇ? ಕೌಟುಂಬಿಕ ಮತ್ತು ಸಾಮಾಜಿಕ ಬದಲಾವಣೆಗಳನ್ನು ತರಬಲ್ಲವು ಅನಿಸುತ್ತಿದೆಯೇ?	
62.1	ಹೌದು ಎಂದಾದರೆ ಹೇಗೆ?	
62.2.	ಇಲ್ಲ ಎಂದಾದರೆ ಏಕೆ?	
63.	ನಿಮ್ಮ ಮನೆಯಲ್ಲಿ ಈ ಸೌಲಭ್ಯಗಳನ್ನು ಹೊಂದಿದ್ದೀರಾ?	1. ಶೌಚಾಲಯ 2. ವಿದ್ಯುತ್ 3. ಕುಡಿಯುವ ನೀರು 4. ಒಳಚರಂಡಿ ವ್ಯವಸ್ಥೆ 5. ಇತರೆ
64.	ನಿಮ್ಮ ಮನೆಗಾಗಿ ಈ ಸೌಲಭ್ಯಗಳನ್ನು ಪಡೆಯಲು ನೀವು ಪ್ರಯತ್ನಿಸಿದ್ದೀರಾ?	1. ಹೌದು 2. ಇಲ್ಲ - ಏಕೆ

65.	ನಿಮಗೆ ಯಾವ ರೀತಿಯ ಮನೆ ಇದೆ?	1. ಕಚ್ಚಾ ಮನೆ 2. ಸಿಮೆಂಟ್ ಮನೆ
66.	ಯಾವುದೇ ಜಾಗೃತಿ ಕ್ಯಾಂಪ್‌ಗಳು ನಡೆದಿದೆಯಾ?	1. ನಿಮ್ಮ ಹಕ್ಕುಗಳನ್ನು ತಿಳಿಯಿರಿ 2. ಆರೋಗ್ಯ ಜಾಗೃತಿ ಶಿಬಿರಗಳು. 3. ಇತರೆ. ತಿಳಿಸಿ
67.	ಶಿಬಿರಗಳು ಅಗತ್ಯ ಮತ್ತು ಉಪಯುಕ್ತವೆಂದು ನೀವು ಭಾವಿಸುತ್ತೀರಾ?	
68.	ಸರ್ಕಾರದ ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ತಿಳಿದುಕೊಳ್ಳಬಲ್ಲೀರಾ?	1. ಹೌದು 2. ಇಲ್ಲ
68.1	ಹೌದು ಎಂದಾದರೆ ನೀವು ಅವುಗಳನ್ನು ಹೇಗೆ ಉಪಯೋಗಿಸುತ್ತಿರುವಿರಿ?	
68.2.	ಇಲ್ಲ ಎಂದಾದರೆ ಕಾರಣಗಳೇನು?	

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಗ್ರಾಮೀಣ ಜೀವನೋಪಾಯ ಅಭಿಯಾನದ ಅಡಿಯಲ್ಲಿ ಸ್ವ-  
ಸಹಾಯ ಗುಂಪುಗಳ ಮೌಲ್ಯಮಾಪನ

ಸ್ವ ಸಹಾಯ ಗುಂಪಿನ (SHG) ಪ್ರಶ್ನಾವಳಿಗಳು.

ಕ್ರ ಸಂ	ಪ್ರಶ್ನೆಗಳು						
1	ಸ್ವ-ಸಹಾಯ ಗುಂಪಿನ ಹೆಸರು						
2	ಪ್ರತಿಕ್ರಿಯೆದಾರರ ಹೆಸರು				2.1 ಹುದ್ದೆ:		
2.2	ಸಂಪರ್ಕ ಸಂಖ್ಯೆ				2.3 ವಯಸ್ಸು		
2.4	ಸ್ಥಳ				2.5 ತಾಲ್ಲೂಕು		
2.6	ಜಿಲ್ಲೆ						
2.7	ಜಾತಿ				2.8 ವಿದ್ಯಾರ್ಹತೆ:		
3	ಸ್ವ-ಸಹಾಯ ಗುಂಪು ಸ್ಥಾಪನೆಯ ವರ್ಷ						
4	ನಿಮ್ಮ ಗುಂಪಿನ ಸದಸ್ಯರ ಸಂಖ್ಯೆ						
5	ಸದಸ್ಯರಿಗೆ ಈ ಮೊದಲು ಈ ಪದ್ಧತಿಯ ಅನುಭವವಿತ್ತೇ? ಅಥವಾ ಇದೇ ಮೊದಲ ಬಾರಿಯೇ?						
6	ಸ್ವ-ಸಹಾಯ ಸಂಘದಿಂದ ನೀವು ಗಳಿಸಿದ ಆದಾಯವೆಷ್ಟು?						
7.	ಎಸ್.ಹೆಚ್.ಜಿ ಸದಸ್ಯರು SLRM ನ ಹಣವನ್ನು ತಮ್ಮ ಚಟುವಟಿಕೆಗಳಿಗೆ ಯಾವ ರೀತಿ ಬಳಸಿದ್ದಾರೆ?						
8	SHG ಗುಂಪಿನ ಖರ್ಚು ಯಾವ ಯಾವ ಕಾರಣಕ್ಕೆ ಮಾಡುತ್ತೀರಾ?						
9	ಗುಂಪಿನ ಸದಸ್ಯರ ವಿವರಗಳು						
	ಕ್ರಮ ಸಂಖ್ಯೆ	ಹೆಸರು	ವಯಸ್ಸು	ವೈವಾಹಿಕ ಸ್ಥಿತಿ	ಧರ್ಮ	ಆರ್ಥಿಕ ಸ್ಥಿತಿ	ಜಾತಿ ಸಮುದಾಯ
	1						
	2						
	3						
	4						
	5						
	6						
10	ನೀವು ಈ ಕೆಳಗಿನ ದಾಖಲೆಗಳನ್ನು ಪಾಲಿಸಿರುವಿರಾ?						
10.1	ಸದಸ್ಯರ ಪಟ್ಟಿ			10.2 ಚಟುವಟಿಕೆಗಳ ದಾಖಲೆ			
10.3	ಸಾಲದ ದಾಖಲೆ			10.4 ಸಭೆಯ ದಾಖಲೆ ಪುಸ್ತಕ			
10.5	ಉಳಿತಾಯದ ಪುಸ್ತಕ			10.6 ಮಾಡಿದ ಖರ್ಚಿನ ವಿವರ			
11.	ನೀವು ಎಸ್. ಹೆಚ್ ಜಿ ಸಭೆಯನ್ನು ಎಷ್ಟು ದಿವಸಕ್ಕೆ ಮಾಡುತ್ತೀರಾ?						
	1. ವಾರಕ್ಕೆ		2. ಎರಡು ವಾರಕ್ಕೊಮ್ಮೆ		3. ತಿಂಗಳಿಗೆ		
12	ನಿಮ್ಮ ಗುಂಪು ಬ್ಯಾಂಕಿನಿಂದ ಸಾಲ ಪಡೆದಿದೆಯೇ?						
12.1	ಎಷ್ಟು?				12.2 ಕಾಲಾವಧಿ		
12.3	ಬ್ಯಾಂಕಿನ ವಿವರ						

13	SHG ಸದಸ್ಯರು ಬೇರೆ ಖೂಲು ಗುಂಪುಗಳೊಡನೆ ಪರಸ್ಪರ ಹೊಂದಾಣಿಕೆ ಹೊಂದಿದ್ದಾರೆಯೇ?
13.1	ಹೌದು ಎಂದಾದಲ್ಲಿ ಹೊಂದಾಣಿಕೆಯ ವಿವರಗಳು.
13.2	ಇಲ್ಲ ಎಂದಾದಲ್ಲಿ ಕಾರಣಗಳೇನು?
14	ಸ್ವ ಸಹಾಯ ಗುಂಪಿನ ನಿರ್ವಹಣೆ ಸೂಕ್ತವಾಗಿದೆ ಎಂದರೆ, NRLM ನೊಡನೆ ಸಂಯೋಜನೆಯಾಗುವ (integrate) ಮುನ್ನ ಹೇಗೆ?
14.1	ಓಖಿಐಒ ನೊಡನೆ ಸಂಯೋಜನೆಯಾದ (integrate) ನಂತರ ಹೇಗೆ?
15	ಸರ್ಕಾರದಿಂದ ಯಾವುದಾದರೂ ಸಹಾಯವಿದೆಯೇ?
15.1	ಇದ್ದರೆ ಹೇಗೆ?
15.2	ಇಲ್ಲದಿದ್ದರೆ ಏಕೆ?
16	ಸರ್ಕಾರದ ಸಹಾಯವಿದ್ದಲ್ಲಿ ಯಾವ ವಿಧವಾದ ಬದಲಾವಣೆಗಳು ಕಾಣಬಂದಿವೆ?
17	ನಿಮ್ಮ ದಾಖಲೆಗಳನ್ನು ಪರಿಶೀಲಿಸಲು ಸರ್ಕಾರದ ಅಧಿಕಾರಿಗಳು ಭೇಟಿ ಕೊಟ್ಟಿದ್ದಾರೆಯೇ? ಕೊಟ್ಟಿದ್ದರೆ ವರ್ಷದಲ್ಲಿ ಎಷ್ಟು ಬಾರಿ?
18	ನಿಮ್ಮ ಸ್ವ-ಸಹಾಯ ಗುಂಪಿಗೆ ಎಷ್ಟು ಬಾರಿ ಶ್ರೇಣಿ 1 ದೊರಕಿದೆ.?

**ಸ್ವ-ಸಹಾಯ ಗುಂಪಿನ ಸದಸ್ಯರ ವಿವರವಾದ ಸಂದರ್ಶನದ (In-depth Interview) ಪ್ರಶ್ನಾವಳಿಗಳು**

ದಿನಾಂಕ:

ಸ್ವ ಉದ್ಯೋಗವನ್ನು ಪ್ರಾರಂಭಿಸಿರುವ ಎಸ್. ಹೆಚ್. ಜಿ ಸದಸ್ಯರ ವಿವರವಾದ ಸಂದರ್ಶನ		
ಕ್ರ. ಸಂ	ಪ್ರಶ್ನೆಗಳು	ಪ್ರತಿಕ್ರಿಯೆಗಳು
1.	ಸದಸ್ಯರ ಹೆಸರು ಮತ್ತು ವಿಳಾಸ, ಸಂಪರ್ಕ ಸಂಖ್ಯೆ:	
1.1	ವಯಸ್ಸು	
1.2	ವೈವಾಹಿಕ ಸ್ಥಿತಿ	1. ವಿವಾಹಿತೆ 2. ಅವಿವಾಹಿತೆ 3. ಇತರೆ
1.3	ಧರ್ಮ	1. ಹಿಂದೂ 2. ಮುಸ್ಲಿಂ 3. ಕ್ರಿಶ್ಚಿಯನ್ 4. ಇತರೆ
1.4	ಜಾತಿ -	1. ಸಾಮಾನ್ಯ 2. ಒಬಿಸಿ 3. ಪ.ಜಾ 4 ಪ.ಪಂ 5. ಇತರೆ
1.5	ವಿದ್ಯಾರ್ಹತೆ:	1. 1 ರಿಂದ 10ನೇ ತರಗತಿ 2. ಪದವಿ ಪೂರ್ವ (ಪಿ.ಯು.ಸಿ ಮಟ್ಟ) 3. ಪದವಿ 4. ಇತರೆ
2	ನಿಮ್ಮ ಸ್ವ ಉದ್ಯೋಗ ಪ್ರಾರಂಭವಾದ ವರ್ಷ	
3	ಯಾವ ಸ್ವಯಂ ಉದ್ಯೋಗವನ್ನು ಹಮ್ಮಿಕೊಂಡಿದ್ದೀರಾ?	
4.	ನಿಮ್ಮ ಸ್ವಯಂ ಉದ್ಯೋಗ ಪ್ರಾರಂಭಿಸಲು ನಿಮಗೆ ಅರಿವಿತ್ತಾ? ಅಥವಾ ಇತರರ ಸಲಹೆಯನ್ನು ಪಡೆದಿದ್ದೀರಾ?	
4.1	ಸ್ವಯಂ ಉದ್ಯೋಗ ಪ್ರಾರಂಭಿಸಲು ಯಾವ ತರಹದ ಸಮಸ್ಯೆಗಳನ್ನು ಎದುರಿಸಿದ್ದೀರಿ?	

4.2	ಆರ್ಥಿಕ ಸಮಸ್ಯೆಯ ಬಗ್ಗೆ ಬರೆಯಿರಿ
4.3	ಕುಟುಂಬದ ಬೆಂಬಲ ಹೇಗಿತ್ತು?
4.4	ಸ್ವಯಂ ಉದ್ಯೋಗ ಸ್ಥಾಪಿಸಲು ಸ್ಥಳ ಹೇಗೆ ಪಡೆದುಕೊಂಡಿದ್ದೀರಿ?
4.5	ಸ್ವಯಂ ಉದ್ಯೋಗ ಪ್ರಾರಂಭವಾದ ನಂತರ ನೀವು ಎದುರಿಸಿರುವ ಕೌಶಲ್ಯದ ಅಭಾವ ಬಗ್ಗೆ ತಿಳಿಸಿ ಹಾಗೂ ನಿಮ್ಮ ವಸ್ತುಗಳನ್ನು ಮಾರಟ ಮಾಡಲು ಮಾರುಕಟ್ಟೆಯಲ್ಲಿ ಎದುರಿಸಿದ ಸಮಸ್ಯೆಗಳು
5	ಎಸ್.ಹೆಚ್.ಜಿ -ಎಸ್.ಆರ್ ಎಲ್.ಎಂ ನಿಂದ ಹಣವನ್ನು ಪಡೆದಿದ್ದೀರಾ?
5.1	ಇದಕ್ಕೆ ಎಂತಹ ಸಮಸ್ಯೆಗಳನ್ನು ಎದುರಿಸಬೇಕಾಯಿತು
6	ನೀವು ಎಸ್.ಹೆಚ್.ಜಿ -ಎಸ್.ಆರ್ ಎಲ್.ಎಂ ನಿಂದ ಹಣ ಪಡೆಯುವುದರಿಂದ ಪ್ರಯೋಜನ ಆಗಿದೆಯೇ? ಅಥವಾ ಬೇರೆ ಕಡೆಯಿಂದ ಹಣ ಪಡೆಯುವುದು ಪ್ರಯೋಜನ ಆಗುತ್ತದೆಯೇ?
7.	ನಿಮ್ಮ ಸ್ವಯಂ ಉದ್ಯೋಗದ ಅಭಿವೃದ್ಧಿಗೆ ಕೌಶಲ್ಯ ಮತ್ತು ಮಾರುಕಟ್ಟೆಯ ತರಬೇತಿಯ ಅವಶ್ಯಕತೆ ಇದೆಯಾ?
8	ಇತರ ಸಲಹೆಗಳು ಇದ್ದರೆ ತಿಳಿಸಿ



ಕರ್ನಾಟಕ ರಾಜ್ಯ ಗ್ರಾಮೀಣ ಜೀವನೋಪಾಯ ಅಭಿಯಾನದ ಅಡಿಯಲ್ಲಿ ಸ್ವ-  
ಸಹಾಯ ಗುಂಪುಗಳ ಮೌಲ್ಯಮಾಪನ

ತಾಲ್ಲೂಕು ಮತ್ತು ಜಿಲ್ಲಾ ಮಟ್ಟದ ಒಕ್ಕೂಟಗಳ ಸಹಕಾರ ಸಮಿತಿ (Federation).

ಕ್ರ. ಸಂ	ಪ್ರಶ್ನೆಗಳು
1	ಪ್ರತಿಕ್ರಿಯೆದಾರರ ಹೆಸರು
1.1	ವಯಸ್ಸು
1.2	ಹುದ್ದೆ:
1.3	ಸಂಪರ್ಕ ಸಂಖ್ಯೆ
1.4	ವಿದ್ಯಾರ್ಹತೆ
2	ಒಕ್ಕೂಟದ ಹೆಸರು
2.2	ಸ್ಥಾಪನೆಯಾದ ದಿನಾಂಕ
2.3	ತಾಲ್ಲೂಕು:
2.4	ಜಿಲ್ಲೆ:
3	ತಾಲ್ಲೂಕು ಮತ್ತು ಜಿಲ್ಲಾ ಮಟ್ಟದಲ್ಲಿ ಎಷ್ಟು ಒಕ್ಕೂಟಗಳಿವೆ?
3.1	ಅವುಗಳನ್ನು ಹೆಸರಿಸಿ?
4	ಈ ಒಕ್ಕೂಟಗಳು ಯಾವ ಪಾತ್ರವನ್ನು ಮತ್ತು ಜವಾಬ್ದಾರಿಯನ್ನು ನಿರ್ವಹಿಸುತ್ತದೆ?
5	ಈ ಒಕ್ಕೂಟಗಳು ಸ್ವಸಹಾಯ ಗುಂಪುಗಳಿಗೆ ಅನುಕೂಲಕರವೇ ವಿವರಿಸಿ?
6	ಈ ಒಕ್ಕೂಟಗಳು ಗ್ರಾಮ ಮಟ್ಟದಲ್ಲಿ ಹೊಸ ಗುಂಪುಗಳು ಸ್ಥಾಪಿಸಲು ಯಾವುದಾದರೂ ಪಾತ್ರವನ್ನು ವಹಿಸುತ್ತವೆಯೇ?
6.1	ಇಲ್ಲವಾದಲ್ಲಿ ಈಗ ಅಸ್ತಿತ್ವದಲ್ಲಿರುವ ಗುಂಪುಗಳಿಗೆ ಏನಾದರೂ ಬೆಂಬಲ ನೀಡುತ್ತಿರುವುದೇ? ಹೌದಾದರೆ ಹೇಗೆ?
7	ಒಂದು ವರ್ಷದಲ್ಲಿ ತಾಲ್ಲೂಕು ಮತ್ತು ಜಿಲ್ಲಾ ಸಂಯೋಜಕರ ಸಹಕಾರಗಳು ಮತ್ತು ರಾಜ್ಯ ನಿರ್ದೇಶನ ಸಮಿತಿಗಳು ಎಷ್ಟು ಬಾರಿ ಸಭೆ ಸೇರುತ್ತವೆ?
8	ಈ ಸಭೆಗಳಲ್ಲಿ ಯಾವ ವಿಧದ ವಿವಾದಾತ್ಮಕ ಅಂಶಗಳನ್ನು ಪರಿಶೀಲಿಸಲಾಗುತ್ತದೆ?

9	ಹಿಂದಿನ ಐದು ವರ್ಷಗಳಲ್ಲಿ ನಡೆದ ಸಭೆಗಳ ದಾಖಲೆಗಳನ್ನು ಸರಿಯಾದ ರೀತಿಯಲ್ಲಿ ಸಂಗ್ರಹಿಸಿಡಲಾಗುತ್ತಿದೆಯೇ?		
9.1	ಇಲ್ಲ ಎಂದಾದರೆ ಸಂಸ್ಥೆಯು ಹೇಗೆ ಉದ್ದೇಶಿತ ಸಂಖ್ಯೆಯನ್ನು ಸರಿಹೊಂದಿಸುತ್ತದೆ?		
10	ತಾಲ್ಲೂಕು ಮತ್ತು ಜಿಲ್ಲಾ ಸಮನ್ವಯಕರು ಮತ್ತು ರಾಜ್ಯ ನಿರ್ದೇಶನ ಸಮಿತಿಗಳ ಹೆಚ್ಚಿನ ಸಂಖ್ಯೆಯ ಸಭೆಗಳ ಅವಶ್ಯಕತೆಯಿದೆಯೇ?		
11	ತಾಲ್ಲೂಕುಗಳ ಸಂಘಗಳಲ್ಲಿ ಎಷ್ಟು ಸಮಸ್ಯೆಗಳನ್ನು / ವಿಷಯಗಳನ್ನು ಪರಿಹರಿಸಲಾಗಿದೆ?		
11.1	ಸಾಂಸ್ಥಿಕ ಸಮಸ್ಯೆಗಳು (Organizational Problems )		11.2 ಸಾಲಗಳು
11.3	ವಸ್ತುಗಳ ಪ್ರದರ್ಶನ ಮತ್ತು ಮಾರಾಟದ ವ್ಯವಸ್ಥೆ		11.4 ಮಾರಾಟ ವ್ಯವಸ್ಥೆ
12	ಸಂಯುಕ್ತ ವ್ಯವಸ್ಥೆ ಯೋಜನೆಗಳನ್ನು ಕಾರ್ಯಗತ ಮಾಡುವಲ್ಲಿ ಏನಾದರೂ ನಿರ್ಬಂಧಗಳಿವೆಯೇ?		
12.1	ಹೌದು ಎಂದಾದರೆ ಅದು ಹೇಗೆ ಪರಿಹಾರವಾಯ್ತು?		
13	ಕಾರ್ಯ ಯೋಜನೆಗಳನ್ನು ಸುಧಾರಿಸಲು ಏನಾದರೂ ಸಲಹೆಗಳಿವೆಯೇ?		
14	ದಾಖಲೆಗಳನ್ನು ಹೇಗೆ ಸುಸ್ಥಿತಿಯಲ್ಲಿಡಲಾಗಿದೆ?		
15	ಸಭೆಗಳ ಮತ್ತು ಕಾರ್ಯಕ್ರಮಗಳ ವರದಿಗಳನ್ನು ಕಾಲಕಾಲಕ್ಕೆ ಸಲ್ಲಿಸಲಾಗುತ್ತಿದೆಯೇ?		
16	ಸಂಯುಕ್ತ ವ್ಯವಸ್ಥೆ ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ಸುಗಮವಾಗಿ ನಡೆಸಲು ಬೇಕಾದ ಸದಸ್ಯರನ್ನು ನೇಮಕ ಮಾಡಲಾಗಿದೆಯೇ?		
17	ಸಂಯುಕ್ತ ವ್ಯವಸ್ಥೆಗಳು ಜಿಲ್ಲೆಗಳಲ್ಲಿ ಈ ಕೆಳಗಿನ ವ್ಯವಸ್ಥೆಗಳಿವೆಯೇ?		
17.1	ಜಾಲಬಂಧ (ನೆಟ್‌ವರ್ಕಿಂಗ್) ಇಲ್ಲವಾದರೆ, ಸಮಸ್ಯೆಗಳನ್ನು ವಿವರಿಸಿ	17.2 ಸಮಾನ್ಯ ಕಾರ್ಯನಿರ್ವಹಣಾ ಚಟುವಟಿಕೆಗಳು ಇಲ್ಲವಾದರೆ, ಸಮಸ್ಯೆಗಳನ್ನು ವಿವರಿಸಿ	

## SRLM OFFICIALS / OFFICERS

ಕ್ರ.ಸಂ	ಪ್ರಶ್ನೆಗಳು	
1	ಹೆಸರು	ಸಂಪರ್ಕ ಸಂಖ್ಯೆ:
1.1	ಹುದ್ದೆ:	1.2 ನೇಮಕಗೊಂಡ ದಿನಾಂಕ:
1.3	ಸ್ಥಳ	1.4 ತಾಲ್ಲೂಕು
1.5	ಜಿಲ್ಲೆ:	
2	ಎಷ್ಟು SHG ಗುಂಪುಗಳನ್ನು ಗ್ರೇಡ್ 1 ಕ್ಕೆ ಉತ್ತೇಜಿಸಲಾಗಿದೆ? ಮತ್ತು ಮಾನದಂಡಗಳು ಯಾವುವು?	
3	ನಿಮ್ಮ ಸ್ವಂತ ಸಾಮರ್ಥ್ಯದಲ್ಲಿ ನೀವು ಯಾವ ಉಪಕ್ರಮವನ್ನು ಸದಸ್ಯರಿಗೆ ಮಾರುಕಟ್ಟೆ ಮತ್ತು ಹಣಕಾಸು ಸಹಾಯಕ್ಕೆ ಉತ್ತೇಜಿಸಿದ್ದೀರಾ?	
4	SARAS ಹೊರತುಪಡಿಸಿ, ಸದಸ್ಯರು ತಮ್ಮ ಉತ್ಪನ್ನಗಳನ್ನು ಪ್ರಚಾರ ಮಾಡುವ ಇತರ ಕಾರ್ಯಕ್ರಮಗಳು ಅಥವಾ ಉಪಕ್ರಮಗಳು ಯಾವುವು?	
5	SHG ಗಳನ್ನು ಸಬಲೀಕರಣಗೊಳಿಸಲು, ಬಹುರಾಷ್ಟ್ರೀಯ ಕಂಪನಿಗಳು (MNC) ಅಥವಾ ಕೈಗಾರಿಕೆ ಕಾರ್ಖಾನೆ, ಸಂಶೋಧನಾ ಸಂಸ್ಥೆಗಳೊಂದಿಗೆ ಯಾವುದೇ ಸಂಪರ್ಕವಿತ್ತಾ?	
6	ಆಡಳಿತಾತ್ಮಕ ಉದ್ದೇಶಕ್ಕಾಗಿ ಸಾಕಷ್ಟು ಜಾಗ ಅಥವಾ ಕಟ್ಟಡ ರಚನೆ ಇದೆಯೇ?	
7	ಉತ್ತಮವಾದ ಮೂಲಸೌಕರ್ಯಗಳು ಮತ್ತು ಅಗತ್ಯ ಸಂಖ್ಯೆಯ ಸಿಬ್ಬಂದಿಗಳು ಸೌಕರ್ಯವಿತ್ತೇ?	
8	ಆಡಳಿತ ದೃಷ್ಟಿಯಿಂದ ನೀವು ಎದುರಿಸುವ ಸಮಸ್ಯೆಗಳು ಮತ್ತು ನಿರ್ಬಂಧಗಳು ಯಾವುವು?	
9	ಈ ಯೋಜನೆಯು ಹೆಚ್ಚು ಯಶಸ್ವಿಯಾಗಲು ಯಾವ ರೀತಿಯ ಬದಲಾವಣೆಗಳನ್ನು ಸಂಘಟಿಸಬೇಕೆಂದು ನಿಮಗೆ ಅನಿಸುತ್ತದೆ?	
10	ಹಿಂದಿನ ಎಸ್.ಹೆಚ್.ಜಿ ಯೋಜನೆಗಿಂತ, SRLM ನ ಅಡಿಯಲ್ಲಿರುವ ಎಸ್.ಹೆಚ್.ಜಿಗಳು ಹೆಚ್ಚು ಯಶಸ್ವಿಯಾಗಿವೆ ಎಂದು ನಿಮಗೆ ಅನಿಸುತ್ತದೆಯೇ?	
11	ಎಲ್ಲಾ ಕಾರ್ಯಕ್ರಮಗಳು ಪ್ರಾರಂಭವಾಗಿತ್ತೇ? ಇಲ್ಲದಿದ್ದರೆ, ಪ್ರಾರಂಭವಾಗಿರದ ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ಹೆಸರಿಸಿ. ಮತ್ತು ಪ್ರಾರಂಭಿಸದಿರಲು ಕಾರಣಗಳನ್ನು ತಿಳಿಸಿ	
12	SRLM ಅಡಿಯಲ್ಲಿ SHG ಗಳ ಕಾರ್ಯಕ್ಷಮತೆಯನ್ನು ಹೇಗೆ ರೇಟ್ ಮಾಡುವಿರಿ? 1. ಸಾಧಾರಣ                      2. ಉತ್ತಮ                      3. ಅತ್ಯುತ್ತಮ	
13	SRLM ಅಡಿಯಲ್ಲಿ SHG ಗಳನ್ನು ಮುಂದುವರಿಸಬೇಕು ಎಂದು ನಿಮಗೆ ಅನಿಸುತ್ತದೆಯೇ? ಹೌದಾದರೆ, ಯಾಕೆ? ಇಲ್ಲವಾದರೆ ಯಾಕೆ?	

ಗ್ರಾಮೀಣ ಸ್ವ-ಉದ್ಯೋಗ ತರಬೇತಿ ಸಂಸ್ಥೆ (Training Institutions)

ಕ್ರ ಸಂಖ್ಯೆ	ಪ್ರಶ್ನೆಗಳು
1	ಪ್ರತಿಕ್ರಿಯೆದಾರರ ಹೆಸರು ಮತ್ತು ವಿಳಾಸ
1.1	ಸಂಪರ್ಕ ಸಂಖ್ಯೆ
1.2	ವಿದ್ಯಾರ್ಹತೆ
1.3	ಹುದ್ದೆ:
2	ಸ್ಥಾಪನೆಯಾದ ವರ್ಷ
2.1	ಸ್ಥಳ
2.2	ತಾಲ್ಲೂಕು
2.3	ಜಿಲ್ಲೆ
3	ಜಿಲ್ಲಾ ಮಟ್ಟದಲ್ಲಿ ತರಬೇತಿ ಕೇಂದ್ರ ಸ್ಥಾಪಿಸಲಾಗಿದೆಯಾ?
3.1	ಹೌದು ಎಂದಾದರೆ ಯಾವ ಜಿಲ್ಲೆಗಳಲ್ಲಿ?
4	ಈ ಸಂಸ್ಥೆಗಳಿಂದ ಎಷ್ಟು ತರಬೇತಿಗಳನ್ನು ನಡೆಸಲಾಗಿದೆ?
4.1	ಅವು ಅಗತ್ಯಗಳಿಗೆ ಅನುಗುಣವಾಗಿರುವಂತಹದೇ? 1. ಹೌದು 2. ಇಲ್ಲ
4.2	ಹೌದು ಎಂದಾದರೆ ಯಾವ ವಿಷಯಗಳಲ್ಲಿ?
5	ಸಂಸ್ಥೆಯಲ್ಲಿ ಎಷ್ಟು ಸದಸ್ಯರಿಗೆ ತರಬೇತಿ ನೀಡಲಾಗಿದೆ?
6	ತರಬೇತಿಯ ನಂತರ ಯಾವ ವಿಧವಾದ ಮರುಮಾಹಿತಿ ದೊರಕಿದೆ?
7	ಈ ತರಬೇತಿ ಯೋಜನೆಗಳು ರಾಜ್ಯಾದ್ಯಂತ ಏಕ ರೀತಿಯವಾಗಿವೆಯೇ?
8	ಈ ತರಬೇತಿ ಯೋಜನೆಗಳು ಸ್ಥಳೀಯ ಅವಶ್ಯಕತೆಗಳಿಗನುಗುಣವಾಗಿವೆಯೇ?
9	ತರಬೇತಿ ನೀಡುವವರು ಅನುಭವಸ್ಥರೇ?
9.1	ಹೌದು ಎಂದರೆ ಎಷ್ಟು ವರ್ಷದ ಅನುಭವವಿದೆ?
10	ತರಬೇತಿ ಕೊಡುವವರಿಗೆ ಸ್ಥಳೀಯ ಭಾಷೆಯಲ್ಲಿ ಪರಿಣತಿಯಿದೆಯೇ?
11	ತರಬೇತಿ ಕೊಡುವವರು ಲಿಂಗಾಧಾರಿತ ವಿಷಯಗಳಲ್ಲಿ ಸೂಕ್ಷ್ಮತೆ ಹೊಂದಿರುವರೇ?

12	ತರಬೇತಿ ಕಾರ್ಯಕ್ರಮಗಳಲ್ಲಿ ನಿಗದಿತ ಸಂಖ್ಯೆಯಲ್ಲಿ ತರಬೇತಿ ಬಯಸುವವರು ಭಾಗವಹಿಸುತ್ತಾರೆಯೇ?
12.1	ಇಲ್ಲ ಎಂದಾದರೆ ಸಂಸ್ಥೆಯು ಹೇಗೆ ಉದ್ದೇಶಿತ ಸಂಖ್ಯೆಯನ್ನು ಸರಿಹೊಂದಿಸುತ್ತದೆ?
13.	ತಾವು ಎಸ್.ಹೆಚ್.ಜಿ ಸದಸ್ಯರಿಗೆ ತರಬೇತಿ ನೀಡುವಾಗ ಯಾವ ತರಹದ ಸಮಸ್ಯೆಗಳನ್ನು ಎದುರಿಸುತ್ತೀರಿ? ವಿವರಿಸಿ.
14	ಎಸ್.ಹೆಚ್. ಜಿ, ಎಸ್ ಆರ್ ಎಲ್ ಎಂ ಸದಸ್ಯರ ಭಾಗವಹಿಸುವಿಕೆಯನ್ನು ಹೆಚ್ಚಿಸಲು ಯಾವುದಾದರೂ ಸಲಹೆಗಳನ್ನು ನೀಡುತ್ತೀರಾ?
15	ತರಬೇತಿ ಕೇಂದ್ರದಲ್ಲಿ ಬೇಕಾಗುವ ಸಂಪನ್ಮೂಲ ವ್ಯವಸ್ಥೆ ದೊರಕಿದೆಯೇ?
16	ತರಬೇತಿಗಾರರ ಅವರ ಕೌಶಲ್ಯವನ್ನು ಯಾವ ರೀತಿ ವೃದ್ಧಿಸಿಕೊಳ್ಳುತ್ತಾರೆ?

## ಸ್ವ ಸಹಾಯ ಗುಂಪಿನ ಸದಸ್ಯರ ಗುಂಪು ಚರ್ಚೆ (FGD)

1. ಸಾಲವನ್ನು ಪಡೆಯುವಾಗ ಅಥವಾ ಮಂಜೂರು ಮಾಡುತ್ತಿರುವಾಗ ಎದುರಾಗುವ ಸಮಸ್ಯೆಗಳು ಯಾವುವು?
2. ವರದಕ್ಷಿಣೆ, ಗೃಹ ಹಿಂಸೆ, ಬಾಲ್ಯ ವಿವಾಹ ಇತ್ಯಾದಿ ಕುಟುಂಬ ಸಮಸ್ಯೆಗಳನ್ನು ಚರ್ಚೆ
3. ಉದ್ಯಮವನ್ನು ಆರಂಭಿಸಲು ಕೌಶಲ್ಯ ಅಭಿವೃದ್ಧಿ ತರಬೇತಿಯಲ್ಲಿ ಸದಸ್ಯರ ಆಸಕ್ತಿ.
4. ಎಸ್.ಹೆಚ್.ಜಿ ಸಮೂಹವು ಒಂದು ಮಾದರಿ ಗುಂಪಿನೊಳಗೆ ಹೇಗೆ ಬೆಳೆಯಬೇಕೆಂದು ಬಯಸುತ್ತಾರೆ?
5. ಇತರ ಮಹಿಳೆಯರಿಗೆ ತೊಂದರೆಯಲ್ಲಿ ಸದಸ್ಯರು ಸಹಾಯ ಮಾಡುತ್ತಾರೆಯೇ?
  - 5.1 ಹೌದಾದರೆ, ಹೇಗೆ?
  - 5.2 ಇಲ್ಲದಿದ್ದರೆ ಯಾಕೆ?

## **Annexure 4: List of persons with addresses personally interviewed**

State Level,

Smt. Sushma Godbale

Mission Director, NRLM

Seshadripuram, Bengaluru.

Ali MK

State Program Manager, NRLM

Seshadripuram, Bengaluru.

District Level

District Mission Managers,

KSRLM

Training Institutions

District and Taluk level federations

And

Beneficiaries





**Annexure 5: Compliances to the comments received from 49<sup>th</sup> Technical committee meeting held on 17.12.2020**

Sl. No	Comments	Compliances
1.	Provide the details about the methodology used in the analysis	Done Page 28 -29
2.	Give details about the skills which are technology driven out of 500 skills of NSQA for providing to women SHGs	Done in short term recommendations. Page No.5, point 3
3.	Give the action oriented recommendations based on the findings, demographic data and background	Included in short term recommendations. Page 5, point 2.
4.	Link the data analysis with the objectives of the study	Done in FGDs page 71-77
5.	Tables in the report to be revised properly providing accurate	Done
6.	ECO and PI to discuss with the department and analyse the data properly and revise findings and revise findings and recommendations	Done. Department report still waiting.
7.	<p>The introduction, objectives and methodology are in tune with the ToR signed by the parties. However, the presentation of introduction and methodology needs a lot of correction.</p> <p>In describing the sampling procedure adopted, the sentences in the TOR are as it is presented in the report.</p> <p>For example, "The sample to be distributed proportionately across the GPs. From each Taluka GPs to be selected based on near urban location. One rural and one in remote area on random basis. All the SHGs in the selected Gram Panchayats to be covered". There is no mention about the GPs selected based on the criteria specified in TOR.</p> <p>The following paragraph is repeat from the TOR</p> <p>"The evaluator shall carryout at least 2 FGDs with SHG Beneficiaries/Members in a block. Thus, total 20 FGDs shall be carried-out. Further. In-depth interviews with 4</p>	<p>Done</p> <p>Done</p>

	<p>beneficiaries (i.e. total 40) who started business enterprise are to be selected per district. Besides, the evaluator shall carryout Key Informant Interview (KIIs) with the officials of the SRLM, Federation (District, Block, and Village) and District Training Institute about problems and challenges in implementation of scheme and suggestion to improve the performance of the scheme. A control of 1% of SHGs in the neighbouring areas under non SRLM category from non-intensive districts will be chosen for control analysis".</p> <p>In Method of Data analysis, it was mentioned "Tabular and graphical representation is used for trend analysis Content analysis shall be made of the FDG's across respondents".</p> <p>Later there is no mention about the content analysis.</p>	Done
8.	<p>Area of the study: There is sufficient data. But the data analysis is not properly linked with the objectives of the study.</p>	linked in analysis of questionnaire and in FGDs
9.	<p>Only one hypothesis is formed.</p> <p>It covers only one related aspect of the study.</p> <p>"It is hypothesized that age and education play an important role in motivating women SHG members to undertake income generating activities with the support of SHGs"</p> <p>No hypotheses have been formulated around other objectives.</p>	Done,
10.	<p>The analysis was mainly presented in tabular and graphical form. But tables are not formed properly.</p> <p>Some examples are</p> <p>Page #54 and 55 there are two tables indicating before and after.</p> <p>Before joining SHG</p> <p>Table-10: Financial Inclusion of Women SHG Members (SHG members who have expressed change - Per Cent)</p> <p>After joining SHG</p> <p>Table-10.1: Financial Inclusion of Women SHG Members (SHG members who have expressed change - Per Cent)</p> <p>How can there be a change before joining SHG?</p> <p>There is only one table regarding control group and it is</p>	Corrections Done

	<p>incomplete.</p> <p>Page #58 Table 11: Control group Source of loan and Loan amount.</p> <p>It says family position as average and good. What is the basis for this?</p> <p>Page #58, Table-12: Business Enterprises started by SHG Members and Average Loan availed from SHG/Bank. But there is no information about the loan availed.</p> <p>Page #85 Table 17: Take empower index, economic index education and training index make requirement matrix</p> <p>1. Correlation Matrix</p> <p>It is not clear about the variables which are correlated.</p> <p>As per the TOR the analysis should address some of the issues relating to the Federation. The analysis does not include any information about the Federation and its functioning.</p> <p>The constraints in the implementation of the scheme are not discussed clearly.</p> <p>There is no proper comparison with the control group.</p>	<p>Done</p> <p>Done</p> <p>Done</p> <p>Corrections Done, Page 87.</p> <p>Bank loans were not availed as the interest rates are high but availed from CIF rotations</p> <p>Included in FGD, Page 71</p>
11.	<p>The recommendations need to be linked to findings from the study.</p> <p>There are no recommendations to strengthen the federation and linkages between banks and SHGs.</p>	<p>Done</p> <p>Done in key findings Points 12.13.14</p>
12.	<p>The sample is representative. Therefore, some of the results could be generalised.</p>	<p>Done</p>
13.	<p>The language needs lot of corrections.</p> <p>There are several repetitions which need to be checked.</p> <p>References are to be quoted properly.</p> <p>Titles of the tables and graphs need rewording.</p> <p>The report needs substantial revision</p>	<p>Done</p> <p>Checked</p> <p>Checked</p> <p>Done</p> <p>Done</p>
14.	<p>The graphical representation needs improvement.</p> <p>Graphs are not presented properly</p> <p>For example Graph 08: Decisions taken on Health-related issues by Women SHG. It is not clear</p>	<p>Done in Page No. 69</p>
15.	<p>Language needs correction. Some of the glaring mistakes are</p>	<p>Corrections Done</p> <p>Corrections Done</p>

	<ol style="list-style-type: none"> <li>1. It should not be SHG's. It should be SHGs</li> <li>2. Page#3 "Rural Self Employment Training Institute trainers] bank officials tools to be developed as and when field situation arises" ??? This is not clear.</li> <li>3. Page # 5 "Women need to be motivated to participate in policy making" Which policy and how?</li> <li>4. Page # 5 "The real concern is the women's double burden or the lack of leisure does no figure in the state led poverty alleviation projects". It is not recommendation. It is only an observation.</li> <li>5. References are not presented in order. Some of the references cited in the text are not there in the references.</li> </ol>	<p>Corrections Done</p> <p>Corrections Done</p> <p>Corrections Done</p>
--	---	---

## Annexure 6: Photos of Focus Group Discussion with SHGs Members



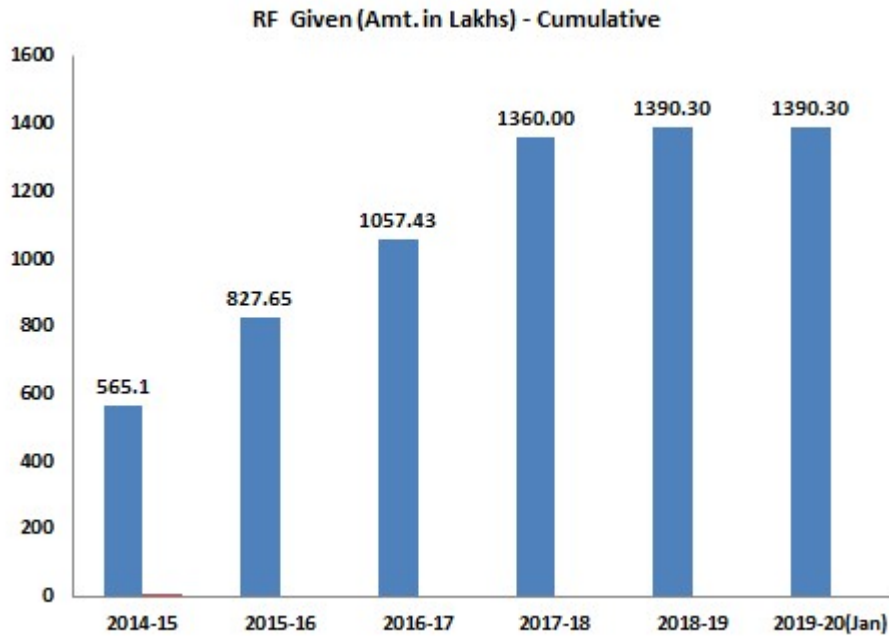








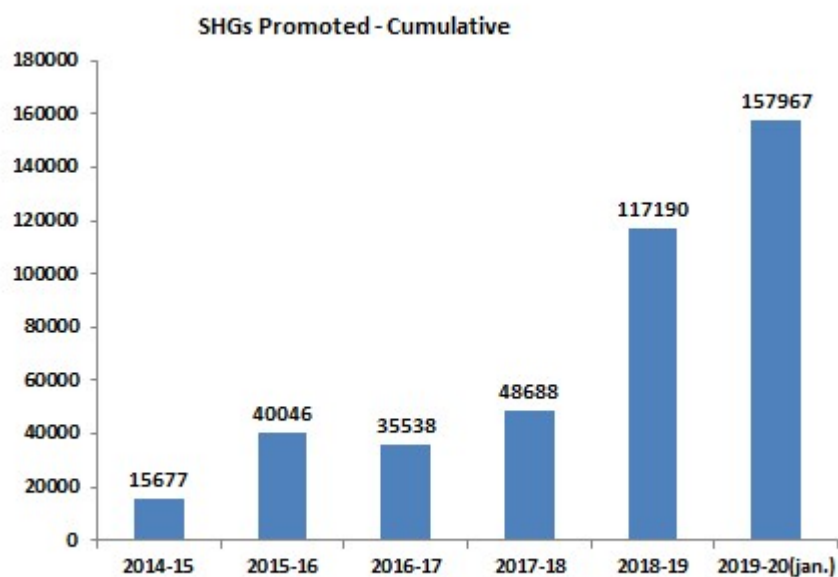
## ANEXURE 7: DOCUMENTS



### NRLM – Different components of Financial Support



- Revolving fund to SHGs of Rs.10,000 to Rs.15,000 per SHG.
- Community Investment Fund (CIF) to SHG federations to support SHG members for livelihoods promotion and vulnerability reduction (upto Rs.2.5 lakhs per SHG and Rs.25,000 per member).
- Capacity building of SHGs and their federations, SHG members and other key functionaries (up to Rs.7,500 per member)
- Setting up/start up cost of SHGs, their federations (Rs.10,000 per SHG)
- Interest subvention to enable women SHGs to avail bank loans (up to Rs.3 lakhs) at 7% per annum and at 4% per annum in 150 backward districts on prompt repayment.
- Bank credit provided to SHGs – Rs.94,700 crore since 2013-14



## NRLM guided by Pancha Sutra

1. Regular Meetings
2. Regular Savings
3. Regular Inter-Loaning
4. Timely Repayment of Loans
5. Up-to-date books of Accounts

NRLM advocates Dasa (10) Sutras, including

6. Health, hygiene and sanitation
7. Education
8. Active involvement in PRIs
9. Access to entitlements and schemes
10. Sustainable livelihoods



**STUDY ON STATUS OF SELF HELP GROUPS (SHGs) UNDER STATE RURAL  
LIVELIHOOD MISSION (SRLM) IN KARNATAKA**

---

**Karnataka Evaluation Authority**

**#542, 5th Floor, 2nd Gate**

**Dr. B.R Ambedkar Veedhi**

**M.S. Building**

**Bengaluru – 560 001**

**Website: [kmea.karnataka.gov.in](http://kmea.karnataka.gov.in)**

**Contact No: 080 2203 2561**

**Email Id: [keagok@karnataka.gov.in](mailto:keagok@karnataka.gov.in)**