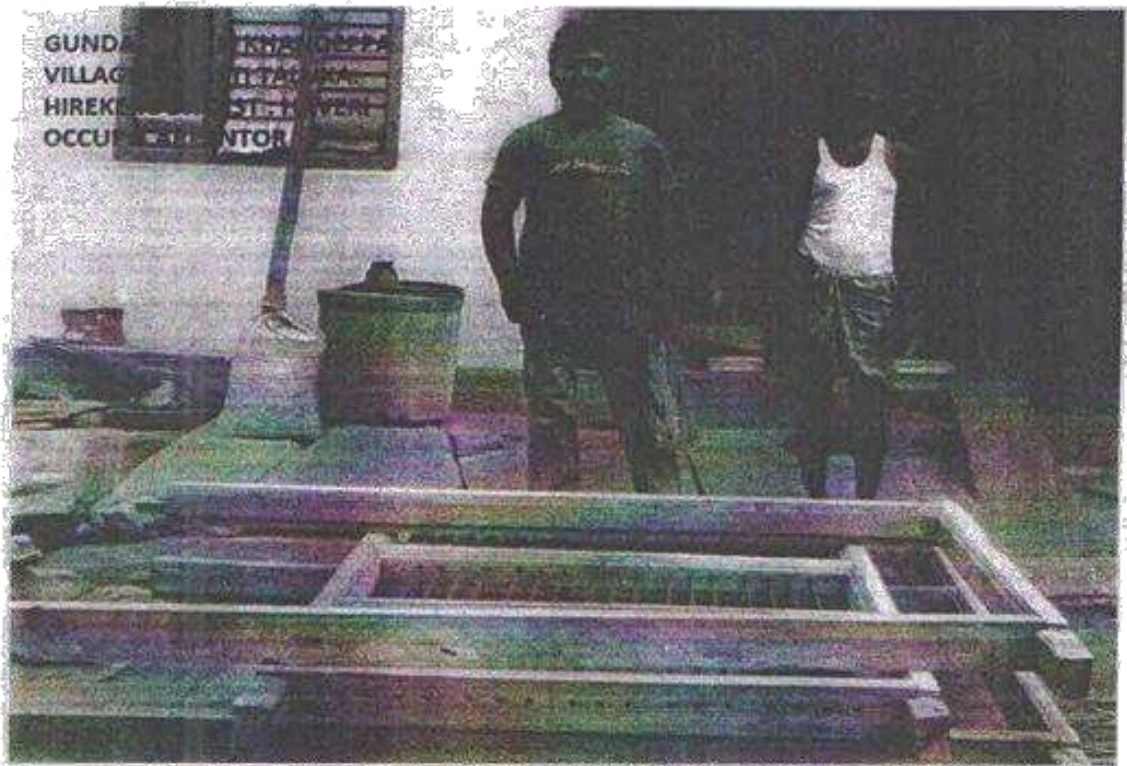


Evaluation of the Shrama Shakti Yojana / Traditional Artisan's Scheme

Performance Evaluation of Shrama Shakti Yojana / Traditional Artisan's Scheme



For

D. Devaraj Urs Backward Classes Development Corporation Ltd.,



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

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EXECUTIVE SUMMARY

Evaluation of Scheme in brief is presented below:

ES-1: Scheme details

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

ES-2: Review of the Performance

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

Evaluation of the Shram Shakti Yojana / Traditional Artisan's Scheme

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

ES-3: Findings from the Study

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

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

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

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

ES-5: Opinion of the Scheme Implementing Agencies

The major problems faced by them are indicated below:

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

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

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

ES -7: Impact of the Scheme

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

X ES-8: Suggestions

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

ES-9: Recommendations

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

- ① Training mainly required for professionals viz, Carpenter, Goldsmith, Dhobi, Weavers, Barbers etc.
- ① The amount given as loan needs to be increased based on the need of the occupation. Most of the beneficiaries asked for excess loan as the amount given as loans is insufficient to continue in their traditional occupations.
- ① The operating manual will serve as a Guide for all officials concerned. Such a manual will be setting forth the systems & procedures, minimizing objectivity.
- ① Hence, the Scheme may be continued by implementing the suggestions in the foregoing paragraphs, after due deliberations.



Chapter - I :Introduction

1.1. General:

Today in Karnataka there are hundreds of castes professing the occupation. These communities who are at a lower strata of society despite demand for their services. Therefore it becomes the government to provide economic assistance to improve their status.

There were no exclusive committed institutions for the marginalized are above the SC/ST but below the upper castes though they are them. The Corporation was established in 1977 by the previous D.Devaraj Urs. Later in the year 2005 in commemoration of institution was renamed as the Devaraj Urs Backward Classes Corporation (DBCDC). Since its inception, the DBCDC has been efforts towards reaching the benefits of its multi-faceted financial schemes to the betterment of Backward Classes. In its commitment has been devising innovative programs and progressive activities.

These Schemes are expected to accelerate the process of social development of beneficiaries in Backward Classes in the State. In to this cause it has been devising innovative programs and progress. The main focus of the scheme is to enable them to be self-employed expected to bring about financial security and thereby, achieve poverty.

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

Since 2005-06 and upto 2009-10 about 33,000 backward class beneficiaries have been covered under ShramashaktiYojana /Traditional artisans scheme. This Report is on evaluation of ShramashaktiYojana /Traditional artisans scheme.The scheme provides loans and the loan amount being given is ranging from Rs 10,000 to maximum of Rs.25,000 per beneficiary depending on the trade. The Scheme is implemented in all the 30 districts of the State.

1.2 Activities of Devaraj Urs Backward Classes Development Corporation (DBCDC):

Assimilation of newer concepts, searching for better means of reaching community members and coordination with agencies of similar social commitment has been the base of DBCDC. It has made Karnataka a frontline state in the country in the sphere of socio-economic development of backward classes. In its operations it has various programs like providing tool kits to Artisans under artisan scheme ,scheme for persons with disability, margin money loan scheme, Gangakalyana scheme, Arivu an educational loan scheme, Shramashakti a scheme for the traditional artisans etc.

It also trains the beneficiaries based on their need. It also devises training program for the community, in order to avoid migration of the backward class community from rural area to urban area. With offices across Karnataka to help the backward classes it provides financial assistance to over 3.28 lakhs people , which is one of the greatest achievements of the Corporation.

The DBCDC works to achieve the following objectives.

- Encouraging the people below the poverty line among the backward self-employment skills and developing and improving their livelihoods
- Devising special schemes for assisting the economic activities in backward class communities and preventing their migration to urban areas
- Providing necessary guidance and encouragement for entrepreneurship
- Ensuring overall development of the Backward Class Communities

An evaluation of the scheme six years after its implementation is a useful exercise. The study helps to understand the benefits and drawbacks of the scheme. DBCDC has assigned the task to Shree Mahalaxmi Children and Women's Society, Gulbarga an NGO to evaluate the scheme across Karnataka.

The study teams covered thirty Vidhanasabha constituencies in all districts. The study gives a clear picture of the scheme which is being implemented for six years. In the report there are also some recommendations for its meaningful implementation.

1.3 About Shree Mahalakshmi Children & Women Welfare Society

Shree Mahalakshmi Children and Women Welfare Society is a development organization. It has been registered under K.S.R. Act 1960 as a non-profit organization and has obtained a Permanent Account Number.

Equipped with infrastructure and managed by a team of qualified professionals and staff with vast experienced, the organization has been functioning in the field since last 15 years serving various marginalized and deprived communities. Shree Mahalakshmi Children and Women Welfare Society has multidimensional experience in the development sector.

Field level implementation, third party inspection, organizing camps, providing monitoring support are some of the areas of its expertise.

Mission Statement

To Work With marginalized section of the Society, the backward, SC & ST, community women and children towards their empowerment and enable them to evolve a vision of an alternate development program.

Strategies For Developments And Empowerment

- A Grama Sabha approach.
- Facilitate the formation of people's organization at Regional, State and National levels in order to bring about required changes in the systems and structures which determine human rights.

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

- Stimulate creative and critical thinking towards new avenues.
- Train people to interact, mobilize, learn and raise their consciousness.

Concept Development

Shree Mahalakshmi Childrens & Womens Welfare Society strongly believe that community based sustainable development can only take place in the organized, committed group or society. Commitment does not arise spontaneously, it needs inspiring guiding forces.

Chapter – 2: Objectives, Scope and Methodology

2.1 Objectives

The objectives of the Study are as follows:

- Impact of the Scheme in increasing the income level of the beneficiaries who are dependent on Shramashakti/Traditional occupations.
- The financial utilization by the Shramashakti/Traditional artisans and financial improvement among them.
- Improved technical capabilities among the Shramashakti/Traditional occupations.
- Capability of the Shramashakti/Traditional artisans to face the modern competitive world.
- Sustainability and potential for growth.
- Secondary Employment generation.
- Procedure to get the assistance from DBCDC & Documentation requirements.
- Follow-up with beneficiaries.
- Suggestions for improvements.

2.2 Scope of the Study

The scope of the study is limited to evaluate Shramashakti/Traditional artisans Scheme implemented by Karnataka.

2.3 Methodology

The methodology followed for the Study comprises obtaining from the beneficiaries and other stakeholders through special questionnaires and discussions. The steps involved in the Study are:

- Design of the questionnaire and testing.
- Discussions with the Corporation officials.
- Preliminary data collection on the list of beneficiaries, constituency /District from district office
- Interviewing the beneficiaries as per the suggestions of district officers. Each district is covered by a constituency so that all the districts are equally represented
- When it was found that there were fewer beneficiaries of a category in some constituencies, beneficiaries from neighbouring talukas - constituencies were covered based on suggestions of head office.
- In each Vidhanasabha constituency hundred and twenty beneficiaries(125) were interviewed .

(a) Sample Size and Technique

The total sample covered under the Study is about 125 beneficiaries in each Vidhana Sabha Constituencies in each District. The total sample size is over 3,759 beneficiaries from 30 Vidhana Sabha Constituencies.

(b) Tools of Data Collection

A suitable questionnaire has been prepared for collection of data from the beneficiaries. Care was taken in designing the questionnaire, based on comprehension level of the respondents. These questionnaires were tested in the field & finalized in consultation with the DBCDC. The District Level Officers of the Corporation were involved in identification of beneficiaries.

(c) Analysis of Data and submission of Report

The data collected in the questionnaire were analysed by using statistical technique. Adequate weightage is given to subjective element and objective data. Based on the analysis of data, Report is prepared to cover the major objectives of the Study and given appropriate recommendations.

Chapter – 3: Brief Outlines & Objectives of the Scheme

3.1 Objectives

The scheme is designed to provide financial support for upgrading traditional artisans and occupational groups and thereby improve their livelihood. There is also element of training in the scheme. Out of various professions/occupations the board extended training support to those beneficiaries who are in need. The scheme covers about forty five occupations as given in the table and reserves 33% of allotment for women.

3.2 Eligibility:

Shramashakti /traditional artisan Scheme is meant for the B.A. members (Category I, IIA, IIIA & IIIB) belonging to traditional occupational groups whose family income is less than Rs.22,000/- should be a permanent resident of Karnataka State and should be in the age group of 18 and 55 years. The applicant should be an artisan following the hereditary trade.

3.3 Financial support:

At par with the applicant's proficiency in their profession/hereditary trade, a maximum loan of Rs.25,000 will be given at the interest rate of 4% per annum.

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The co-operative society of the artisans comprising membership up to the extent of 20 people and self-help groups comprising membership up to the extent of 10 people will be given a loan of maximum of Rs. 15,000 per head based on that units' expenditure. Along with this, 25% of subsidy will be given as backend subsidy. This is extended to all eligible beneficiaries irrespective of their occupation, cast, religion and sex.

3.4 Training:

Among the 45 identified occupations, training will be extended to those in need. This will be carried before sanctioning the loan. Arrangements have been made to provide such training at taluk and district levels with an objective to develop entrepreneurial skills in them.

3.5 Repayment:

The loan has to be repaid in monthly installments at 4% interest, in the end, backend subsidy will be considered as the loan. Prompt payers felicitated & 0.5% interest rebate extended.

3.6 List of Shramashakti /traditional Occupations

In the course of the study, more than thirty five categories of professionals/traditional artisans from different casts including male and females. The professional includes Goulis, Stapathis, Weavers, Goldsmiths, Tailors, artisans, Barbers, Carpenters, etc. The various Shramashakti /traditional Occupations covered are given in Table 3.1

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	Districts	Constituency	Beneficiaries(No)
6	Hassan	Holenarasipura	125
7	Mandya	Malavalli	125
8	Mysore	H.D.Kote	125
9	Chamarajanagar	Kollegala	125
10	Chikmangalur	Kadugu	125
11	Kodagu	Virajpet	35
		Somvarpet	45
		Kodagu	45
12	Dakshina Kannada	Belthangadi	76
		Putturu	51
13	Karwar	Kumata	125
14	Belgaum	Chikkodi	125
15	Dharwad	Hubballi	125
16	Bidar	Balki	54
		Humnabad	71
17	Gulbarga	Jeevargi	73
		Gulbarga	52
18	Bijapur	Basavanabagevadi	125
19	Bagalkote	Hunugunda	125
20	Gadag	Rona	125
21	Koppal	Gangavati	125
22	Raichur	Manvi	97
		Raichur	39
23	Yadgir	Yadgir	95
		Shahapura	30
24	Bellary	Siruguppa	125
25	Chitradurga	Molakalmuru	125

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	Districts	Constituency	Beneficiaries(No)
26	Haveri	Hirekerur	47
		Ranibennur	78
27	Davanagere	Channagiri	125
28	Tumkur	Tiptur	125
29	Shimoga	Shikaripura	125
30	Udupi	Kundapura	125
Total			3759

3.8: Total Professionals Covered:

Total Professionals Covered covering various categories of artisans are given in Table-3.3

TABLE-3.3

Sl. No.	Professional Occupations	Total (No.)
1	Cotton weavers	662
2	Tailors	549
3	Carpenter / wood Works	507
4	Laundry/ Dhobi	436
5	Barber	333
6	Pottery and decorative pot makers	248
7	Goldsmith Bronze artisans	166
8	Fishing	128
9	Incense stick making	119
10	Lime Casting	115
11	Honeybee cultivation	52

TABLE 3.3

Sl. No.	Professional Occupations	Total (No.)
12	Blacksmith	48
13	Gowlies	45
14	Oil extraction	44
15	Silk reeling and silk testing work	38
16	Cow boys	35
17	Wool weavers and carpet makers	32
18	Florists	30
19	Broom stick making	23
20	Painter and beauticians	21
21	Cane and Bamboo work	16
22	Coir product manufacturers	15
23	Hosiery products making	10
24	Molding of plate from areca nut leaves	10
25	Dyers and printers	8
26	Sheet metal workers	7
27	Toy making	7
28	Metal Craft	7
29	Narina Utpanna	7
30	Others	62
	TOTAL	375

Chapter – 4: Performance of the Scheme

4.0 Physical & Financial progress for the reference period

2005-06 to 2009-10

4.1 Trend in Year-Wise Financial Allocation

The data collected pertain to target & achievement of physical & financial for the reference period 2005-06 to 2009-10 from respective DBCDC district offices has been analysed for the purpose of trend analysis. The achievement of target in terms of percentage has been worked out. The details are given in Table-4.1 and shown in Graph-4.1.

TABLE – 4.1

YEAR-WISE PHYSICAL & FINANCIAL PROGRESS OF SCHEME

(2004-05 TO 2009-10)

Sl. No.	Year	TOTAL					
		PHYSICAL (Nos.)			FINANCIAL (Rs.lakhs)		
		Target	Achievement	%age	Target	Achievement	%age
1	2005-06	6508	6615	102	1012.52	1090.98	107
2	2006-07	7500	9716	130	1500.00	1527.17	101
3	2007-08	5001	6572	131	902.49	955.44	106
4	2008-09	2850	3912	137	570.00	566.58	99
5	2009-10	3150	3023	95	400.00	500.21	125
	T. Artisan Scheme						
6	2009-10	30,000	3001	10	1500.00	150.05	10

Chapter – 5: Findings of the Study

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

5.1 Number of Traditional artisans covered

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

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

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

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5.2 Categories of Traditional artisans covered

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

Table 5.1

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

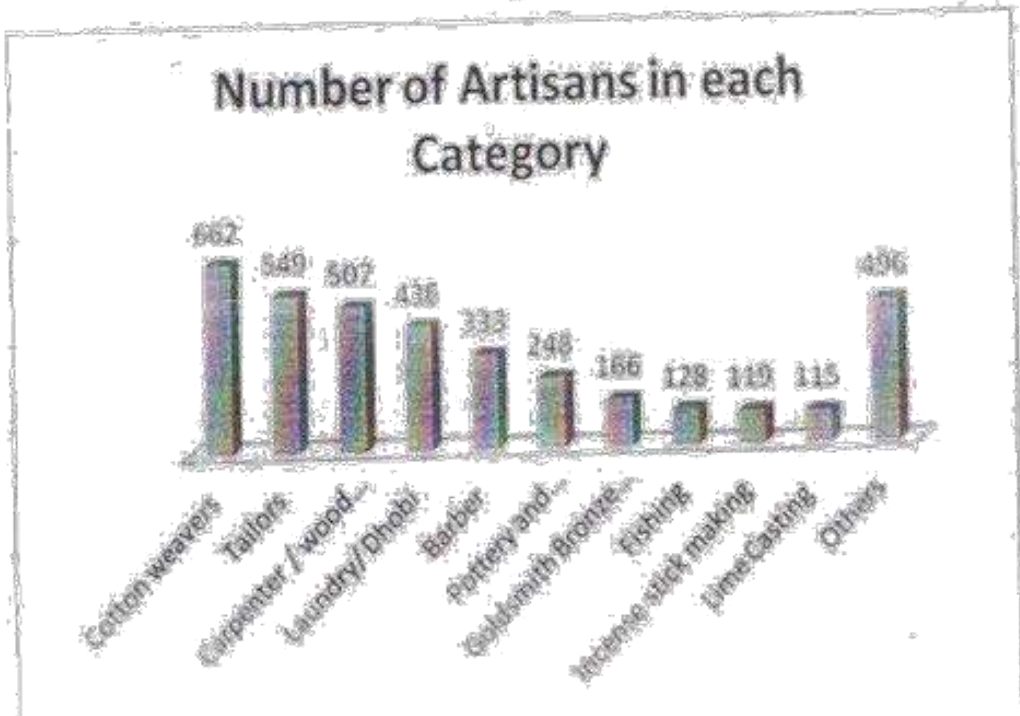
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Sl.No	Professional Occupations	Total (No)	%
	Other Categories		
11	Honeybee cultivation	52	
12	Blacksmith	49	
13	Gowlies	45	
14	Oil extraction	44	
15	Silk reeling and silk testing work	38	
16	Cow boys	33	
17	Wool weavers and carpet makers	32	
18	Florists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

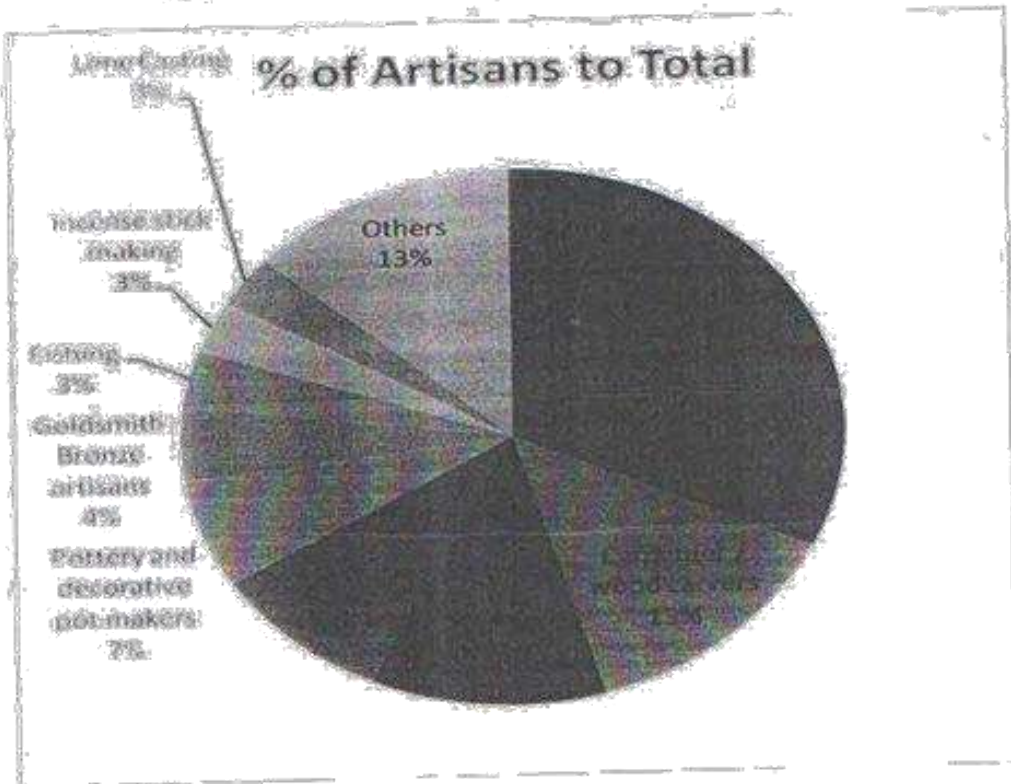
Evaluation of the Shrama Shakhi Yojana / Traditional Artisan's Scheme

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

Graph 5.1



Graph 5.2

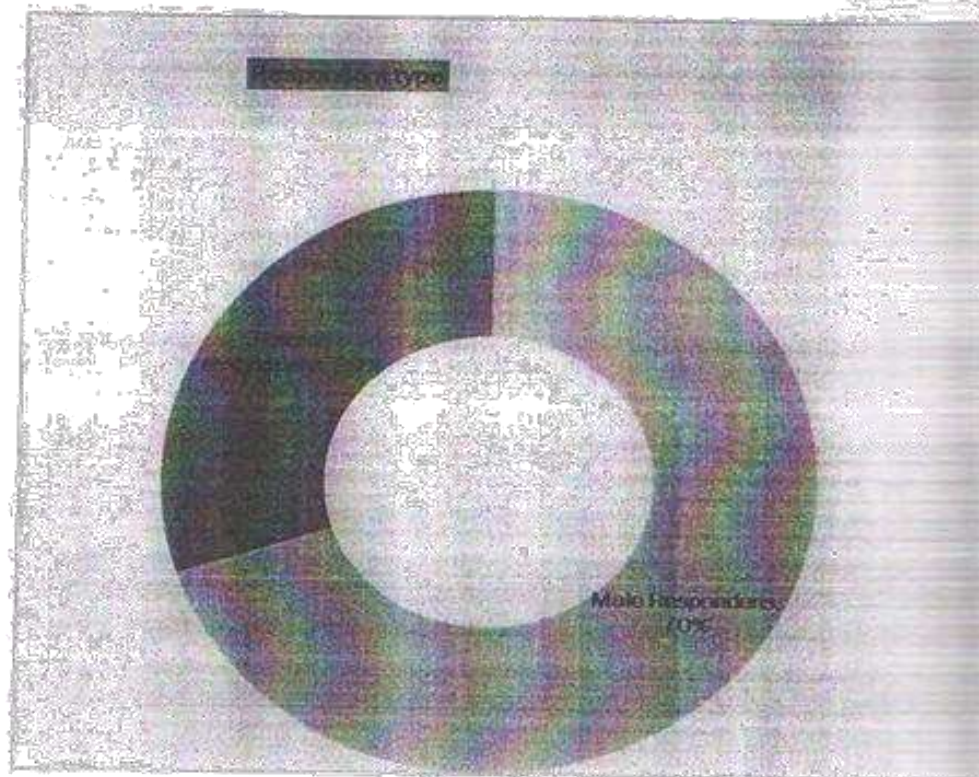


5.3 Coverage of Male & Female beneficiaries

Of the 3759 sample beneficiaries covered, 2631 are male and 1128 are female. Male beneficiaries account for 70% whereas females account for 30% of the total no. of beneficiaries covered.

The coverage of male sample beneficiaries in almost all districts is high. Coverage of male & female beneficiaries is also represented in the following pie chart (Graph 5.3).

Graph 5.3: Coverage of Male & Female beneficiaries



5.4 Awareness of the Scheme

The scheme is known to local leaders and the registered artisans are dealing with it. Awareness among the minorities population is also high.

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

5.5 Utilisation of Loan

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

5.6 Adequacy of the financial assistance.

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

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

Nearly 92% of the beneficiaries from all categories (346) No. that, loan was not adequate, where as 8% of the remaining (296 No.) have expressed that, Loan provided is quite adequate.

5.7 Improvement in Status

Out of 3759 beneficiaries from all categories contacted, 24% expressed that, their status improved because of assistance given to them under the scheme. However 35% of beneficiaries expressed that there is improvement to some extent in their status.

5.8 Support provided to beneficiaries

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

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Evaluation of the Shram Shakti Yojana / Traditional Artisan's Scheme

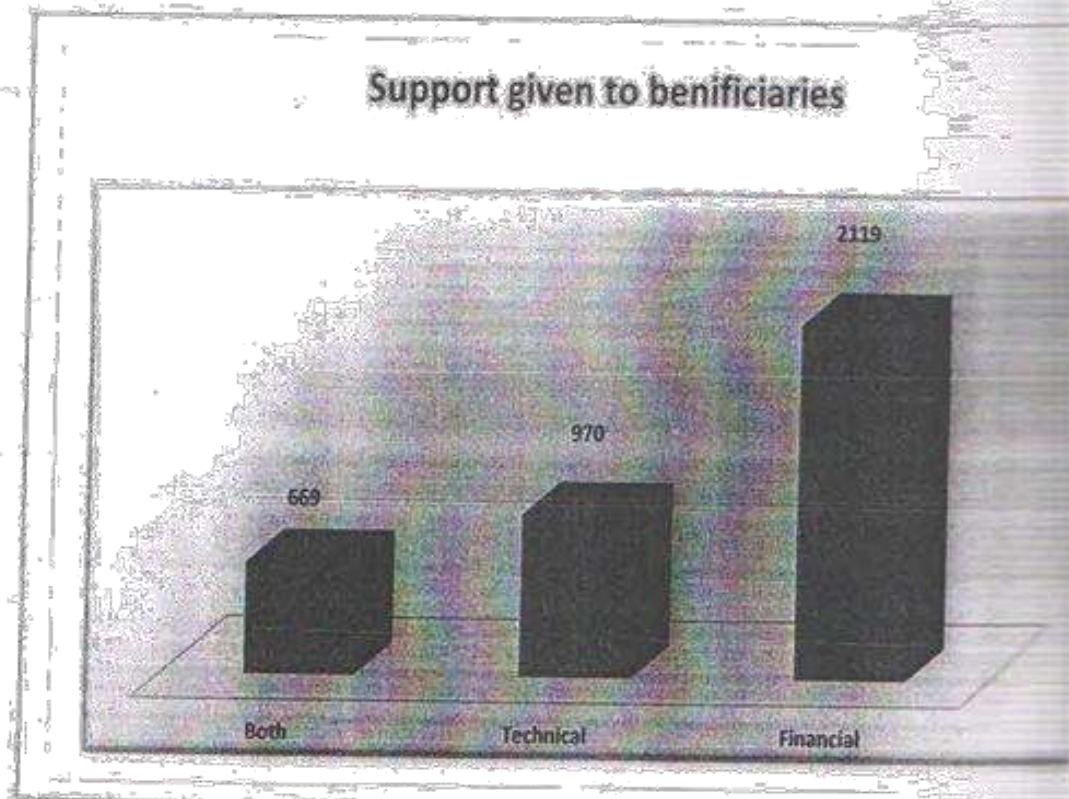
- Cotton weavers were ranked last who got low benefit with 39%. Beneficiaries /Artisans dependant on fishing activity were highest with 38% followed by weavers (36%), incense stick making artisans (32%) respectively.
- 68% of oil extractors, 65% of Tailors have also expressed that, they have financial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

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

Table 5.2.

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

Graph 5.4: Technical & Financial Improvement



5.9 Purchase of Equipments /Tools

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

5.10 Type of Benefits to the Artisans

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

Table 5.3

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

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

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

Note: W.C-Working Capital

5.11 Assistance to beneficiaries who are eligible

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

5.12 Assistance to all beneficiaries who are eligible

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

5.13 Continuity of professions

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

5.14 Awareness of Repayment

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

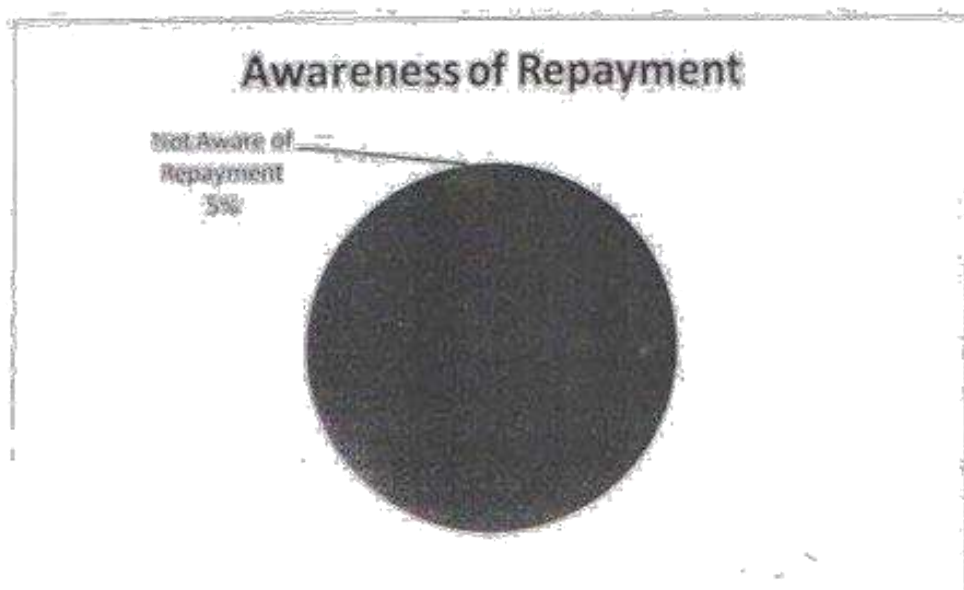
Details of Awareness of Repayment among the beneficiaries in different categories are given in table 5.4.

Table 5.4: Awareness of Repayment

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

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

Graph 5.5: Awareness of Repayment



5.16 Transparency in Loan Assessment

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

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

Table 5.5: Transparency

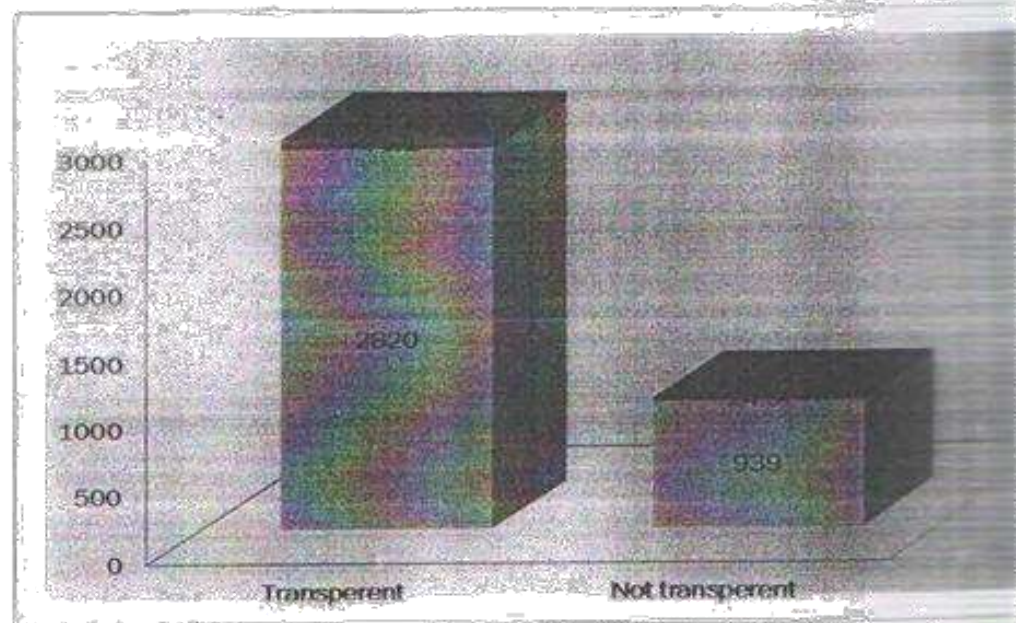
Transparency in the Opinion of beneficiaries				
Sl. No.	Type of beneficiaries	Transparent	%	Not transparent
1	Barbers	231	69	100
2	Blacksmith	42	86	100
3	Broomstick	16	70	100
4	Cane and bamboo work	12	75	100
5	Carpenter	371	73	100
6	Coir product	4	27	100
7	Cotton weavers	557	84	100
8	Cow boys	23	70	100
9	Dhobi/laundry	259	59	100
10	Fishers	103	80	100
11	Florists	17	59	100
12	Goldsmith and bronze artist	153	92	100
13	Honey bee cultivation	47	90	100
14	Hosiery	8	80	100
15	Insect stick makers	97	82	100
16	Lime casting	84	73	100
17	Oil extraction	27	61	100
18	Other	52	84	100
19	Potter dee pot makers	153	62	100
20	Tailors	430	78	100
21	Toy makers	2	67	100
22	Wool and carpet makers	27	84	100

Table 5.5.(Contd)

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

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

Graph 5.6: Transparency in Loan Assessment



5.17 Obstacles in Repayment of Loan

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

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

Evaluation of the Shram Shakti Yojana / Traditional Artisan's Scheme.

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

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

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

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

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

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

Table 5.5.

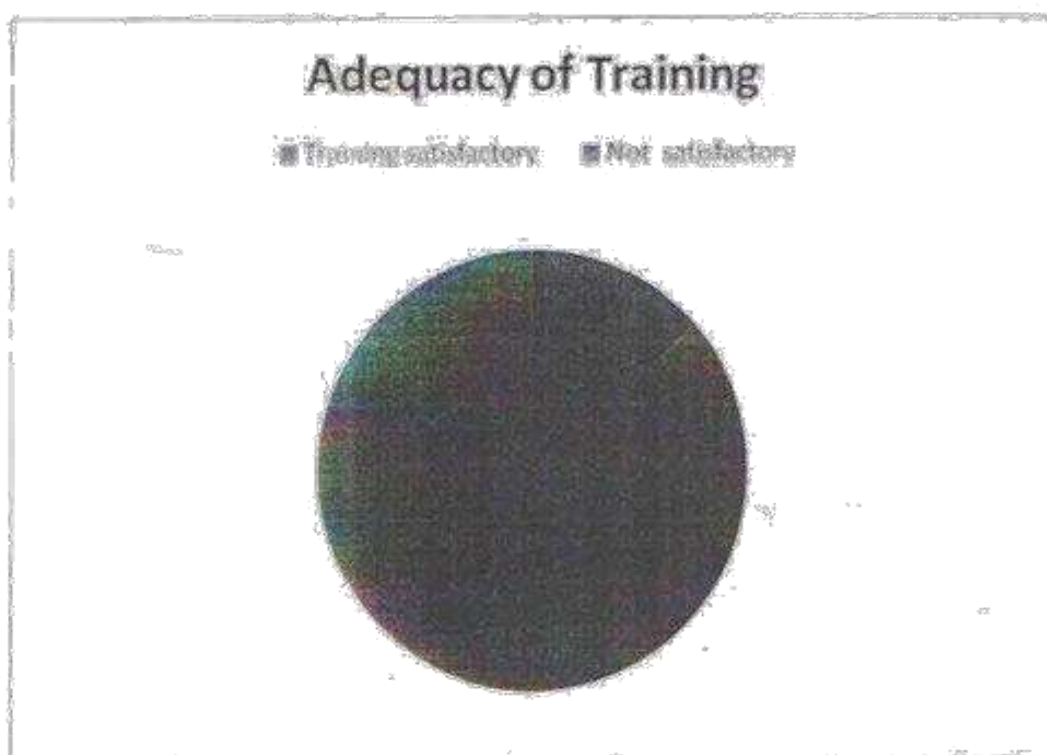
Sl. No.	Problem in repayment	Number of persons responded
1	Reduced demand and product sales	819
2	Children Education	89
3	Competition	56
4	Health and other family problems	202
5	Financial problems	199
6	Less income	98
7	Natural problems like draught, rain etc.	79
8	Market facility	3
9	No information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

5.18 Adequacy of Training.

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

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

Graph 5.7

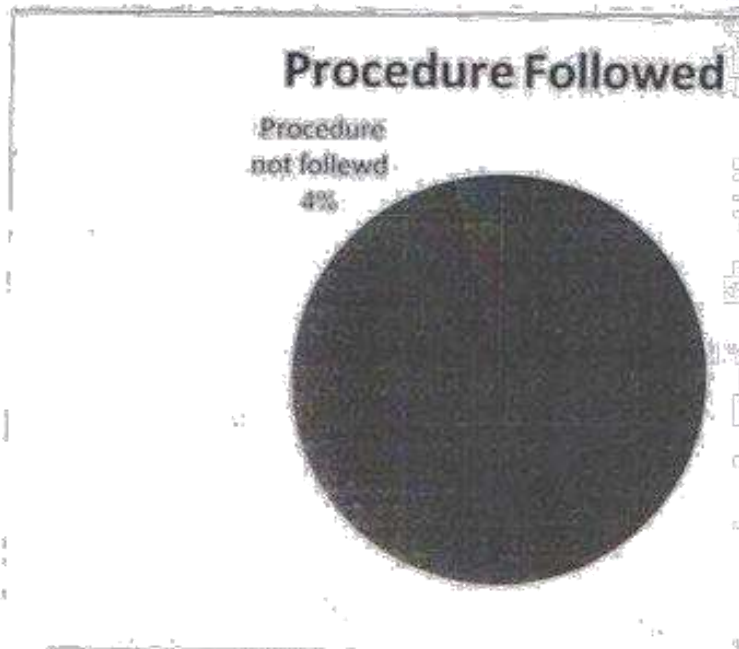


5.19 Adherence to the Procedures.

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

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

Graph 5.8



5.20 Major problems faced by the beneficiaries in getting the assistance:

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

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

5.21 Opinion of the Scheme Implementing Agencies:

The major problems faced by them are indicated below:

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

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

5.22 - Current Status

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

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

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

Chapter – 6 : Opinion of Traditional Artisans/Professionals covered under the scheme.

During field visit, efforts were made to interview the sample group consisting of artisans thriving on different trades but not covered under the scheme. Interview with such professional was mainly to elicit their views in comparison with beneficiaries who are covered under the scheme. To know objective wise impact of the scheme. Sample beneficiaries are carpenters, Barbers, Weavers, Tailors, Dhobis, Goldsmith, Potters etc.

The opinion /expression given by such non-controlled beneficiaries (they were eligible for loan but not covered) are as follows :

- ❖ Though they were eligible but not covered under the scheme caused lot of inconvenience to them.
- ❖ Not able to expand their activities /professions
- ❖ Constrained to continue the professions due to more constraints like lack of adequate funds.
- ❖ Not able to purchase raw materials as the rates are increasing.

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

- ❖ Currently availing short term loans from local money lenders at high rate of interest and not able to make much profit in their business.
- ❖ As they are in the clutches of private money lenders, they are required to repay the loan along with interest without fail. This is in fact burdening them as they have to repay loan as well as interest at one shot.
- ❖ Due to high interests they cannot expand their activity and become self sufficient.
- ❖ They opined that loans from such department at affordable interest enable them to improve both technically and financially.
- ❖ The repayment period of DBCDC is longer and provide more comfort level while repayment of loan by them.
- ❖ Further Interest rate at 4% is very low and affordable to beneficiaries considering their present social status and condition.
- ❖ Non-controlled professional expressed that, they are hard pressed to continue their profession due to lack of funds and may migrate to near by urban centers in search of alternative jobs for their livelihood.

Chapter – 7 : Impact of the Scheme

Objective-wise Impact of the Scheme is as follows:

- ✓ Beneficiaries are happy about the scheme for continuing their trades to earn their livelihood requirements.
- ✓ More assets (Tools & Equipments) were created by utilizing loan amount in their respective trades/activities.
- ✓ In some of the cases, part of the loan amount is used as working capital for purchase of raw materials.
- ✓ The Scheme has achieved the objectives by assisting traditional trades. In fact they helped in sustenance of them.
- ✓ The list of traditional trades pursued by the beneficiaries is a wide range of activities assisted under the Scheme (shown in Table 7.1).
- ✓ Male beneficiaries are out numbered in availing benefits under the Scheme.
- ✓ About 26% of the beneficiaries have expressed that, they have become technically, after expanding their business by utilizing loan.
- ✓ About 56% of the beneficiaries have expressed that there has been improvement in their financial status.
- ✓ Remaining 18% of the beneficiaries have expressed that there is improvement both technically and financially.

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

- ✓ It was observed that many of the beneficiaries have avoided availing of loan from private money lenders at high interest rates.
- ✓ It was also observed that many of the artisans specially tailors, weavers, barbers, carpenters etc are beneficiaries have avoided availing of loan from private money lenders at high interest rates.
- ✓ Some of the beneficiaries have expressed that they could acquire some fixed assets viz T.V, Cycle and also in few cases they could undertake repairs to their existing house due to increased income.
- ✓ In some cases it was observed that loan amount has also been mis-utilised/diverted, but regular in repayment of loan and interest.
- ✓ Overall the scheme has helped in sustaining rural traditional professions and is instrumental in generating some employment to the local unemployed persons also.
- ✓ The scheme helped in minimising migration of traditional artisans from rural areas to urban areas.

Chapter – 8: Shortcomings

8.1 Major problems faced by implementing agencies for implementation of the Scheme are as follows:

- Pressure from the local bodies for sanction of loan.
- Education level of some of the beneficiaries is very low.
- Incomplete application form without required testimonials is a major problem for quick selection and sanction of loan.
- The beneficiaries turn hostile during recovery of loan and interest.
- Problem in recovery of loan and monitoring utilization of loan for purpose for which the loan is sanctioned.
- Selection of right beneficiary for the loan scheme.
- Problem in recovery of loan and monitoring utilization of loan for purpose for which the loan is sanctioned.

Chapter – 9: Suggestions for Improvement

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

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

- ▶ NGO's may be entrusted to organize training programme for eligible candidates in specialized skills.
- ▶ One day orientation programme for the beneficiaries may be organised in each district highlighting the scheme, responsibilities of the beneficiaries, repayment of loans, consequences of becoming defaulter, management of finance and enterprise.

Chapter – 10: Conclusions & Recommendations

10.1 Conclusions

- There is scope for achieving better performance (physical & financial targets) by enhancing the awareness of the Scheme among the target group.
- Utilisation of loan in their professions is mainly for purchase of tools & equipments.
- Men beneficiaries outnumbered women beneficiaries in availing loan facilities.
- The loan is inadequate for continuing their professions.
- The income generated from the professions by utilizing loan amount is meager to service the loan repayment with interest.
- Misuse of loan amount for marriage, payment of hand loans, purchase of vehicles, etc is observed among some of the beneficiaries.

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

10.2 Recommendations

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

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



CASE STUDIES

CASE STUDIES

Evidence of the Shrama Shakti Yojana / Traditional Artisan's Scheme



Photo: 01
Name of the Occupation: Silk weaver
Name of the beneficiary: Ramish
Loan amount: Rs.20,000
Name of the Village: Hallelapalya



Photo: 02 Name of the Occupation : Dhobi
Name of the beneficiary : Hiriyanna
Loan amount : Rs.15000/-

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



Photo: 03

Name of the Occupation : Carpenter

Name of the beneficiary : Gundappa S/o Khandeppa

Loan amount : 20000/-

Name of the Village : Ullathi

Name of the taluk : Hirekeruru

Name of the district : Haveri

Gundappa S/o Khandeppa is professing his traditional occupation in Ullathi village of Hirekerur taluk. He has taken loan amount of Rs.20000/- under Shramashakti /traditional artisan scheme. He has used it for developing his profession. He produces agricultural equipments and articles related house windows and doors. As he has got good financial support he can easily manage his profession.

Evaluation of the Shram Shakti Yojana / Traditional Artisan's Scheme



Photo: 04

Name of the Occupation : Tailor

Name of the beneficiary : Jayamma W/o Chandrappa

Loan amount : 15000/-

Name of the Village : Hiremaraba

Name of the taluk : Hirekeruru

Name of the district : Haveri

Jayamma W/o Chandrappa is doing tailoring job in Hiremaraba village Hirekerur taluk. She has taken loan amount of Rs.15000/- under Shram /traditional artisan scheme. As she has not got proper training, she get less income. She is managing by stitching old clothes. As she is having free time in her profession she utilizes the time by involving in agricultural activities. As the less income it is difficult to pay regularly the loan.

Evaluation of the Shramashakti Yojana / Traditional Artisan's Scheme



Photo: 05

Name of the Occupation : Barber

Name of the beneficiary : Rudrappa Hadapad s/o Shivappa Hadapad

Loan amount : 15000/-

Name of the Village : Hiremaraba

Name of the taluk : Hirekeruru

Name of the district : Haveri

Rudrappa Hadapad s/o Shivappa Hadapad is running a hair cutting saloon in his village Hiremaraba of Hirekeruru taluk. He has taken loan amount of Rs.15000/- from Shramashakti /traditional artisan scheme. It helped him to purchase equipments of his profession. He is earning out of the profession and able to earn enough money for his life. People from his own village and surrounding villages are his clients.

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



Photo: 06

Name of the Occupation : Black smith

Name of the beneficiary : Prem s/o Shivamurthi Achari

Loan amount : 25000/-

Name of the Village : Channagiri

Name of the taluk : Channagiri

Name of the district : Davanagere

Prem. s/o. Shivamurthi Achari is belonging to Vishwakarma community. He has taken loan amount of Rs.25000/- from Shramashakti /traditional artisan scheme. This has helped him to maintain his financial sustainability. People from his village and neighbor village are his clients. Some times he goes to local market to sell his products.

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



Photo: 07

Name of the Occupation : Silk Weaver

Name of the beneficiary : Pramila

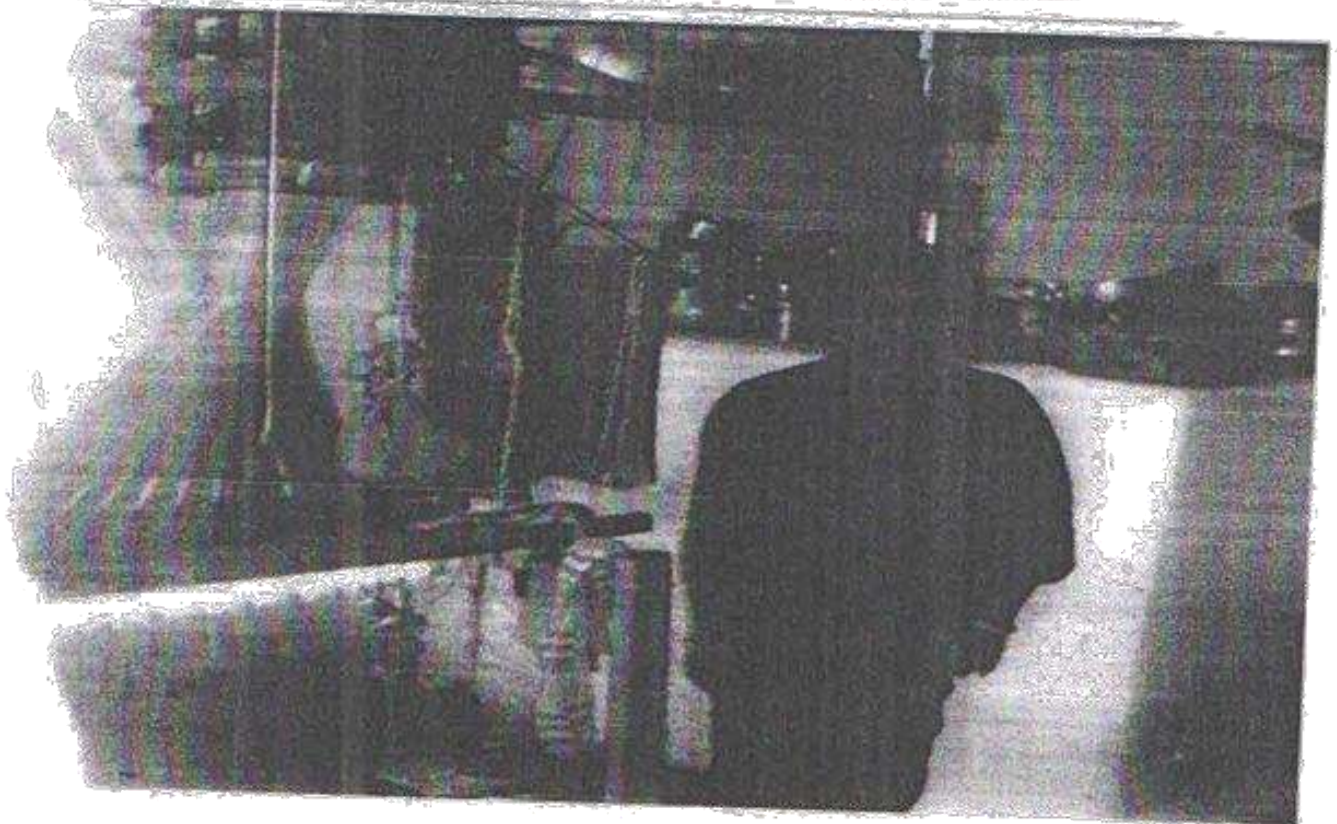
Loan amount : 15000/-

Name of the Village : M.S Palya

Name of the taluk : Tiptur

Name of the district : Tumkur

Evaluation of the Shramya Shakthi Yojana / Traditional Artisan's Scheme.



Photos: 07

Name of the Occupation : Silk Weaver

Name of the beneficiary : Pramila

Loan amount : 15000/-

Name of the Village : M.S Palya

Name of the taluk : Tiptur

Name of the district : Tumkur

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

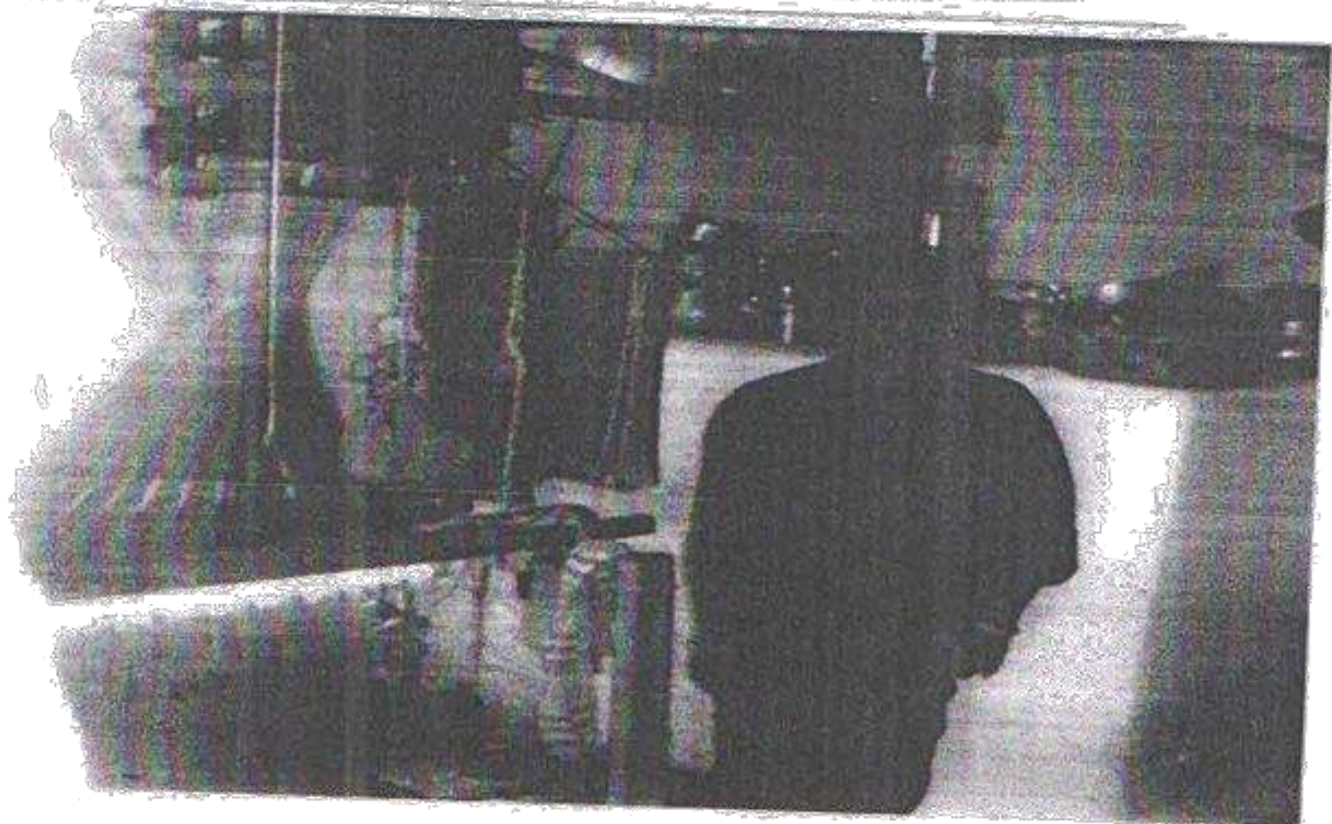


Photo: 07

Name of the Occupation : Silk Weaver

Name of the beneficiary : Pramila

Loan amount : 15000/-

Name of the Village : M.S.Palya

Name of the taluk : Tiptur

Name of the district : Tumkur

Evaluation of the Shram Shakti Yojana / Traditional Artisan's Scheme



Photo: 8

Name of the Occupation : Small scale industry.

Name of the beneficiary : Somashekar. Loan amount : 10000 /-

Name of the Village : Halepalya Name of the taluk : Tiptur



Photo: 9, Name of the Occupation : Shop

Name of the beneficiary : H.D.Devraju. Loan amount : 10000 /-

Name of the Village : Indasgere. Name of the taluk : Tiptur

Evaluation of the Shramas Shakti Yojana / Traditional Artisan's Scheme



Photo: 19

Name of the Occupation : Saloon shop

Name of the beneficiary : Satish bin Rajanna

Loan amount : 20000/-

Name of the Village : Church Road

Name of the taluk : Channapattana

Name of the district : Ramanagar

Satish bin Rajanna is from Channapattana taluk head quarter. He is professing his traditional occupation. He has taken loan amount of Rs.20000/ from Shramashakti /traditional artisan scheme and taken loan for two times. Used for renovation of the shop. He is regular in repayment. He is telling the Shramashakti is enabled professionals like him. He says "I am grateful to Shramashakti scheme".



Photo: II

Name of the Occupation	: Beauty parlor
Name of the beneficiary	: M.R Kusuma C/o Chandrashekar
Loan amount	: 20000/-
Name of the Village	: Church Road
Name of the taluk	: Channapattana
Name of the district	: Ramanagar

Taken loan amount of Rs.20000/ and she has taken loan for two times. Use start the beauty parlor business. Daily she is earning Rs.300 to Rs.500.DBCD helped her to get training on the beauty parlor course. She is regular in repayment. In her opinion Shramashakti has helped many women and enabled professional like her. She is telling that she will not forget in her life the help she got from the scheme.

Evaluation of the Shrami Shakti Yojana / Traditional Artisan's Scheme



Photo: 13

Name of the Occupation : Fisherman

Name of the beneficiary : Kadayya bin Marisiddiah

Village name : Mole doddi

Loan amount : 20000/-

Name of the taluk : Channapattana

Name of the district : Ramanagar

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

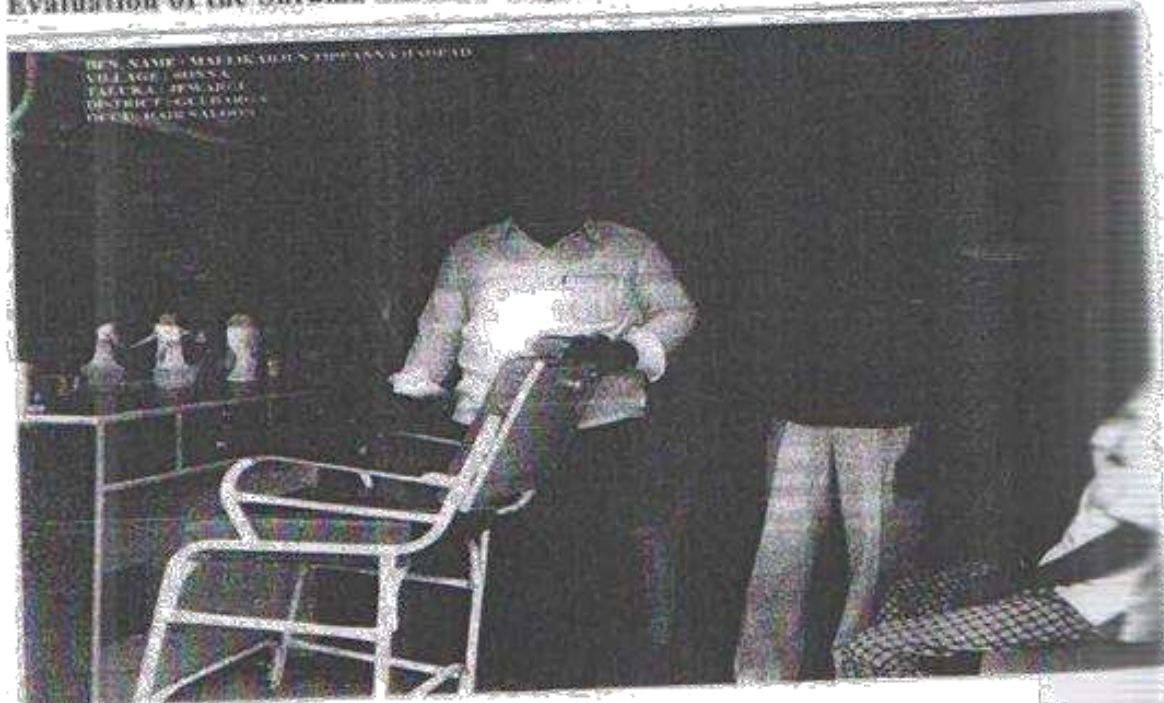


Photo: 14

Name of the Occupation : Barber

Name of the beneficiary : Mallikarjuna s/o Thippanna Hadapad

Village name : Sonna

Loan amount : 15000/-

Name of the taluk : Jewargi

Name of the district : Gulbarga

Mallikarjuna s/o Thippanna Hadapad has taken loan of Rs.15000/- in 2007-08. He is doing traditional occupation of barber. The beneficiary has improved his economic status has been improved little bit. The value of the products to business is high so the amount given from the DBCDC is very less. In my opinion the loan amount needs to be increased.

20/12/2016

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

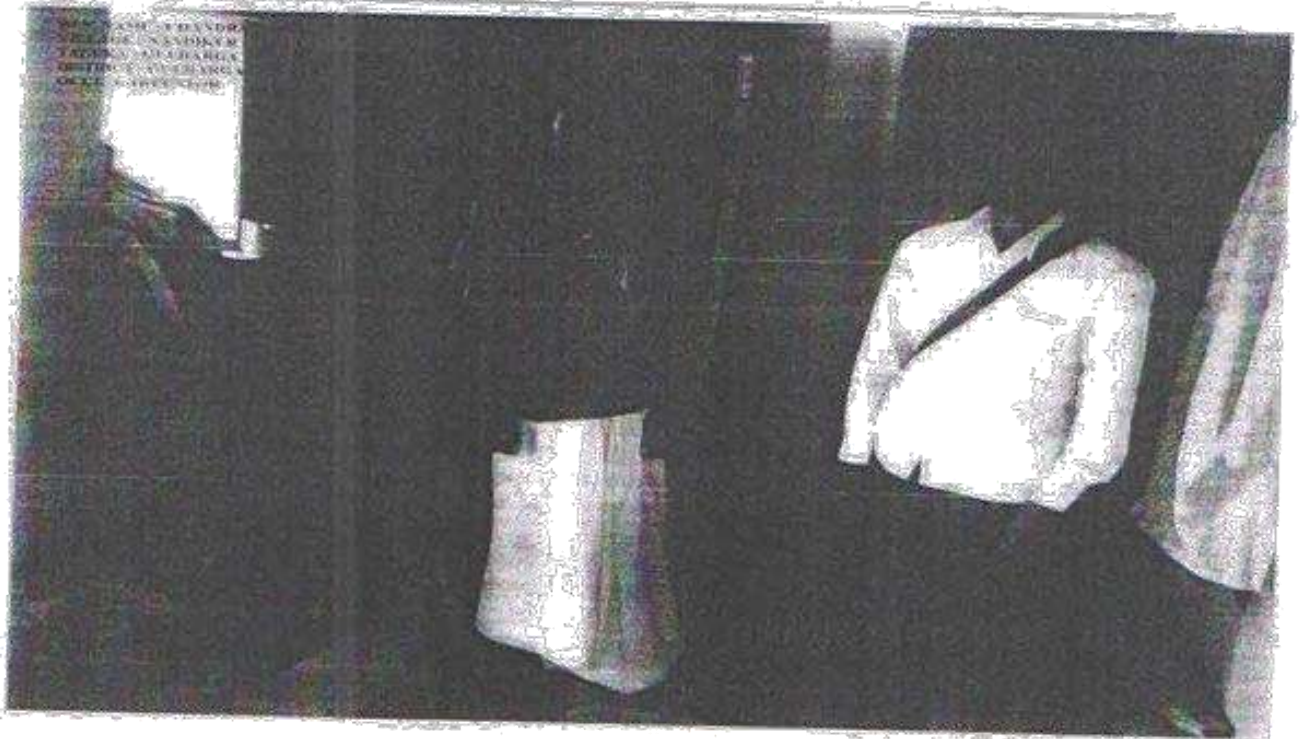


Photo: 15

Name of the Occupation : Carpenter/ wood work

Name of the beneficiary : Chandrakant s/o Malakajappa Nandikur

Village name : Nandikur

Loan amount : 15000/-

Name of the taluk : Gulbarga

Name of the district : Gulbarga

Chandrakant s/o Malakajappa Nandikur has taken loan of about Rs.15000/-. He is doing the production of agriculture related products and carpentry works like windows ,doors, tables ets ,to houses. He used the amount as investment in the occupation for his profession. He is telling that his financial status has been improved by this .But he is also telling that the amount given as loan needs to be increased from the corporation.

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



Photo: 16

Name of the Occupation : Hair cutting salon

Name of the beneficiary : Bhimsha s/o Basanna

Village name : Sharana sirasigi

Loan amount : 10000/-

Name of the taluk : Gulbarga

Name of the district : Gulbarga

Bhimsha s/o Basanna is belongs to barber cast. He has got loan amount Rs.10000/- from Shramashakti/traditional artisan scheme. He has used the loan to purchase the equipment for the shop. It has helped him to start his business. He has told that DBCDC must help his class by providing more financial support.

Evaluation of the Shramya Shakti Yojana / Traditional Artisan's Scheme



Photos 17

Name of the Occupation : Dhobi/ laundry

Name of the beneficiary : Babu s/o Ganapathi

Village name : Kale lay out

Loan amount : 15000/-

Name of the taluk : Gulbarga

Name of the district : Gulbarga

Babu s/o Ganapathi is belongs to dhobi cast. He has got Rs.15000/ from Shramashakti /traditional artisan scheme. He has opened iron shop in area. There is an improved financial status in his family due to Shramashakti scheme. He has used the amount to start the shop. He has told that DBCDC must help his class by providing more financial support.



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



Photo: 18

Name of the Occupation : Tailoring

Name of the beneficiary : Anusamma c/o Ningappa

Village name : Honagera

Loan amount : 15000/-

Name of the taluk : Yadgir

Name of the district : Yadgir

Anusamma c/o Ningappa has taken amount of Rs.15000/- She has taken amount to start own occupation. She is also involves in agricultural activities. In her opinion due to modern trend her occupation has suffered. She is not in sync with modern trend. She needed more training to upgrade her skills. She is only dependant on repairing old clothes.

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



Photo: 19

Name of the Occupation : Kammaru

Name of the beneficiary : Prakash c/o Ambaji Kambara

Village name : Milapura

Loan amount : 13000/-

Name of the taluk : Yadgir

Name of the district : Yadgir

Prakash c/o Ambaji Kambara is belongs to Kammaru cast. He has taken loan amount of Rs.13000 for upgrading his occupation. He produces agriculture related products. He sells the products in nearest market on market days. He is suffering from disease due to inhale of excess of smoke during working hours. He is also demanding more loans from DBCDC.

Evaluation of the Shram Shakti Yojana / Traditional Artisan's Scheme



Photo: 20

Name of the Occupation : Kumbara

Name of the beneficiary : Mallappa S/o Mariappa Kumbara

Village name : Milapura

Loan amount : 13000/-

Name of the taluk : Yadgir

Name of the district : Yadgir

Mallappa S/o Mariappa Kumbara has taken loan amount of Rs.13000/- and produces the pots and other products. He sells them in the nearest market on market days. His traditional occupation is not giving continuous job to him. So he produces the pots only in few months of the year, as there is less demand for these products. In his opinion the traditional occupation of pottery is diminishing due to plastic products. People are using plastic products leading to decreased demand for the traditional products. So he is suffering loss in his occupation. Some time he is unable to repay the loan regularly.

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



PHOTO 21

Name of the Occupation : Copper / Bronze metal work /Stapati

Name of the beneficiary : Ramesh S/o panduranga Viswakarma

Village name : Taja Sultanapura

Loan amount : Rs.20000/-

Name of the taluk : Gulbarga

Name of the district : Gulbarga

Ramesh S/o panduranga Viswakarma belongs to Vishwakarma /goldsmith cast .He has taken loan amount of rs.20000/- from Shramashakti scheme. He professes the occupation of producing statues out of copper and bronze. He purchased copper out of the loan amount and now he is producing copper and bronze statues out the metal purchased. He sells the statues in the market near to his village. It has helped him and his family to profess an occupation which belongs to his forefathers. He is regular in repayment. He is expecting more loans from the scheme from next time onwards so that he can improve his business.

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