

Approved TOR.

**Draft Terms of Reference for 'Study of the Status of Self Help Groups
under SRLM in Karnataka**

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Terms of Reference for ‘Study of the Status of Self Help groups under SRLM in Karnataka’

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 Swarozgar Yojana (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-lending; 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 st 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 nd 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
Mobile: 9901174915

5/23/8/17

**Chief Evaluation Officer
Karnataka Evaluation Authority**

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

Annexure 1: SHGs Under NRLM(District Level)

Annexure 1: SHGs Under NRLM(District Level)																		
S.N o	District Name	SHGs Type			SHGs Member Category						Religion							Total Members
		New	Revised	Pre- NRLM	Sub Total	SC	ST	OBC	Other	Bud dhist	Christi an	Hindu	Jain	Muslims	Parsis	Sikh s		
1	Bagalkote	0	0	5725	5725	16235	5034	12611	42085	204	152	70379	747	4474	5	4	75965	
2	Bangalore	1	0	3445	3446	16317	1942	6929	34570	5	540	57960	2	1244	2	5	59758	
3	Bangalore rural	36	0	3246	3282	12493	3809	6106	31003	0	111	50993	15	2287	1	4	53411	
4	Belgaum	352	1	15922	16275	30087	12427	42672	5	271	690	190288	7153	13661	4	8	212081	
5	Bellary	3	3	4210	4216	11156	10712	12596	19585	0	78	49055	6	4909	0	0	54049	
6	Bidar	45	14	5635	5694	15379	10355	11215	40938	721	2331	64970	4	9845	12	4	77887	
7	Bijapur	0	0	5210	5210	14656	1644	15162	28296	13	13	63404	59	7851	2	0	59758	
8	Chamaraja Nagara	0	0	5440	5440	24521	8262	7412	20534	14	1078	76350	12	1071	1	2	60729	
9	Chikkaballa pur	0	0	2370	2370	9174	5690	6149	17692	0	28	37036	6	1629	0	6	38705	
10	Chikmagalur	1116	3	5889	7008	18607	4309	13333	51529	1	1738	80799	131	5077	2	4	87778	
11	Chitradurga	0	1	10489	10490	28720	25567	16711	48985	1	20	128543	16	4043	2	4	119983	
12	Dakshina Kannada	33	0	7719	7752	8441	6625	32282	43071	0	3499	76462	148	10306	0	4	90419	
13	Davanagere	5	1	4566	4572	11880	9876	8373	32826	2	57	59651	128	3116	1	0	62955	
14	Dharwar	13	0	7508	7521	7086	4978	15076	63837	2	99	85209	883	9609	2	2	90977	
15	Gadag	1384	35	7810	9229	13297	7908	38630	43012	9	26	94873	265	8877	11	0	102847	
16	Gulbarga	3	0	4621	4624	15840	1605	11565	33040	7	53	56385	16	5584	2	3	62050	
17	Hassan	14	17	14842	14873	36317	3683	29814	4	15	960	202663	87	4753	6	3	208488	
18	Haveri	7	3	12051	12061	15309	14158	30480	65678	0	72	124394	932	16578	4	6	125625	
19	Kodagu	4	0	2579	2583	4524	1715	5314	12003	0	769	30543	4	3401	1	3	23556	

20	Kolar	1	127	3164	3292	5372	1485	1835	9570	0	35	17568	3	656	0	0	18262
21	Koppal	1220	107	11151	12478	20986	14770	55588	48074	1	50	135185	83	11338	3	6	139418
22	Mandya	0	0	9839	9839	23344	1968	30600	11539	4	222	168688	68	2317	2	9	171306
23	Mysore	476	6	18721	19203	58186	34551	48918	11758	2	885	259216	105	4997	6	37	259237
24	Raichur	321	0	2340	2661	7415	4895	6876	12016	1	174	28671	0	2353	0	1	31202
25	Ramanagara	2	0	4232	4234	10632	1487	13899	42698	0	143	67716	30	820	1	0	68716
26	Shimoga	12	0	11596	11608	25285	8099	43991	75624	13	624	142519	354	9483	4	2	152999
27	Tumkur	363	1226	26216	27805	68100	36397	71210	17886	9	176	336827	122	13866	6	7	354571
28	Udupi	1207	7	5950	7164	5174	3800	37845	39518	0	1582	81062	70	3501	0	2	86337
29	Uttara																
29	Kannada	1231	68	10444	11743	13601	5745	56618	61583	3	2358	129354	338	8073	6	13	137547
30	Yadgir	1	16	1546	1563	5585	2623	4167	430	1	173	22158	24	1724	0	1	12805
	Total	7850	1635	234476	243961	55371	25611	69397	15956	1320	18736	2988921	11811	177443	86	140	3099421