



EVALUATION OF SOCIO ECONOMIC DEVELOPMENT OF DAIRYING WOMEN UNDER PHASE VIII OF STEP SCHEME OF THE GOVERNMENT OF INDIA IN KARNATAKA

EXTERNAL
EVALUATION



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STUDY CONDUCTED FOR
KARNATAKA EVALUATION AUTHORITY
AND
KARNATAKA CO-OPERATIVE MILK PRODUCERS
FEDERATION LIMITED (KMF),
GOVERNMENT OF KARNATAKA

BY

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PREFACE

The Support to Training and Employment Programme for Women (STEP) is a Programme being implemented to promote capacity building of women in economic activity with focus on dairy and animal husbandry. STEP VIII was implemented by Government of Karnataka for a period of 4 years from 2010. Karnataka Co-operative Milk Producers' Federation Limited (KMF) is the implementing Agency. The study 'Evaluation of Socio-Economic Development of Dairying Women under Phase VIII of STEP Scheme of the Government of India is initiated by the Animal Husbandry and Fisheries Department through Karnataka Evaluation Authority (KEA). The study is outsourced by KEA to the ECO NABCONS. The study covers 6 districts of Karnataka- Hassan, Chikkamagaluru, Kodagu, Mysore, Chamarajanagar & Mandya where the project is implemented. The target of the Scheme was formation of 250 Women Dairy Cooperative Societies (WDCs) during the project period. A sample of 81 Target Group Members from 16 WDCs was selected for the study. The findings of the study indicate that the project has produced significant impact on socio-economic status of Targeted Group Members.

The study received constant support and guidance of the Additional Chief Secretary / Principal Secretary and the Secretary Planning, Programme Monitoring and Statistics Department, Government of Karnataka. The study also received adequate cooperation and support by the officers of the Department and Karnataka Milk Federation. The quality of the report is ensured through the review by members of the Technical Committee of KEA, and an Independent Assessor, who have provided useful insights and suggestions to improve the draft report.

I expect that the evaluation study and its findings and recommendations will be useful to the Department and KMF in promoting development of women in dairy activity and envisaging their empowerment.


Chief Evaluation Officer
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List of Acronyms and Abbreviations

AMCU	Automatic Milk Collection Unit
AMUL	Anand Milk Union Limited
BCR	Benefit Cost Ratio
BPL	Below Poverty Line
CB	Crossbred
CEO	Chief Executive Officer
CO	Consultant Organization
CTI	Central Training Institute
CTL	Core Team Leader
DAM	Dairy Animal Management
DCS	Dairy Co-operation Society
EMT	Electronic Milk Tester
FA	First Aid
FAW	First Aid Worker
FOP	Field Orientation Program
GMP	Good Management Practices
GOI	Government of India
GOK	Government of Karnataka
GSP	Government Sponsored Program
HACCP	Hazard Analysis & Critical Control Point
HAMUL	HASSAN MILK UNION LIMITED
IGA	Income Generating Activity
IOB	Indian Overseas Bank
IRR	Internal Rate of Return
KDDC	Karnataka Dairy Development Co-operation
KEA	Karnataka Evaluation Authority
KMF	Karnataka Co-operative Milk Producers' Federation Ltd.
LEO	Lady Extension Officer
MANMUL	MANDYA MILK UNION LIMITED
MCM	Management Committee Member
MDCCB	Mandya District Central Co-operative Bank Limited
MIS	Management Permission System
MSDE	Ministry of Skill Development and Entrepreneurship
MWCD	Ministry of Women and Child Development
MYMUL	MYSORE MILK UNION LIMITED
MYRADA	Mysore Rural Development Agency
NABARD	National Bank for Agriculture and Rural Development
NABCONS	NABARD Consultancy Services Pvt. Ltd.
NDDB	National Dairy Development Board

NDP	National Dairy Plan
NICPCCD	National Institute of Public Co-operation and Child Development
NPA	Non-Performing Asset
NPV	Net Present Value
NPW	Net Present Worth
NSDC	National Skill Development Corporation
OBC	Other Backward Classes
P&I	Procurement and Inputs
PAC	Project Appraisal Committee
PCM	Programme Committee Meeting
PH	Physically Handicapped
PSC	Project Sanctioning Committee
PTD	Permanent Total Disability
PV	Present Value
PW	Present Worth
RFP	Request for Proposal
SC	Scheduled Caste
SC/ST	Scheduled Caste/ Scheduled Tribes
SHG	Self Help Groups
SMP	Skim Milk Powder
ST	Scheduled Tribes
STEP	Support To Training and Employment Program for Women
TECSOK	Technical Consultancy Services Organization of Karnataka
TGM	Target Group Members
ToR	Terms of Reference
UNEG	United Nation Evaluation Guidelines
WDCS	Women Dairy Co-operation Society

Executive Summary

The Phase VIII of Support to Training and Employment Programme for Women (STEP) was implemented by Government of Karnataka for a period of 4 years commencing from 26/08/2010 (i.e. from the date of GOI approval vide office Memorandum no.12-2/2008 STEP), Karnataka Co-operative Milk Producers' Federation Limited (KMF) being the implementing Department.

The Government of Karnataka (GOK) decided to evaluate the performance of the said scheme through Karnataka Evaluation Authority (KEA). KEA allotted the evaluation study to NABCONS, a wholly owned subsidiary of NABARD.

The main objectives and purposes of the study are:

1. To study the type, adequacy and usefulness of training provided, in skill up gradation.
2. To study the availability of extension services for mobilization women in SHGs for employment
3. To study the extent to which the support services including access to credit have been made available.
4. To assess the impact of the programme on socio- economic status of the beneficiaries. and
5. To study extend to which the objective of the programme have been fulfilled and to examine the monitoring arrangement.

The field study was conducted from 6th February 2017 to 23rd February 2017 (both days inclusive). The study covered 3 milk unions, 16 WDSCS, 81 Women beneficiaries under STEP Phase-VIII. The control group comprised of 30 Women respondents who did not receive any benefit under STEP. The major findings of the study are summarized below:

1.0 Selection of Target Group Members (TGMs)

The TGMs were selected as per the relevant guidelines prescribed by GOI, (MWCD) and no deviations in this regard were found/observed during the study. (The revised guidelines issued by GOI during the year 2009 were treated as applicable/ relevant for phase VIII, the subsequent revisions were during the years 2014 and 2016, respectively)

2.0 Socio economic background occupation, literacy and age profile of TGMs

As per the list of TGMs approved by KMF based on the bench mark survey, sample was selected from total of the 817 TGMs belonging to 16 samples WDCS. Out of these 817 TGMs, majority (49.3%) were engaged in agriculture while 38.6% were agricultural labourers and 2.6% were house wives. Only 9.5% TGMs were occupied in dairying. Out of these 817 TGMs, majority (86.4%) belonged to Other Backward Classes (OBCs), followed by Scheduled Castes (8.8%). Only 1.1% belonged to Scheduled Tribes (STs) and while 3.7% belonged to Minority Community. Out of these 817 TGMs, 65 (8%) were Widows. Out of the total 817 TGMs, only 2.1% were educated above secondary level and 16.6% had studied between 8 to 10 standard. While 38.7% were illiterates, 42.6% had studied up to 7th standard. Out of the 817 TGMs, 90% were between the age of 26-50 years while 6% were above 50 years of age and remaining 8% belonged to the age group of 18-25 years.

3.0 Interval between Identification of TGMs and Formation of Groups

The average time taken for identification and formation of SHGs was 1 year and 20 weeks.

4.0 Margin money and bank linkage

Out of the 16 WDCS, 14 WDCS received margin money @Rs 75,000 per WDCS.

5.0 Insurance of milch animals.

The animals purchased in the first batch involving margin money were insured.

6.0 Impact of various training /awareness programmes in capacity building.

The training/awareness programmes were found to be useful and effective.

7.0 Effectiveness of existing/present training methods.

The TGMs were satisfied about the present training arrangement (duration and method)

8.0 Constraints in financial flow of margin money and loan

The constraints can be taken care of through financial counselling and proper guidance.

9.0 Amount of margin money and loan

Depending upon the availability, margin money @ Rs 5000 per TGM was given.

10.0 Rotation of margin money and induction of milch animals

Out of the 719 TGMs belonging to 14 WDCS who received margin money, 637 (103%) were helped by animal induction.

11.0 Internal lending and recovery thereof

The SHGs resorted to internal leading and the recovery percentage was above 75%

12.0 Role played by Mahasanghas & Mahamandalas

The Mahasanghas & Mahamandalas were found to be not active and did not play any role.

13.0 Increase in milk procurement after formation of STEP Phase VIII groups

The milk procurement increased to 10,597 ltrs (68% increase over base level of 6320)

14.0 Provision of equipments, vermi compost units etc.

The equipments and vermicompost benefit received by 166 (66%) and 156 (62%) WDSCS.

15.0 Perception of TGMs about margin money, equipments and vermi compost.

The TGMs were satisfied with margin money. Although the equipments were very useful for correct analysis and weighing of milk, the TGMs hardly had any opinion about the same. Similarly, most of vermin compost units were not in use for various reasons although the TGMs were very much convinced about their usefulness.

16.0 Improvement in Socio-Economic status

There is improvement in the socio economics status of the TGMs to some extent.

17.0 Cost benefit analysis under the project

All the TGMs indicated that the dairy farming is found to be beneficial to them under the present circumstances as the milk prices with state Government incentive are remunerative.

18.0 Achievements of objectives

All the objectives set under the project have been achieved except easy access to credit.

19.0 Validity of training under STEP-VIII

All the components of training under STEP VIII are very much valid as focused attempt is made.

20.0 Suggested changes to make the programme further effective

The grey area is easy access to credit for which concerted efforts are necessary by KMF.

21.0 Internalization of the suggestions of TECSOK

- 21.1** The KMF has accepted the first suggestion to increase margin money and has advised the WDCS to consider higher margin money at Rs.10000 per TGM.
- 21.2** The implementing agency has not so far made any progress under the second suggestion pertaining to Skill Oriented Training Programmes in Income Generating (IG) activities other than dairying. It appears that implementing agency is perhaps awaiting suitable separate / additional /specific / extra budgetary provision under STEP at the level of Central Govt.
- 21.3** The implementing agency has accepted, in principle the third suggestion to revise the prices of Equipments based on the actual market prices. At present, the unions are releasing the amount to WDCS as approved under STEP Phase VIII and the balance cost is met by the WDCS from their own sources. (KMF can book the effect of increased cost under contingency component)
- 21.4** As regards the last (fourth) suggestion, the implementing agency looks forward to timely release of funds by Government of India (GOI) and notes that it is necessary to put in place the monitoring mechanism by commencing concurrent evaluation immediately after first year of implementation to enable GOI to release the funds in time.
- 21.5** GOI may like to consider/take a call on the relevant issues mentioned above.

Chapter 1

Introduction, Contextual Background and Sector History

Government of India (GoI), Ministry of Women & Child Development (MWCD) launched Support to Training and Employment Programme for Women (STEP) in the year 1986. The aim of the programme is to achieve integrated development of poor women in traditional sectors.

Under STEP, out of the various sectors, Animal Husbandry and Dairying are two important sectors. The Project Sanctioning Committee (PSC) in its meeting held on July 14, 2010 approved/Sanctioned grant-in-aid to KMF for a Dairy Project. The total outlay of the programme is Rs 800.02 Lakhs, of which GOI share is Rs 720 lakhs. The Phase VIII envisaged formation of 250 functional Women Dairy Co-operative Societies (WDCS) and enrollment of 10,000 Target Group Members (TGMs) @ 40 TGMs/ WDCS in six districts falling under the operational areas of three milk unions viz HAMUL (Hassan, Chikkamagalur and Kodagu), MYMUL (Mysore and Chamarajanagar) and MANMUL (Mandya). So far, Government of India (GOI) has released Rs 341.12 Lakhs (47.38% of the total sanction).

The world milk production during the year 2013 was 765 million tons which increased to 789 million tons in the year 2014. At this juncture i.e. during 2013-14 and 2014-15, the milk production in India was 137.7 and 146.3 million tons, respectively which works out to around 18.5% of the world milk production. Secondly, the milk production in India is the highest in the world. The milk production vis-à-vis per capita availability in India during the last three years was as under

Particulars	Unit	2013-14	2014-15	2015-16
(A) Milk production	000' tons	137685	146314	155491
(B) Per capita availability	Grams/day	307	322	337

The GOI has fixed a very ambitious milk production target of 242 million tons to be achieved in near future. To increase milk production, Dairy Projects worth 2,242 cores are being implemented in 19 states of the country with World Bank assistance. The schemes like National Dairy Development and Dairy Entrepreneurship Development implemented by the Central Government under Phase-I of the National Dairy Plan (NDP) has led to increase in milk production of the country.

The present monthly income of the farmers is Rs.11, 000 which is to be increased to Rs. 23,000 by the end of the year 2022. Inclusion of the sectors like Animal Husbandry and

Dairying under the Support to Training and Employment Programme for Women (STEP) is one of the steps in right direction for increasing milk production and income of the farmers in rural areas.

The country's milch animal wealth and milk production (2014-15) was as under

Particulars	Unit	Indigenous cows	CB cows	Buffaloes	Total
(A) Animals in milk	Million No.	32	14	40	86
(B) Milk production	Million ton	29	37	75	141
(C) Avg. production	Lts/Annum	906	2643	1875	1640

The country's milk marketing infrastructure (2014-15) under co-operative sector is as under

Particulars	Unit	Achievements	Remarks
(A) Dairy Co-operative Societies	NO.	1,65,549	
(B) Producer Members	NO.	1,54,28,000	93 produces/society
(C) Total milk production in India	Lakh T	1463	Around 4 lakh tons/day
(D) Procurement by Co-op Societies	'000 kg/day	37,833	
(E) Liquid milk marketing	'000 Lts/day	31,116	82% of procurement

Sector History-State Scenario

The share of Animal Husbandry in Gross Domestic Product (GDP) of agriculture and allied activities was 20.27% during the year 2014-15.

The details of State's milk production during the years 2013-14 to 2015-16 was as under.

Year/ Particulars	Unit	2013-14	2014-15	2015-16
Production	('000' tons)	5997	6121	6344
Share in Country's Production	(%)	4.36	4.18	4.08

In Karnataka, KMF has given overall impetus to dairy development and is playing very important role under the dairy sector. While the state ranks eleventh in milk production, the KMF ranks second in the country which is indicative of the fact that KMF has developed a very strong and formidable co-operative network. The objectives of KMF are:-

- a. Affording village level self-employment & prevention of migration to urban areas
- b. Creating opportunities for sustainable income, thereby introducing cash economy.
- c. Improvement and protection of milch animals for economic betterment.

The overall socio-economic impact of dairying in the state is as under

- a. Enhancing/augmenting nutritional status of self and family members
- b. Perennial flow of cash in to village economy leading to empowerment
- c. Helping farmers to obtain timely critical inputs for agricultural production.
- d. Meeting the educational needs of children as also family emergency needs
- e. Rural self-employment generation and prevention of migration.

The performance highlights of KMF include, inter alia, the following:-

- i. Four ISO 9001 2000 certified cattle feed plants
- ii. Second best sperm station in the country (Nandini Sperm Station)
- iii. 97% of the milk producers' societies in profit (98% WDCS in profit)
- iv. Export of Skimmed Milk Powder (SMP).The Mother Dairy at Bangalore has already obtained necessary clearance from Export Inspection Agency, Ministry of Commerce, Government of India.(Mother Dairy is ISO 9001-2000 as also HACCP and GMP Certified)
- v. Bangalore Dairy has been the first to obtain ISO 22000:2005 Certificate
- vi. Four Unions (Dakshina Kannada, Mysore, Tamakuru,) are ISO 9001-2000 as also HACCP and GMP Certified.

The STEP Phase VIII and KMF

The objectives of KMF and those under STEP Phase VIII match to a great extent

Thus, KMF as an implementing organization for STEP Phase VIII happens to be an additional advantage for overall success of STEP Phase VIII, particularly in view of the fact that the primary stake holders (TGMS) are from the lowest strata of the society.

At present, KMF procures 1.95 lakh ltrs of milk / day from WDCS leading to generation of income to the extent of Rs.22.93 lakhs. KMF expects to increase the income generation by 150% by increasing procurement up to 3 lakhs ltrs / day from 30,000 women

Chapter 2

Objectives and performance of the program

2.1 Programme Objectives

2.1.1 The broad objectives of the program are listed below

- a. To identify rural women Target Group Members through Bench Mark survey belonging to Below Poverty Line (BPL), asset less, marginalized categories with special focus on SC/ST, minorities and vulnerable groups.
- b. To organize exclusive Rural Women Dairy Co-operatives and to take up employment cum Income Generating Activities (IGA).
- c. To provide need based and extensive training for skill up gradation. Mobilize women in formation of Self Help Groups (SHGs) as a tool for Income Generating Activities and for easy access to credit.
- d. Provide support services, backward and forward linkages and improving employment/ economic conditions of women.
- e. Create awareness through designed programme.
- f. Confidence building among women and to generate leadership qualities.

2.1.2 The development objectives of the programme include the following

- i. Formation of self-reliant and self-sustaining women SHGs for generating Self Employment opportunities for their economic and social upliftment.
- ii. Developing leadership, and improving governance
- iii. Improving skills in animal management
- iv. Providing viable occupation to TGMs through procurement of productive assets like CB cows/buffaloes and access to backward & forward linkages
- v. Empowerment of women and improvements in quality of living through awareness creation on various issues/matters like gender equality, health, nutrition, infant and young child feeding, legal rights etc.

2.2 The Programme Achievements (Physical and Financial)

2.2.1 The broad physical target was formation of 250 WDCS during the project period of 4 years. The year-wise phasing planned by KMF was 32% in the 1st year, 28% each in 2nd & 3rd

year while remaining 12% in the last / 4th year. The KMF has achieved in full the total target of formation of 250 WDCS. The year wise details of formation of the societies are as under.

Union / District	I Yr	II Yr	III Yr	IV Yr	Total
1.Hassan	29	18	27	9	83
2. Kodagu	0	2	0	0	2
3. C.Magaluru	1	10	3	1	15
HAMUL Total	30	30	30	10	100
1.Mysore	19	20	18	9	66
2. Chamarajanagr	1	0	2	1	4
MYMUL total	20	20	20	10	70
1.MAMUL- Mandya	30	20	20	10	80
Grand Total	80	70	70	30	250

2.2.2 So far, Government of India released Rs.341.12 lakh (47.38%of total share of Rs. 720 lakh). Secondly, no release was made during second year. In the first year Rs.135.90 lakh (I.e.18.88%) of total share was released while in third and fourth year Rs. 82.60 lakh and 122.62 lakh (i.e, 11.47% and 17.03%) were released. The project is not completed due to non-release of total GOI share. Further, there was neither release from GOI nor KMF after four years.The KMF has also stopped making ad hoc provision in anticipation of GOI release. As such there was no expenditure from fourth year onwards and the release of Rs. 122.62 lakh made by GOI during the fourth year was applied by KMF against the ad hoc amount spend by them. The component wise physical targets have different units of measurements for most of the sub components. Hence, component / sub component wise physical achievements are discussed at the appropriate places under relevant chapter/s.

2.2.3 The details of year wise committed share of GoI vis-à-vis actual releases and the amount spent by KMF are given in Table No: 06

Table 1: Year wise & cumulative expenditure w.r.t. release of Grant from GoI

S No	Particulars	I	II	III	IV	V
1	Period (from-to) w.r.t. Release of 1 st instalment	12.10.10 - 11.10.11	12.10.11 - 11.10.12	12.10.12 - 11.10.13	12.10.13 - 11.10.14	12.10.14 - 11.10.15
2	a) GoI share (Rs.lakh)	218.53	196.94	198.42	106.11	0.00
	b) Cumulative (Rs.lakh)	218.53	415.47	613.89	720.00	720.00
3	a) KMF share (Rs.lakh)	24.28	21.88	22.05	11.79	0.00
	b) Cumulative (Rs.lakh)	24.28	46.16	68.21	80.00	80.00
4	a) Outlay with KMF share	242.81	218.82	220.47	117.90	0.00
	b) Cumulative outlay	242.81	461.63	682.10	800.00	800.00
5	a) Release date	12.10.10	--	11.01.13	01.10.14	--
	b) Release amt (Rs.lakh)	135.90	0.00	82.60	122.62	0.00
	c) Cumulative (Rs.lakh)	135.90	135.90	218.50	341.12	341.12
	d) Release %age	62.19	32.71	35.59	47.38	47.38
6	a) KMF proportionate share	15.10	0.00	9.18	13.62	0.00
	b) Cumulative (Rs.lakh)	15.10	15.10	24.28	37.90	37.90
7	a) Amt available (GoI +KMF)	151.00	0.00	91.78	136.24	0.00
	b) Cumulative (GoI + KMF)	151.00	151.00	242.78	379.02	379.02
8	a) Expenditure -UC date	--	17.08.12	23.06.13	--	27.10.14
	b) Amt utilised / spent	0.00	196.86	126.43	0.00	186.51
	c) Cumulative (Rs.lakh)	0.00	196.86	323.29	323.29	509.80
	d) % w.r.t. availability	0.00	130.37	133.16	85.30	134.50

It is observed that the overall cumulative expenditure under the project has been 134.5% against release of grant from GoI. The overall cumulative release of grant from GoI is 47.38%. As against the cumulative expenditure of Rs.509.80 lakh funds availability works out to Rs.379.02 lakh (GoI release of Rs.341.12 lakh + proportionate share of KMF at Rs.37.90 lakh). Thus, the KMF has spent Rs.130.78 lakh (509.80 – 379.02) over and above the availability. Considering that KMF applies its full share of Rs.80.00 lakh in advance,

KMF's balance share works out to Rs.42.10 lakhs (80.00-37.90). Thus, the net expenditure already made by KMF towards GoI share works out to Rs.88.66 lakh (130.78-42.10). Upto 01.01.2014 GoI has released Rs.341.12 lakh as against their total share of Rs.720.00 lakh. The balance GoI share of Rs.378.88 lakh will cover Rs.88.68 lakh already spent by KMF and Rs.290.20 lakh required for completion of project.

2.3 Aim of the programme, Target Group and methodology for selection.

2.3.1 The aim of the programme is to provide the package of inputs to poor women in traditional sector with a view to upgrading their skills and providing employment with significant impact for their integrated development.

2.3.2 The Target Group under the program include the marginalized asset less wage labourers, women headed households, migrant labourers, SC/ST's, minorities and other dispossessed rural women identified through a bench mark survey conducted for the purposes. A special focus is on SC/ST households, women headed households and families below poverty line (BPL).

2.3.3 The KMF (implementing organization) through their respective milk unions conducted bench mark survey to identify the TGMs as per the guidelines prescribed by the GOI.

Chapter 3

Review of literature and Past Evaluation reports

3.1 Review of literature

3.1.1 Role of Women in Dairy sector

a) Women play a vital role in the dairy sector of India. Dairy cooperatives provide sustainable livelihood to millions of household in rural India. Several initiatives for empowerment of women are undertaken by Government of India, State Governments and Non-Government Organizations. As a feature of patriarchal society, women's contributions are rendered 'invisible' and unacknowledged in general; it is no different in dairying, livestock management and agriculture. Even in dairy development programmes, the central focus is predominantly on milk, milk products and livestock rather than on women. The scenario is fast changing with the increasing recognition of the dynamic role played by women and the inherent advantages of women empowerment for 'smart' economics and superior society. Studies from a gender perspective on rural dairy women to analyze their progress, problems and prospects at the grassroots are considerably rare. (*MEERA M. KRISHNE GOWDA (2013)*).

b) Women play an important role in an agriculture sector in India. Their contribution is more significant and essential. In India Dairying is also the part of agriculture. Dairy production is of great importance for rural economy in India and women contribute significantly to this activity. This research looks at the potential of dairy cooperatives for women's entrepreneurship in rural areas and analyses the managerial abilities and assesses the socioeconomic impact on the members by women co-operative dairy. (*D.RAVINDER-2016*)

3.1.2 Dairying is a source of livelihood for rural women

Rearing one or two cows for milk is an important source of livelihood for landless women in Pondicherry in south India. Possession of dairy animals means more than increased income for them: it means financial security, status, self-confidence and an opportunity to India to have some control over their lives. Preferring this alternative to exhausting agricultural labour, the women are self-employed, with flexible working hours and maintain better health as a result. Recognition of the importance of this resource for rural women should be the first step towards improving service delivery to poor landless women rearing dairy cattle. (*S. RAMKUMAR, S.V.N. RAO -2004*).

3.1.3 Impact of an intensive dairy technology package on women.

Welfare impacts of an intensive dairy technology package on women and their families are investigated on 32 smallholder crop-livestock farms in the sub-humid zone off Kilifi District, Coast Province, Kenya. Farms were stratified according to male or female extension contact. A female enumerator interviewed the wife or female head of household on each farm regarding her present and past household responsibilities and the affects of the intensive dairy enterprise on these duties and upon the welfare of the household. On three quarters of the male contact farms, dairy operators were women. Across all farms, women performed half of all dairy-related activities, but only on female contact farms did income from the dairy enterprise accrue to women in proportion to their labor input. The equitable return of benefits

to labor corresponded with better dairy unit performance on female contact farms, where women also indicated greater access to and autonomy over household resources and decision-making. Irrespective of extension contact, there was broad consensus among the women interviewed that intensive dairying has led to improved household welfare, primarily through increased household income and milk consumption. There was also wide agreement, however, that these gains have been achieved at the expense of more work for women. Women on female contact farms were observed spending dairy income on food for the household and children's schooling more often than their counterparts on male contact farms. Based on these and other findings, the study concludes that gender of the extension contact, dairy operator and farm owner were determinants of the intra-household impacts of intensive dairying on the smallholder farms in this study. (G. MULLINS, L. WAHOME, P. TSANGARI AND L. MAARSE -1996).

3.1.4 Constrains of Women Dairy Co-operatives Societies (WDCS) in adaptation of Animal husbandry practices

Sample of 144 respondents, consisting of 72 members of women dairy co-operative societies and 72 non-members of women dairy co-operative societies were drawn. The respondents were selected randomly from 24 women dairy co-operative societies of 12 randomly selected milk procurement routes. The findings reveal that the member and non-member respondents perceived more constraints in terms of infrastructural and technical matters in adoption of improved animal husbandry practices. The economic constraints were perceived least in adoption of improved animal husbandry practices by both members and non-members respondents. There was similarity between rank assigned by member and non-member adopters in animal husbandry practices in different aspects of infrastructural, technical and economic constraints. A correlation existed between overall constraints faced by members and non-members adopters of animal husbandry practices. (M.L. MEENA, AISHWARYA DUDI AND N.K. SHARMA. (2013)

3.1.5 Impact of SHG in socio-economic development of India

The SHG method is used by the government, NGOs and others worldwide. Thousands of the poor and the marginalized population in India are building their lives, their families and their society through Self-help groups. The main aim of this paper is to examine the impact of Self-help Group in Socio-economic development of India. Self-help Groups have been playing considerable role in training of Swarozgaris, infrastructure development, marketing and technology support, communication level of members, self confidence among members, change in family violence, frequency of interaction with outsiders, change in the saving pattern of SHG members, change in the cumulative saving pattern of SHG members per month, involvement in politics, achieving social harmony, achieving social justice, involvement in community action, sustainable quality and accountability, equity within SHGs, defaults and recoveries, and sustainability. (SUNDARAM.A - 2013)

3.1.6 Dairy Co-operatives and economic empowerment of Rural women in Karnataka

Women play an important role in the economic and social development of societies, but they are often denied equal opportunities because of socially embedded gender inequalities. This research looks at the potential of dairy cooperatives for women's empowerment in South India. Dairy production is of great importance for rural economy in India and women contribute significantly to this activity. The Women Empowerment in Agriculture Index

developed by the International Food Policy Research Institute was adapted and applied as a research tool. Using a snowball sampling technique, structured interviews were conducted with women involved in four different dairy cooperatives and women selling at the private market. The results of the study indicate that there are economic benefits for women participating in dairy cooperatives. However, the outcomes for women's empowerment are ambiguous. Only in some domains women in dairy cooperatives rank their empowerment status higher compared to non-members. The results point to the fact that economic gains provided by cooperatives may not always lead to greater empowerment for women. Moreover, the analysis indicates that women in mixed-gender cooperatives experience greater decision-making power compared to women in single-gender cooperatives. This study suggests that additional measures supporting women's role in dairy cooperatives and a more participatory management are required in order to enhance gender equality (OHMWIRTH and CARLA -2014).

3.1.7 Co-operative Dairy Development in Karnataka

The Karnataka Milk Federation, The largest dairy cooperative in Karnataka is the Karnataka Milk Federation (KMF) owned and managed by over 2.2 million milk producers, organized in over 12,000 DCS at village level and 13 milk unions at district level in the three-tier cooperative model. The federation's responsibility is the coordination among the unions and the marketing of the produce within and outside the state under the common brand name NANDINI. In 1974 the first dairy development program in Karnataka started with financial help of the World Bank and the central and state government. It was implemented in the framework of and under the guidance of the NDDB. The main goal of the project was to incorporate the existing dairy cooperatives and multi-purpose cooperatives at the village level into the three-tier Anand model, as well as to establish new DCS in villages without cooperatives. By the end of the project the targeted number of 1,800 DCS and four district unions were established. (CANDLER and KUMAR, 1998) The Karnataka Dairy Development Cooperation (KDDC) was formed in 1974 as a parastatal organization at the apex of the three-tier structure. It was provided with a total capital stock of Rs. 465 million, 53% of that came from the World Bank and the remaining part from the central and state governments (ALDERMAN, 1987). The state government sold its dairy plants and other assets gradually the KDDC as part of the transferred capital. The name KDDC was changed later to Karnataka Milk Federation (KMF), but its parastatal structure remained unchanged. There is still a mix of farmer-elected, ex officio, and government-appointed members on the board of directors at the federation and union level. (CANDLER and KUMAR, 1998)

3.1.8 Co-operatives & the millennium development goals

Cooperatives in India have a long history and have been supported intensively by the government and international donor agencies as a way to improve the income of the poor. Especially dairy cooperative societies (DCS) have been promoted by the Government of India (GOI) since the 1960s and are now found in a majority of villages all over the country. Since women are traditionally responsible for livestock and dairy production, efforts have been made to include women in the dairy cooperative sector from the beginning. Dairy cooperatives can bring together the aims of increasing milk supply, enhancing incomes of poor rural households and promoting economic participation of women. They can contribute

to the achievement of the Millennium Development Goals of eradicating extreme poverty and hunger and promoting gender equality and empowering women (BIRCHALL, 2004).

3.1.9 Viability of Dairy production for land less households with fodder scarcity

VERHAGEN questions the viability of dairy production for landless households, which constitute the poorest part of the rural society. Since landless producers face a serious scarcity of fodder, they have to incur higher expenses for fodder and feed or accept lower milk yields per animal. In either case their returns from dairy will be reduced. The author suggests that an increase in dairy activities may affect poor households even adversely because fodder scarcity is triggered. (VERHAGEN -1990)

3.1.10 Rural women in Dairy co-operatives

MEERA & KRISHNE GOWDA conduct a case study of rural women in dairy cooperatives in Karnataka. By interviewing 160 women of different WDCS they assess economic empowerment in terms of increase in income, access to cash, access to credit, knowledge of husband's income, confidence in financial transactions and aspiration for economic autonomy. Using a before-after approach, they claim that the annual dairy income has almost tripled after joining the WDCS and that 55 % of the interviewed women have access to cash thanks to WDCS membership. They conclude that “the dairy cooperatives are playing a vital role by creating employment opportunities for women, access to income and access to credit.

This is a sure march towards economic empowerment of women.” MEERA and KRISHNE GOWDA (2013).

3.1.11 Dairy Cooperative Development in Karnataka (source: KMF)

Particulars	1976 - 1977	2013 - 2014
Dairy Co-operatives (Registered)	416	13889 (12334 Functioning)
Membership	37,000	2,247,000
Annual Avg. Milk Procurement (Kgs/day)	50,000	5,165,000
Cattle Feed Consumed (Kgs/DCS)	220	3296
Daily Payment to Farmers (Rs)	90,000	120,200,000
Total Turnover (KMF and unions) (Rs/year)	88.2 million	90.89 billion

3.1.12 Dairy Revolution

CANDLER & KUMAR observe that the number of DCS members exceed the number of people selling milk to the cooperatives, so-called “pourers”, and hence the actually beneficiaries. Taking this into account, they find that 74% of pourers in the study area are small and marginal farmers and 15% are landless, the remaining 11% are large farmers. (CANDLER and KUMAR - 1998)

3.1.13 Operation Flood

KUMAR discuss if dairy development has benefited poor and richer households equally. They list some authors (Parthasarathy, 1991; Baviskar 1988; Mellor 1999) to suggest that investments in dairy production are going to lead to a more equal distribution of income compared to investments in crop production. That is because livestock production depends

less on land area owned by the producer and the distribution of cattle is more equitable than the distribution of land. Landless rural households can benefit from dairy production and increased marketing opportunities through cooperatives. (KUMAR-1997)

3.1.14. (a) All India and Karnataka state Milk production (2010-11 to 2015-16)

(000' Tones)

SL	PARTICULARS	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16
1	All India	121848	127904	132431	137685	146314	155491
	Annual increase (%)		4.97	3.54	3.97	6.27	6.27
2	Karnataka state	5114	5447	5718	5997	6121	6344
	Annual increase (%)		6.51	4.98	4.88	2.07	3.64
3	Karnataka share %	4.20	4.26	4.32	4.36	4.18	4.08

Source: Department of Animal Husbandry, Dairying & Fisheries, Ministry of Agriculture and Farmers' Welfare, GOI

(b) Production Performance: Milk Yield (per animal per day in Kg)

(i) Milk yield-(per animal per Kg) Year and District-wise (Crossbred Cattle)

SL	DISTRICTS	CROSSBRED CATTLE MILK YIELD (KG/DAY)				
		2008-09	2009-10	2010-12	2011-12	2012-13
1	Hassan	5.80	5.86	5.87	5.91	5.93
2	Chikkamagalur	5.73	5.76	5.68	5.72	5.77
3	Kodagu	5.46	5.56	5.61	5.68	5.72
4	Mysore	5.79	5.81	5.84	5.86	5.87
5	Chamarajanagar	5.74	5.77	5.78	5.82	5.82
6	Mandya	5.82	5.91	5.93	5.94	5.99
	Average	5.72	5.78	5.79	5.82	5.85
	Growth %		0.96	0.12	0.63	0.49

Source: Integrated Sample Survey Reports (1995-96 to 2012-13), Directorate of Animal Husbandry & Veterinary Services, Government of Karnataka

(ii) Milk yield- (Kg per cow per day) Year and District-wise (Indigenous Cattle)

SL	DISTRICTS	INDIGENOUS CATTLE MILK YIELD (KG/DAY)				
		2008-09	2009-10	2010-12	2011-12	2012-13
1	Hassan	2.29	2.35	2.37	2.41	2.35
2	Chikkamagalur	2.22	2.28	2.29	2.33	2.39
3	Kodagu	1.94	1.61	1.75	1.76	1.82
4	Mysore	2.30	2.34	2.38	2.42	2.38
5	Chamarajanagar	2.26	2.34	2.39	2.42	2.43
6	MANDYA	2.27	2.31	2.28	2.36	2.39
	AVERAGE	2.21	2.20	2.24	2.28	2.29

	GROWTH %		-0.38	1.74	1.78	0.44
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Source: Integrated Sample Survey Reports (1995-96 to 2012-13), Directorate of Animal Husbandry & Veterinary Services, Government of Karnataka

(iii) Milk yield-(Kg per Buffalo per day) Year and District-wise (Buffalo)

SL	DISTRICTS	BUFFALO MILK YIELD (KG/DAY)				
		2008-09	2009-10	2010-12	2011-12	2012-13
1	Hassan	2.48	2.51	2.52	2.56	2.47
2	Chikkamagalur	2.51	2.53	2.55	2.62	2.63
3	Kodagu	2.38	2.40	2.41	2.42	2.46
4	Mysore	2.41	2.46	2.48	2.50	2.48
5	Chamarajanagar	2.43	2.55	2.58	2.60	2.54
6	Mandya	2.40	2.48	2.49	2.53	2.54
	Average	2.44	2.49	2.51	2.54	2.52
	Growth %		2.19	0.67	1.33	-0.72

Source: Integrated Sample Survey Reports (1995-96 to 2012-13), Directorate of Animal Husbandry & Veterinary Services, Government of Karnataka

3.1.15 Cost Benefit Analysis

Using NPV, BCR and IRR economic decision criteria, the profitability or otherwise of introducing this rainforest alliance certified Cocoa in Ghana is assessed.

Estimation of Farmer Cost-Benefits – The costs and Benefits were discounted using an appropriate interest rate and the Net Present Value calculated on a per Ha basis.

The IRR determines the discount rate that makes the Net Present Worth of the incremental Net Benefit stream or the incremental cash flow equal to zero. It represents the maximum interest that a project could pay for the resources used if the project is to recover its investment and operating cost and still break even. (Gittinger, 1982).

The formal selection criterion for the Net Present Value is to accept investments with NPV greater than zero. However, if the NPV works out to be negative, then at chosen discount rate, the present worth of revenue or benefits stream is less than the present value of the cost stream. Hence, the revenues are insufficient to allow for recovery of the investment. An investment is technically and economically feasible if the NPV is positive. The decision rule for BCR is that for any project to be economically viable, the ratio must be greater than the unity. The discount rate used in calculating a project's worth is very crucial. The discount rate determines the value today of an amount received or paid out in the future. (Victor, Afari-Sefa; Gockowski, James; Ageyman, Nana Fredua; and Dziwornu, Ambrose K – 2010)

3.1.16 Target Group as per revised guidelines on STEP

a. Target group – The Target group to be covered under the STEP programme includes the marginalized, asset less rural women and urban poor. This includes wage labourers, unpaid daily workers, female headed households, migrant labourers, tribal and other dispossessed groups. The beneficiaries under the project will be poor or asset less marginalized women with special focus on SC/ST households, women headed households and families below the poverty line. Special attention will be paid to women living in focal districts already identified by

MW&CD or any institutions, or organization to identify areas and regions and activities in which women are particularly disadvantaged. (GoI, MW&CD guidelines – 2009)

b. Target group – The scheme is intended to benefit women who are in the age group of 16 years and above. (Revised guidelines and application format on STEP 2014)

c. Target group – The scheme is intended to benefit women who are in the age group of 16 years and above. (Revised guidelines on STEP 2016)

3.2 Past Evaluation Reports

Evaluation of STEP VI (Dairy), Karnataka was carried out by NABCONS. The reference period for the study was 3 years from 2007-08. The major and important findings of the study are listed below

1. Equipments like weighing scales used efficiently. However, use of Electronic Milk Tester was not on a regular basis.
2. Technical knowledge of women engaged in dairying had definitely increased due to inputs received during Dairy Animal Management (DAM) training.
3. As a result of trainings, relating to gender sensitization and legal literacy, some women had begun to look at their lives from the right perspective.
4. The WDCS members had seen a distinct improvements in their economic status as a result of multipronged services received from KMF.
5. Training and awareness creation initiatives have been very effective.
6. The objective of margin money as revolving fund was successfully achieved.
7. Margin money provided livelihood opportunities and members were satisfied with the facility. The TGMs expressed that margin money amount of Rs.5000/- was inadequate.
8. The awareness level of members about SHG aims and objectives was better in case of NANDINI SHGs as against the SHGs promoted by other Departments of Govt. of Karnataka (GoK)
9. As regards dairy as an economic livelihood activity, almost all the respondents gave an optimistic view.
10. The TGMs found that the work involved in dairy activity is less arduous than wage labour and they can earn some cash.

11. The awareness level of TGMs was very low on bank loan process leading to financial exclusion of some members. To avoid this, training on financial literacy may be included in training programmes.
12. The use of chaff cutter was not optimum in most WDCS. More awareness creation efforts are required on the part of Unions as chaff cutter is not perceived as a useful equipment.
13. Assistance under STEP VI may further be continued to complete the programme as envisaged.

Chapter 4

Log frame / Theory of Change / Basis for Government intervention

4.1 National Commission for Self Employed Women and Women in the Informal Sector (1988) which made a situational review of women in informal sector, suggested introduction of protective measures for ensuring among others guarantee of employment and income generation. Support to Training and Employment Programme for Women (STEP) launched by Ministry of Women and Child Development (MWCD) can prove to be one such protective measure for ensuring wellbeing of women in the traditional sectors.

4.2 The feature of Indian society being patriarchal, women's contributions are rendered invisible and unacknowledged in general. However, with financial empowerment of women, the scenario is changing.

4.3 Under STEP, GoI has planned certain interventions so that the empowerment of women is achieved. The target group under STEP covers a particular section of women and hence a bench mark survey was required to be conducted to identify the TGMs. Since, Dairying was identified as one of the sectors; KMF was selected to act as an implementing agency. The TGMs, if organized into exclusive women dairy co-op societies, the objective of confidence building and leadership qualities among women can be developed. For economic independence, a sustainable source of income is necessary. The income is possible only if assets are created. For asset creation, credit is the most important requirement. For obtaining credit, ability to provide margin money is one of the criteria besides credentials of the TGM. Organisation of TGMs into groups is expected to prove them credit worthy. Upon acquiring the asset, the asset must remain with the TGM and should also perform. Hence, insurance of asset in case of any eventualities is proposed under the project. For better performance of asset, skill up gradation of TGMs is taken up. The required backward linkages are created to take care of health & breeding aspects so that the asset performs well. Last, but not the least, the marketing tie up as forward linkage is necessary. Above all remunerative price will ensure the interest of TGMs in loan run.

4.4 KMF being at helm of affairs as implementing agency, all the interventions planned by GoI appear to be most realistic as also feasible and theory of change can be used very well besides other approaches. The efforts KMF backed by project budget approved by GoI will

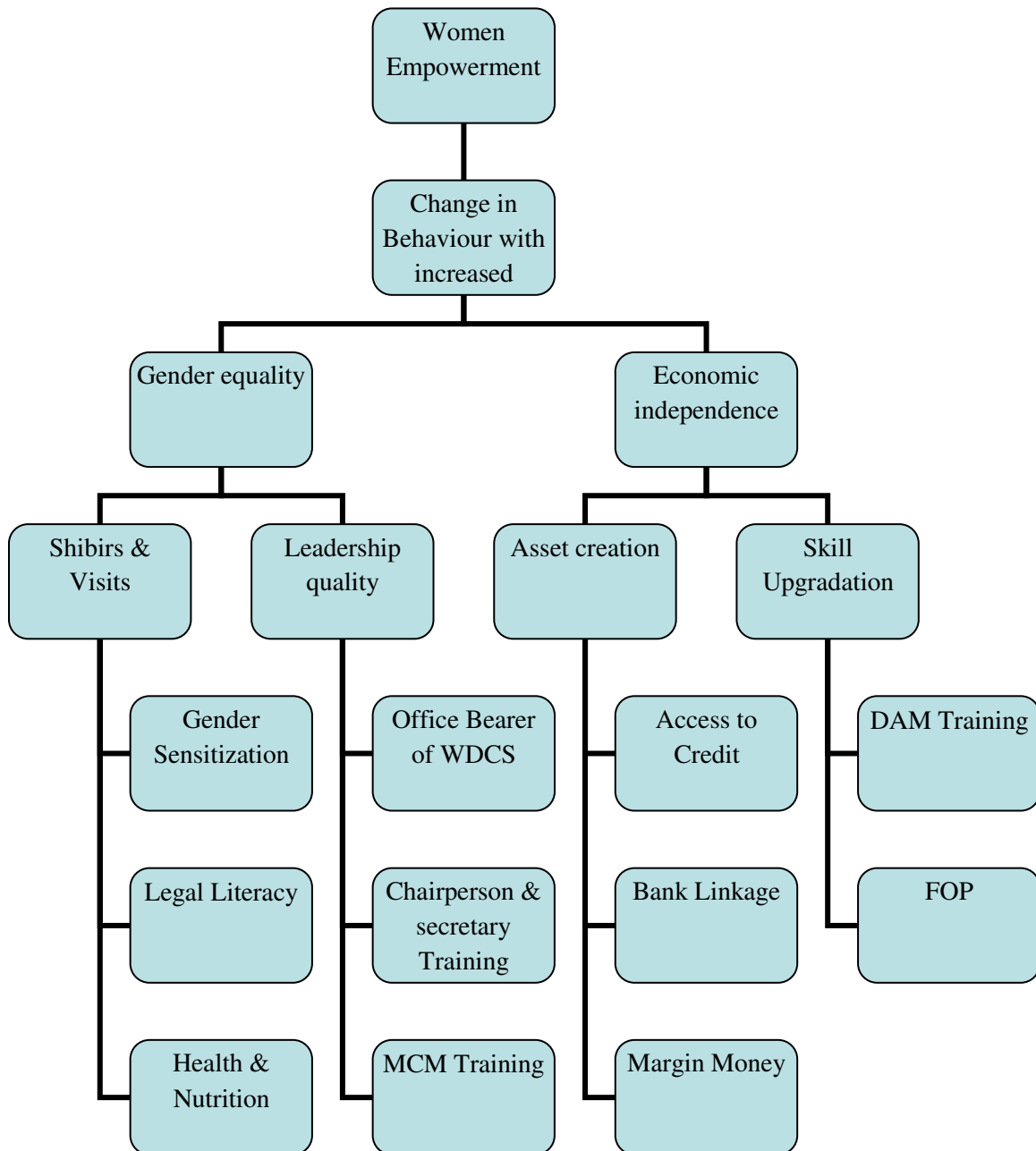
influence change and the program will lead to results. This is the general purpose of both log frame and theory of change.

4.5 The tasks vis-à-vis activities to be performed to produce the desired output / results are furnished in Table No: 01

Table 2: Broad Logical framework under STEP Phase VIII

S No	Inputs	Tasks- activities	Output
1	Specified coverage	Bench mark survey	TGMs selected
2	Exclusive women co-op	MPCS conversion	WDCS formed
3	Exclusive staff	Staff deployment	Staff in position
4	Skill upgradation	Various trainings	Better productivity
5	Awareness programmes	Organisation of shibirs	Women empowerment
6	Group formation	Bank linkage	Access to credit
7	Margin Money	Induction of animals	Asset creation
8	Insurance	Risk cover of animal	Asset protection
9	Vermicompost	By product utilisation	Improved economics
10	Backward linkage	Health & Breeding	Performing asset
11	Forward linkage	Milk procurement	Assured price

4.6 The purpose/goal of programme is to achieve women empowerment. For this, a sense of gender equality and economic independence will be pre-requisite. To obtain these two outcomes specific activities like awareness programmes, visits to police stations are proposed to bring awareness about gender equality while for economic independence Income Generating Activities are planned. The project has made required provision for carrying out the activities needed for achieving the goal. A broad structure of logical frame work describing sequence of interventions that lead to a particular desired outcome is represented below with the help of flow chart by starting at the top and using information from the objectives.



Chapter 5

Progress Review

5.1 As on August 2014, an aggregate expenditure of Rs509.80 lakh has been made by KMF against the total cost of Rs.800.02 lakh, registering financial progress of 63.72%. However, the above indicator or means of verification may not perhaps effectively measure the progress of the project as grant released by GoI was Rs.341.12 lakh.

5.2 The programme has 7 components with a total cost of Rs 800.02 lakhs. Out of these 7 components, the progress under 2 components (Establishment of co-operatives and Raw material & Equipments) is discussed in the report covering all the sub components. In case of 3 other components, the progress is discussed excluding one or two sub components. The remaining 2 components basically relate to corporate level expenses of the implementing organization / department and do not in fact relate to field level expenses. Hence, the same are excluded for the limited purpose of discussion in the report. These two components pertain to Administration & Project Staff cost and Contingencies/overriding cost. The aggregate cost of these 2 components works out to Rs 61.32 lakh (Rs 49.50 lakh+ Rs.11.82 lakh) for the project period of 4 years and Rs.28.52 lakh (Rs.21.70 lakh + Rs.6.82 lakh) for 1st 2 years. In case of the 3 components where the progress under 1 or 2 sub components is not discussed, the expenditure pattern is of similar nature i.e. KMF level expenditure or expenditure of earlier phases of the programme. The details are furnished in Table no. 2

Table 3: KMF level expenditure or expenditure relating to earlier phases of the programme

S No	Item	Total cost (Rs.lakh)	Excluded Component/sub component		
			Description	Cost (Rs.lakh)	
				4 yrs	2 yrs
1	Admn cost	49.50	Admn & Project staff cost at KMF	49.50	21.70
2	Skill upgradation	158.50	Teaching Aids to Mysore training centre (at the rate of Rs.75000 / annum)	3.00	1.50

3	Support services	67.40	Propulsion charges for SHG mobilization formation, supervision extension work etc. (Rs 4.8 lakh/union for 48 months)	14.40	7.20
4	Infrastructure	197.80	a. Managerial Grant of Rs 5,000 for Phase I to IV SHGs numbering 1,000 b. Training for newly inducted chairpersons, secretaries and milk testers (200 No each) in earlier Phases	50.00 + 7.80 = 57.80	25.00 + 3.90 = 28.90
5	Contingencies	11.82	Contingencies & overriding cost	11.82	6.82
	Total	485.02		136.52	66.12

5.3. With above exclusions the financial progress under the various components is summarized below. The cost of excluded works out to Rs 136.52 lakh (75.20 plus other 2 components of 49.50 & 11.82 lakh) for the project period of 4 years and Rs.66.12 lakh (37.60 + 28.52) for 1st 2 years period. The details are furnished in Table No. 3

Table 4: Financial progress under the various components

S No	Components	Targets (4 & 2 Yrs)		Progress (Rs.lakh)	Achievements %	
		Four Yrs	First 2 Yrs		4 Yr	2 Yr
1	Estmt. of Co-operatives	82.50	46.95	42.38	51.37	90.27
2	Skill up gradation	155.50	93.30	124.94	80.35	138.68
3	Raw Material	232.50	139.50	66.60	28.65	47.74
4	Infrastructure	140.00	84.00	62.12	44.31	73.95
5	Support services	53.00	31.80	30.77	58.06	96.76
	Total	663.50	395.55	326.81	49.26	82.62

5.4. The overall progress is around 50%. This may be considered as rather satisfactory as KMF received only 47% of the total grant from GoI. As per the year-wise implementation plan prepared by KMF, the total GoI share for the first 2 years works out to Rs.415.44 lakhs (Rs.218.50 lakh for 1st year + Rs.196.94 lakh for 2nd year). This exceeds the GoI share received by KMF spread over a period of four financial years i.e. 2010-11 to 2013-14 (during the year 2010-11 no release was made by GoI). The financial requirements for the first 2 years including KMF share of Rs.46.18 lakh (Rs.24.29 lakh for 1st year + Rs.29.89 lakh for 2nd year) works out to Rs.461.62 lakh. As against this, KMF has spent Rs.509.80 lakh up to Aug 2014 which works out to 63.72% of total project cost for 4 year period & 110.44% of the

project cost for 1st 2 year period. KMF has proposed a target of 60% of the WDSC to be formed during the 1st 2 years as per the year-wise physical implementation plan. In view of this, it may perhaps be more appropriate to compare the achievements with reference to cumulative targets for the 1st 2 years. Hence, a notional comparison of achievements under STEP (Phase VIII) has been attempted to know the progress with reference to cumulative targets for 1st 2 years. Based on this logic, the overall progress is around 83% which is satisfactory except in case of the components viz Raw material and Equipment for Training comprising two sub-components of Margin money and Transportation. This is perhaps the most important component and the progress under this with reference to cumulative target for first two years has been the lowest (48%) amongst the above 5 components.

5.5. Under the component of establishment of co-operatives, there is zero progress against the sub components viz. managerial grant at the rate of Rs.5000 per SHG / WDSC. Also In case of another component i.e. TA to Core Team Leaders (CTLs) the achievement is zero. The achievement under the two sub components i.e. salaries of CTLs and Lady Extension Officers (LEOs) at applicable rates for all the four years is 100%. In case of remaining two sub components viz. Furniture and Vermi-compost units, the achievements with reference to target for the project period of four years are 38% & 45% respectively.

5.6 The details of sub-component wise financial progress with reference to project period of Four years and first Two years are furnished in Table No: 04

Table 5: Financial Progress w.r.t. project period of 4 years & first 2 years

Sl No	Component / Sub component	Target (Rs.Lakh)		Progress (Rs.Lakhs)	Achievements (%)	
		4 Yrs	2 Yrs		4 Yrs	2 Yrs
I	Est Co-operatives					
a)	Salaries & TA	25.63	12.82	24.48	95.51	190.95
b)	Furniture, Vermicompost, & SHG grant @ Rs.5000	56.87	34.13	17.90	31.48	52.45
	Sub total	82.50	46.95	42.38	51.37	90.27
II	Skill Upgradation training					
a)	Chairperson, Secretary, Milk Tester, First Aid Worker	16.50	9.90	16.78	101.70	169.49
b)	Mgmt. Committee Members	20.25	12.15	18.07	89.23	148.72
c)	DAM including TA	100.00	60.00	67.36	67.36	112.27
d)	Field orientation (FOP)	15.00	9.00	22.05	147.00	245.00
e)	Fodder seeds	3.75	2.25	0.68	18.13	30.22

Sl No	Component / Sub component	Target (Rs.Lakh)		Progress (Rs.Lakhs)	Achievements (%)	
		4 Yrs	2 Yrs		4 Yrs	2 Yrs
	Sub total	155.50	93.30	124.94	80.35	133.91
III	Raw material					
a)	Margin money & Insurance	232.50	139.50	66.60	28.65	47.74
	Sub total	232.50	139.50	66.60	28.65	47.74
IV	Infrastructure					
a)	MT, WS & Managerial grant	110.00	66.00	60.32	54.84	91.39
b)	Calf rearing incentive (feed)	30.00	18.00	1.80	6.00	10.00
	Sub total	140.00	84.00	62.12	44.37	73.95
V	Support services					
a)	Shibirs	45.00	27.00	23.68	52.62	87.70
b)	Infant & Child feeding	5.00	3.00	3.06	61.20	102.00
c)	SHG representative training	3.00	1.80	4.03	134.33	223.89
	Sub total	53.00	31.80	30.77	58.06	96.76
	Grand Total	663.50	395.55	326.81	49.26	82.62

5.7 The main factor for not achieving better progress happens to be the resource crunch due to not release of grant by GoI for more than three years period (last release on 01.01.2014). This has prevented the work from progressing. On receipt of the required grants from GoI, the project will get off the ground and will be completed, the objectives being realistic and achievable.

Chapter 6

Problem Statement

6.1 The planned interventions have since been implemented rather successfully to the extent the funds were actually made available / released.

6.2 The project is expected to resolve the wider problem of non-availability of credit in easy and hassle free manner. Judging by the qualitative way, the goal in this regard appears to be not reached in its true sense. In case 16 sample WDCS, the minimum requirement of exclusive NANDINI SHGs can be assessed at 48 assuming that all the identified TGMs of a particular society are covered and the SHG in question has a membership equal to 20 (incidentally the present SHG membership does not exceed 17, lowest being 10). Against this, 26 SHGs have been formed (54% of the minimum requirement). Thus, the minimum gap works out to 22. The only silver line is that those TGMs who are not members of Nandini SHGs are members of some or the other SHG. In case of sample TGMs, 67% of the TGMs were members of Nandini SHGs and remaining 33% were members of other SHGs. As regards of control group, 27% of the respondents were found to be not members of SHGs.

6.3 Barring bank linkage, there is an immediate impact on TGMs in terms of / with reference to different components such as WDCS membership, gender equality, skill upgradation affording asset creation with the help of margin money and bank loan, awareness in areas relevant to women empowerment, marketing facilities for milk with remunerative prices due to Government's subvention / subsidy and bonus from WDCS. Above all, increase in income of TGMs has lead to reaching the project goal.

6.4 The target for coverage of TGMs under the project is 10,000 and the total cost Rs.800.02 lakhs. Hence, per capita cost works to Rs.8000/- which is 50% of the maximum permissible cost of Rs.16000/- under STEP as per GoI (MWCD) guidelines-2009. Thus, the project is cost effective with reference to one of the indicators assessed as above.

6.5 The details of deliverable results expected from the project along with gaps, weaknesses, short comings etc are furnished in Table No: 05

Table 6: Deliverable results expected from the project & gaps, weaknesses and short comings

S No	Indicators / Short comings, Gaps etc.	Output / deliverable results
1	Project benefits meant for a particular section of women & not all women.	The TGMs identified as per GoI guidelines.
2	Timed achievement of goal for SHG formation from their identification dates	No time limit prescribed. However, there was undue delay, as high as one & half year
3	Efficient operation of Margin Money (WDCS did not receive guidance / financial counselling in the matter)	Comparitively less than what could have been possible. The overall average for physical coverage is around 303%
4	Bank linkage (incidentally, the goal / output remains to be clearly defined as to whether all TGMs should be covered under exclusive Nandini groups or it will suffice if they already have member ship of some other group or join SHG other than exclusive Nandini SHG)	Although bank linkages have been there, all linkages are not as a direct result / efforts of project intervension. The linkages are also not smooth. The project has not helped much to resolve this wider problem even in case of exclusive Nandini SHG
5	Hand holding support to TGMs for obtaining credit.(No classified information / data with WDCS / Union on bank linkages)	It was found that the role of WDCS / Union ended once the margin money was disbursed to TGMs (TGMs have to fend for themselevs to get balance amount)
6	Insurance of animals: certain aspects like type & period of insurance not clearly defined. Exploring the possibilities of convergence with other schemes not suggested. The extent of coverage indirectly gets limited 37.5% TGMs i.e. 15 TGMs out of proposed target of 40 TGMs / WDCS.	The insurance risk did not necessarily commenced from the date of purchase of animals and transit risk did not form part of cover. The risk did not cover the entire productive life of animal. The risk cover was not obtained in respect of animals where grants were not available. The financing bank also did not ensure 100% coverage for their loan.

Chapter 7

Scope, Objectives and Issues for evaluation

7.1 Scope of the project is 6 district of Karnataka where the project is implemented. These are Hassan, Chikkamagaluru, Kodagu, Mysore, Chamarajanagar & Mandya districts in the areas of operation of 3 milk unions viz. Hassan Milk Union (HAMUL), Mysore Milk Union (MYMUL) & Mandya Milk Union (MANMUL).

7.2 The Project Sanctioning Committee (PSC) approved the project on 14.07.2010 for project period of 4 years. Out of the total out lay of Rs.800.02 lakhs, the committed share of GoI is Rs.720.00 lakh. Around 19% (Rs.135.90 lakh) was released as 1st instalment of grant. Considering the actual release of 1st instalment, the reference period for evaluation would have been from 12.10.2010 to 11.10.2014. Since the implementing agency did not receive GoI share as per the yearwise allocation, the actual reference period is considered from the date of release of 1st instalment till the date of launching of the field study in Feb 2017 covering a period of more than 6 years.

7.3 The main objectives of the study are the following.

- a) To study the type of training provided, its adequacy and usefulness in skill upgradation
- b) To study the availability of extension services for mobilizing women in viable groups for employment generation
- c) To study the extent to which the support services including access to credit have been made available
- d) To assess the impact of programme on socio-economic status of the beneficiaries &
- e) To study the extent to which the objectives of the programme fulfilled and to examine the monitoring arrangements.

7.4 The target population included under the evaluation study comprises the milk unions affiliated to KMF (for collecting secondary data), the WDCS formed by these unions, all the members of WDCS for Focus Group Discussion (FGD), the individual milk producer women members drawn as sample from these WDCS who are identified through benchmark survey as Target Group Members (TGMs) for the purpose of expending benefits under STEP and other women respondents who have not received any benefit under STEP.

7.5 The issues for evaluation / evaluation questions are listed in annexure - B

Chapter 8

Evaluation Design and Selection of Sample

8.1. The total population for the study comprised of 250 WDCS spread over in six districts of three milk unions (Hassan, Mysore & Mandya) in Karnataka State. These WDCS were formed over the period of four years as per the plan. The total sample size indicated in the RFP document for the study was 15 WDCS. As per the KEA stipulations, at least one WDCS each from Kodagu & Chamarajanagar districts and two WDCS from Chikkamagaluru were to be selected for the study. Thus the total sample for the above three districts works out to 4 WDCS. In case of remaining three districts viz Hassan, Mysore and Mandya 5% of WDCS were to be selected. The total No of WDCS in these three districts works out to 228 WDCS. The total sample size of WDCS for these three districts was stipulated at 5% of the WDCS (228) which works out to 12 WDCS after rounding off (Hassan-4, Mysore-3 & Mandya-5). The number WDCS selected for study in Hassan, Mysore and Mandya districts were 4, 3 & 5 respectively (Total number of WDCS in these districts are 82, 66 & 80). The total sample covered during the study was 16 WDCS. Out of the total sample of 16, 14 WDCS (Hassan-4, Chikkamagalur-1, Mysore-3, Chamarajanagar-1 & Mandya-5) were identified from the list of 80 WDCS formed during the 1st year. The remaining 2 WDCS, one each from Kodagu & Chikkamagaluru were selected from 12 WDCS formed during 2nd year in these districts. The basic unit of sample for the study was WDCS. Hence, majority of the WDCS which were established in the 1st year of the project period were selected for the study as most of the interventions under the programme have been initiated / completed during the 1st year. In Kodagu district no WDCS was established in the 1st year. Hence, the only society established during 2nd year was selected. In case of Chikkamagalur district, the sample size was 2 WDCS and one WDCS each was selected from among the WDCS established in the 1st & 2nd year. The number of WDCS to be covered in each district was based on the research methodology indicated in the KEA's Request for Proposal (RFP) document. In each district, no two samples of WDCS were drawn from the same Taluk. This automatically ensured that the number of taluks covered under the study equals to the total numbers of sample WDCS. After identification of WDCS, the sample TGMs belonging to that particular WDCS were selected randomly for the study. In case of control group also the total sample in the district was selected by and large uniformly and equally from different taluks of that district wherever there was scope to do so i.e. where the number of WDCS per district exceeded one.

8.2 The Focus Group Discussions (FGDs) were held with all members of the above 16 societies selected for study.

8.3 For the purpose of selection of sample & its size, the methodology indicated in the RFP document was followed i.e. at least one WDCS from Kodagu & Chamarajanagar district and two WDCS from Chikkamagalur district while in case of Hassan, Mysore & Mandya districts 5% of the societies formed during 1st year. During course of study, a total of 16 societies were covered as against the stipulated 15. The additional sample was covered in Hassan district of Hassan Milk Union (HAMUL). In Chikkamagaluru district two WDCS were covered as per the requirement of RFP. However, there was not much achievement in case of the societies formed in the 2nd year which was required to be selected per force as only one society was formed during the 1st year.

8.4 For ascertaining the effect of the scheme at beneficiary level at least 5 TGMs from each WDCS were covered by individual interview. The total sample size for TGMs works out to 81.

8.5 For comparison of the benefits derived by the beneficiaries, samples of 5 women respondents who have not received any benefit under STEP were identified as a control group / sample. Thus, for the control group, the sample size works out to 30 respondents.

8.6 During the course of study, as also at the end of the study, discussions were held with the managing directors of the respective milk unions. Before commencement of field visits, detailed discussions were held with the Director (STEP), KMF, Bengaluru. KMF team lead by the Joint Director, STEP also joined during field visits in Mandya & Mysore districts.

Chapter 9

Evaluation Methodology

9.1 The Technical Committee of KEA in its 23rd meeting held on Nov 21, 2015 approved the Terms of Reference (TOR) for the evaluation of socio-economic development of daring women under phase VIII of STEP.

9.2 KEA, then finalized NABCONS as an evaluation agency/ Consultant Organization (CO).

9.3 Accordingly, NABCONS prepared an inception report which was submitted to KEA.

9.4 A presentation on inception report/ work plan was made to technical committee of KEA in its 32nd meeting held on 7th Jan, 2017.

9.5 The presentation covered among others, approach to each evaluation question of TOR with reference to different sets of questionnaires / formats (WDCS, TGM, KMF, etc.) included in the inception report.

9.6 As a prelude to the Study, a preliminary discussions were also held by NABCONS team with the Additional Director (STEP). This was followed by a meeting on 18.01.2017 with the Director STEP & field level functionaries at KMF Head Quarters in Bengaluru. The study tools were pre-tested on 25.01.2017 at field level in Mandya district.

9.7 Based on the pretesting exercise, the study tools (different questionnaires/ formats) in question were modified/ revised to make them more user as well as statistic friendly.

9.8 These questionnaires were used during the field study.

9.9 The evaluation methodology for collection of primary and secondary data is as under.

a. Primary Data

The study covered intensive sample survey by the members of evaluation team through tools developed for capturing the required information. For collection of primary data six sets of semi-structured questionnaires (Annexure C-II to C-VII) were used as study tools for different sample types i.e. milk union, WDCS, FGD, TGMs, Control Group & other stake holders /

Link agencies for financial assistance. The questionnaires covered all the relevant aspects of Terms of Reference of the Study (Annexure –B). The Pro forma questionnaires are enclosed as Annexure C.

b. Secondary Data

Secondary data regarding the scheme implementation were collected from KMF and also from Milk Unions (structured questionnaire for unions was also used).

9.4 The sample was selected as indicated in the RFP document & approval sought from KEA for the inception report. The summary of the sample is furnished in Table - 07.

Table 7: Union & District wise summary of sample selected for study

No.	Union / District	Total WDCS	Sample	KEA stipulation	Other samples (Category wise)			
					TGMs	Control	Total	FGD
1	HAMUL							
	Hassan	82	4	5% after r/o	20	5	25	4
	Chikkamagalur	16	2	KEA stipulation	10	5	15	2
	Kodagu	2	1	KEA stipulation	6	5	11	1
	HAMUL Total	100	7		36	15	51	7
2	MYMUL							
	Mysore	66	3	5% after r/o	15	5	20	3
	Chamarajanagara	4	1	KEA stipulation	5	5	10	1
	MYMUL Total	70	4		20	10	30	4
3	MANMUL/Mandya	80	5	7% against 5%	25	5	30	5
	Grand total	250	16		81	30	111	16

Chapter 10

Data Collection and Analysis

10.1 For the purpose of the study, the relevant questionnaires / interview schedules were developed for different sample types i.e. TGMs of WDCS, Women respondents who have not received any benefits under STEP Phase VIII, WDCS and Unions etc. The quantitative primary data collected from the field as also secondary data collected from relevant sources (Union, KMF etc) were compiled and digitalized for the purpose of obtaining qualitative data with reference to the sample type.

10.2 The data collected was planned as per the KEA requirement and as indicated in the inception report which was approved by KEA in its meeting held on 07.01.2017. Over & above the plan coverage, one extra sample of WDCS was covered leading to extra sample of 5 TGMs and FGD pertaining to that society while in one another society (Handli in Kodagu dist of HAMUL) one extra sample of TGM was covered. The details of the planned sample size and actual coverage are furnished in Table No: 08

Table 8: District-wise sample size (WDCS, FGD, TGM etc) planned and actually covered.

No	Sample	Key	Hassan	Chikka Magaluru	Kodagu	Mysore	Chamra jnagar	Mandya	Total
I	WDCS	P	3	2	1	3	1	5	15
		A	4	2	1	3	1	5	16
II	FGD	P	3	2	1	3	1	5	15
		A	4	2	1	3	1	5	16
III	TGMs	P	15	10	5	15	5	25	75
		A	20	10	6	15	5	25	81
IV	Control	P	5	5	5	5	5	5	30
		A	5	5	5	5	5	5	30
V	Unions	P	HAMUL -1		MYMUL -1		MANMUL-1		3
		A	HAMUL -1		MYMUL -1		MANMUL-1		3

(P – Planned as per ToR; A – Actually covered during the field visits)

10.3 Out of the various sample types, the important sample has been the TGMs followed by control group respondents from whom primary data were collected. During Focus Group Discussion, the information sought was of primary nature (a suitable schedule was also prepared with a view to capture uniform information for easy compilation and analysis).

During the Focus Group Discussion (FGD), the members of WDCS indicated in general that there is an improvement in their income levels as also socio-economic status. The sample TGMs in their individual response during the course of the interview reported increased income levels. In case of WDCS & Unions, secondary data were collected.

10.4 During the field visit to WDCS, Focus Group Discussion with all the members of the society was organized. This was followed by collection of primary data from WDCS. There after interviews with sample TGMs and control group respondents were held. During the visit to the district where Union head quarter is located, discussions were held with the Managing Director (MD) of the Union. Wherever possible depending on the availability of MD, the discussions were held on the first day of the visit to the district head quarter followed by wrap up discussions on the last day of the visit.

10.5 The data collected with the help of structured questionnaires were compiled and digitalized using Excel spread sheets. While presenting the results in the respective chapters, the outlier responses beyond data cleaning process were not considered for reporting. Depending on the appropriateness and feasibility, quantitative data were put to analytical techniques / statistical tools like averages, percentages etc and summarized for qualitative presentation. Due care is taken to ensure that the data collected, compiled and presented can be generalized to the large population in question.

The major areas covered under various heads are listed below.

- 1) The socio-economic background, occupation, literacy & age profile of sample TGMs.
- 2) Interval between identification of TGMs and formation of SHGs (source: WDCS)
- 3) Skill Up gradation Training imparted to TGMs (source: WDCS & Union)
- 4) Margin money assistance and rotation thereof (source: WDCS)
- 5) Increase in milk procurement after formation of Groups (source: WDCS)
- 6) Progress (Phy & Fin) under infrastructure component (source: Union, KMF & WDCS)
- 7) Improvement in Income of the TGMs (source: TGMs & FGD)
- 8) Benefit Cost Analysis per beneficiary for 4 years -11-12 to 14-15 (source: TGMs)

The Cost Benefit Analyses covering 4 year period in respect of 45 TGMs have been attempted. Prima facie, the response received from remaining TGMs appeared to be outlier as

also perhaps beyond data cleaning process and as such the same has not been considered for the purpose of analysis. Cost Benefit Analysis based on the average figures of expenditure and income for representative sample is given in the report.

Chapter 11

Findings & Discussions

11.1. Selection of Target Group Members (TGMs)

11.1.1. The TGMs were selected as per the relevant guidelines prescribed by GOI, (MWCD).

11.1.2. All the TGMs selected were Below Poverty Line (BPL) Women.

11.1.3. None of the TGMS belonged to other than SC, ST, OBC or Minority categories.

11.1.4. Women belonging to Minority community were considered as an exclusive category and as such their category wise (SC, ST, OBC) classification / break up was not available.

11.1.5 Thus, no deviations in regard to selection of TGMs were observed / found.

11.1.6 All the TGMs were issued Photo Identity Cards by KMF.

11.1.7 The revised guidelines issued by GOI during the year 2009 were treated as applicable/ relevant for phase VIII, the subsequent revisions were during the years 2014 and 2016, respectively

11.2. Socio economic background occupation, literacy and age profile of TGMs

11.2.1 All the 817 TGMs belonging to 16 sample societies were Below Poverty Line (BPL) category and were found to be eligible for selection as TGMs for the purpose of availing benefits under the scheme. The occupation profile of these TGMs at the time of selection indicates that only 9.5% TGMS were occupied in dairying. The majority (49.3%) were engaged in agriculture while 38.6% were agricultural labourers. The remaining 2.6% were House Wives. Since only BPL category has been the selection criteria for TGMs no big farmers were covered The District wise position is furnished in Table No: 9 and graphically represented in Figure No: 1

Table 9: Occupation Profile of TGMs Belonging To Sample Societies

No	District	WDCS	Agri	Agri labour	Dairying	House wife	Total
1	Hassan	4	200	0	0	0	200
2	Chikkamangalur	2	98	0	0	0	98
3	Kodagu	1	50	0	0	0	50
4	Mysore	3	38	5	63	16	122
5	Chamarajanagar	1	17	3	15	5	40
6	Mandya	5	0	307	0	0	307
	GRAND TOTAL	16	403	315	78	21	817
	Category wise share %		49.3	38.6	9.5	2.6	100.0

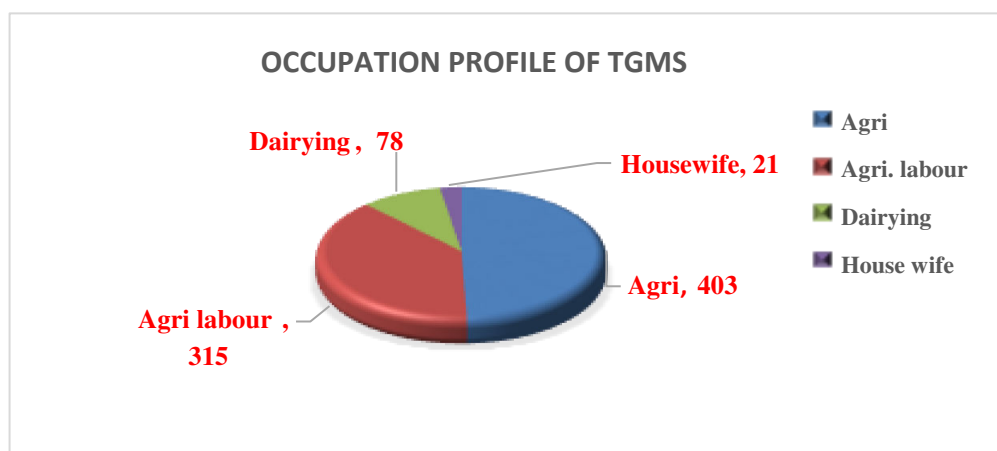


Figure 1: Occupation profile of TGMs

The occupation of all the TGMs from 3 districts of HAMUL was Agriculture while in Mandya district all TGMs were Agril. Labourers. Only in case of MYMUL, the occupation of TGMs was also classified into 2 other categories (i.e. dairying and housewives) besides Agriculture & Agril. Labourers.

11.2.2. Out of 817 TGMs, majority (86.4%) belonged to Other Backward Classes (OBCs), followed by Scheduled Castes (8.8%), only 1.1% belonged to Scheduled Tribes (STs) while 3.7% belonged to Minority Community. Out of these 817 TGMs, 65 (8%) were Widows. The details are furnished in Table No: 10 & graphically represented in Figure No: 02

Table 10: Socio Economic Profile of TGMs of Sample Societies

No	District	WDCS	SC	ST	OBC	Minority	Total	Widows
1	Hassan	4	11	0	188	1	200	17
2	Chkkamagaluru	2	1	0	94	3	98	2
3	Kodagu	1	3	3	44	0	50	0
4	Mysore	3	12	3	107	0	122	13
5	Chamaraganagar	1	4	3	7	26	40	1
6	Mandya	5	41	0	266	0	307	32
	GRAND TOTAL	16	72	9	706	30	817	65
	Category wise share %		8.8	1.1	86.4	3.7	100.0	8.0

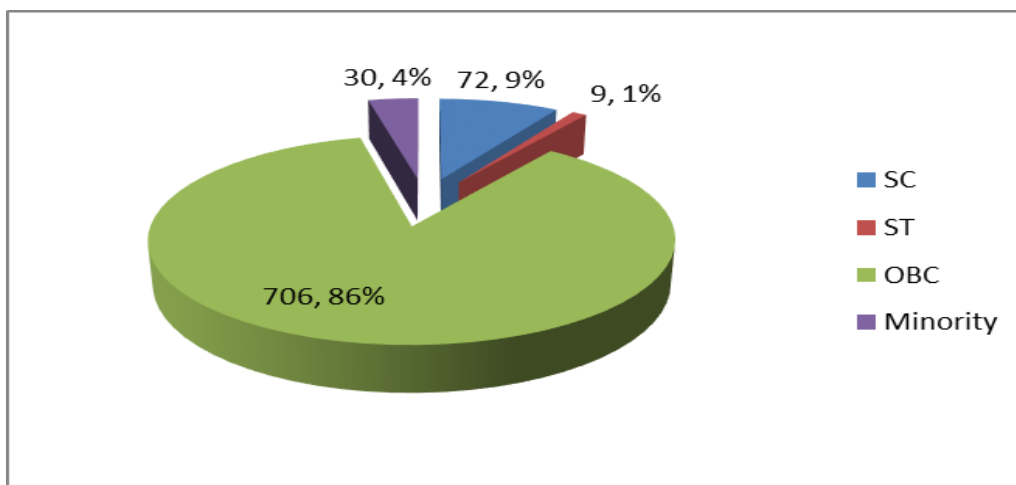


Figure 2: SOCIO ECONOMIC PROFILE

11.2.3. Out of the total 817 TGMs, only 2.1% were educated above secondary level and 16.6% had studied between 8 to 10 standard. While 38.7% were illiterates, 42.6% had studied up to 7th standard. The details are furnished in Table No: 11 and graphically represented in Fig. No: 03

Table 11: Literacy Profile of TGMs Belonging To Sample Societies

No	District	WDCS	Illiterate	up to 7th	8-10th	> secondary	Total
1	Hassan	4	66	108	23	3	200
2	Chikkamangalur	2	15	57	24	2	98
3	Kodagu	1	9	31	8	2	50
5	Mysore	3	36	66	19	1	122
6	Chamaraganagar	1	5	33	2	0	40
7	Mandya	5	185	53	60	9	307
	GRAND TOTAL	16	316	348	136	17	817
	Category wise share %		38.7	42.6	16.6	2.1	100.0

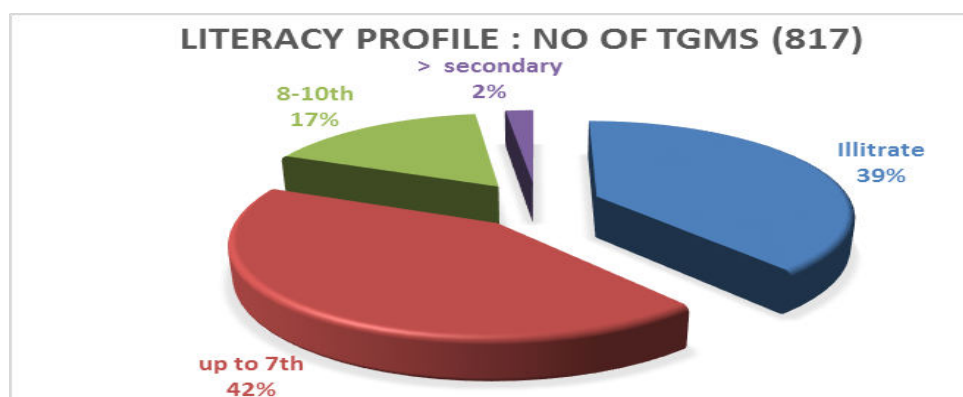


Figure 3: LITERACY PROFILE

11.2.4. Out of the 817 TGMs, 90% were between the age of 26-50 years while 6% were above 50 years of age and remaining 8% belonged to the age group of 18-25 years. The details are furnished in Table No: 12 and graphically represented in Fig. No: 04

Table 12: Age Profile of TGMs Belonging To Sample Societies

No	District	WDCS	18-25	26-50	> 50	Total
1	Hassan	4	10	171	19	200
2	Chikkamangalur	2	1	83	14	98
3	Kodagu	1	1	47	2	50
5	Mysore	3	9	101	12	122
6	Chamaraganagar	1	0	39	1	40
7	Mandya	5	12	294	1	307
	GRAND TOTAL	16	33	735	49	817
	Category wise share %		4.0	90.0	6.0	100.0

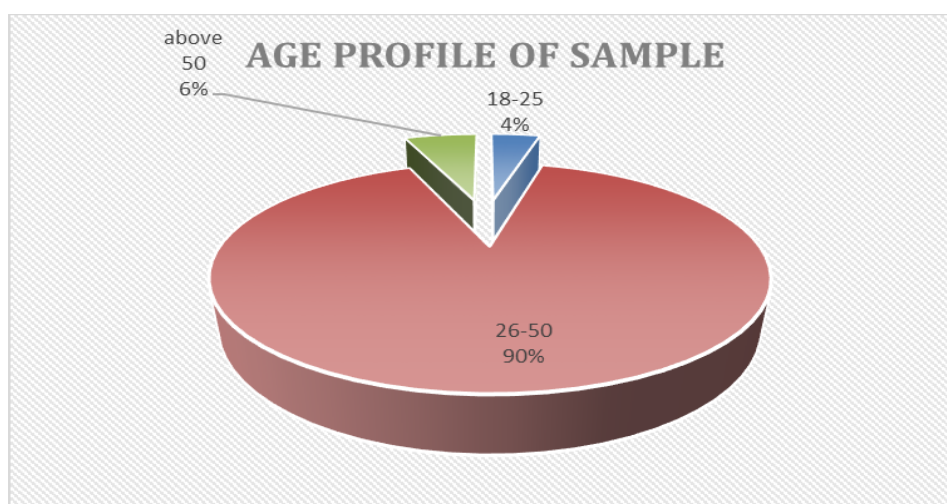


Figure 4: AGE PROFILE

11.3 Identification of TGMs, Formation of SHGs and Training of TGMs

11.3.1 The average time taken for identification of TGMs and formation of SHGs was

1 year and 20 weeks in case of the study sample. Details are furnished in Table No: 13

Table 13: Average Time Taken To Identify the TGMs and Form SHGs

Union	Districts	Taluk	WDCS	TGMs	Av. Time taken		
					Yr.	Wks.	Days
HAMUL	3	7	7	25	1	1	5
MYMUL	2	4	4	17	1	21	0
MANMUL	1	5	5	12	2	23	4
TOTAL / Avg	6	16	16	54	1	20	1

The average interval between TGM identification and formation of SHGs was almost one and half years in Mandya district (MANMUL) while it was around one year plus for HAMUL.

11.3.2 As per the action plan drawn by KMF, 14000 TGMs are to be trained during project period of 4 years. As against this, KMF has trained 10799 TGMs so far under various types of modules.

The details of achievements with reference to total target of 4 years period vis-à-vis 2 & 3 years are furnished in Table No: 14.

Table 14: Physical Progress under Skill Up gradation Training

No	Type of Training	Year wise Targets (No of persons)			Progress (No)	Achievements (%)		
		4 Yr	2 Yr	3 Yr		4 Yrs	2 Yrs	3 Yrs
a)	Chairperson, Secretary, Milk Tester, FAW	1000	600	880	866	86.60	144.33	98.41
b)	Mgmt. Committee Members	2250	1350	1980	1986	88.27	147.11	100.30
c)	Dairy Animal Management	10000	6000	8800	7212	72.12	120.20	81.95
d)	Field orientation (FOP)	750	450	660	735	98.00	163.33	111.36
	Total	14000	8400	12320	10799	77.14	128.56	87.65

All the TGMs have not been imparted training as per the action plan drawn for the project period of 4 years. The overall achievement is 77% for 4 years period (the union wise achievements ranged from 72% to 98%). With reference to the targets for 1st 2 years and 3 years, the achievements are 129% & 88% respectively.

11.3.3. The only reason for not importing training to all the TGMs appears to be non-receipt of funds and inability of the respective Unions to make further ad hoc provision for meeting the cost of the training pending release of grant from GoI.

11.3.4. The availability of funds for the scheme implementation compared of funds actually received from GoI and ad hoc/ interim provision made by KMF and / or Unions. The KMF/ Union/ WDCS decided priority for allocation of funds for a particular component/ sub component of the scheme within the overall availability of funds At their disposal and accordingly the activities were taken up. These appears to be more logically than dividing/ allocating the total available funds on pro-rata basis for all sub components.

11.4 Margin money assistance and bank linkages for purchase of animals

11.4.1 Margin money assistance of Rs.75000 per WDCS was sanctioned under the project for 15 TGMs at rate Rs.5000 per TGM. The physical & financial achievements are 28.80% & 48.00% with reference to project period of 4 years & 1st 2 years respectively. The poor progress in this regard is due to resource crunch faced by KMF as there was no release of required/ adequate funds from GoI. The details in this regard are furnished in Table No: 15.

Table 15: The physical & financial achievements with reference to project period

No	Particulars	Physical -(No of WDCS vis-à-vis TGMs)				Financial (Amt in Rs.Lakh)	
		WDCS		TGMs		4 Yrs	2 Yrs
		4 Yrs	2 Yrs	4 Yrs	2 Yrs		
1	Targets	250	150	3750	2250	187.50	112.50
2	Achievements	72	72	1080	1080	54.00	54.00
3	Achievement%	28.80	48.00	28.80	48.00	28.80	48.00

11.4.2. Out of the 16 sample WDCS, 14 had received total margin money @ Rs 75,000 each. This was rotated among 637 TGMs. This indicates that on an average 3 rotations of margin money have been completed. The details are furnished in Table No: 16

Table 16: Union wise utilization of Margin Money – Position after rotation

Union	Total TGMs	Corpus Amount (Lakhs)	TGMs covered / rotation	Position After Rotation (No & Amt)			
				TGMs assisted	Amt. (lakhs)	TGMs %	Amt.%
HAMUL	250	3.75	75	214	11.10	285	296.00
MYMUL	162	3.00	60	123	6.50	205	216.667
MANMUL	307	3.75	75	300	18.05	400	481.333
TOTAL	719	10.50	210	637	35.65	303.33	339.52

11.5 Insurance of milch animals.

11.5.1. Usually all the animals purchased in the first batch involving marginal money were insured. In case of MYMUL, Margin money was released to 19 WDCS in the 1st year & 2 WDCS in the 2nd year in Mysore district. Out of these, one WDCS each receiving margin money in the 1st & 2nd year could not insure the first batch of animals as amount was not received by the WDCS from the Union. In Kalmantidoddi WDCS (Mandya Tq), the 1st batch of animals was purchased between 06.07.2013 to 25.07.2013 while insurance policy

was obtained on 30.07.2013, thus the risk commenced only after 5 – 25 days from purchase of animals.

11.5.2. The insurance did not cover transit insurance and PTD risk. There was time gap between purchase of animal and providing actual insurance cover to the animals. In case of MYMUL, the insurance amount was not released along with the margin money in all the 4 WDCS. The time gap ranged from 2.5 - 19 months. The details are furnished in Table No: 17

Table 17: Details regarding insurance of milch animals

WDCS	Taluk	District	Dates of Release of amount		Time gap (yy, mm & dd)
			Margin money	Insurance	
Lakshmipura	Piriyapatna	Mysore	03.01.2012	25.07.2012	00 06 06
Arakerekoppalu	K.R.Nagara	Mysore	19.12.2012	29.06.2013	00 06 10
KG Halli	Hunsuru	Mysore	26.03.2012	08.06.2012	00 02 14
Santhinagar	Kollegala	CH Nagara	19.06.2012	13.12.2014	01 06 26

11.5.3 The period of insurance cover was for 3 years period. Thus, the animals were not insured for the entire period of their productive life.

11.5.4 Out of 81 sample TGMs, 80 responded to the questions pertaining to insurance of animals. Out of responded TGMs, 60 TGMs had insured their animals. The remaining 20 TGMs had not insured their animals. These 20 TGMs happened to be the beneficiaries of second batch of margin money who were not eligible for receiving the insurance premium amount. Under the scheme there is a cap in regard to availability of insurance premium and only 15 TGMs per WDCs are considered as eligible for receiving insurance premium amount.

11.5.5 The animals which were purchased in subsequent batches with margin money assistance were not insured. The animals purchased involving institutional finance are generally insured. However, 4 TGMs who had availed loans from DCCB (1), RRB (2) & Vijaya Bank (1) had not insured the animals. One TGM who had resorted to private borrowing had not insured the animal. The remaining 15 TGMs who had availed loan from SHGs did not insure the animals. The details of the instances where animals were not insured are furnished in Table No: 18

Table 18: Instances where animals were not insured (List of TGMs with addresses)

No	Name of TGM	Linkage	District	Taluk	WDCS
1	Dakshayani	HDCC Bk, Hassan	Hassan	Hassan	Nidudi
2	Sakamma	CKGB Besagarahalli	Mandya	Maddur	Gudidoddi
3	Vasanthamma	CKGB Besagarahalli	Mandya	Maddur	Gudidoddi
4	Nethara	Vijaya Bank (G Loan)	Mandya	Mandya	Kalamantidoddi
5	Bhagya	SHG	Kodagu	Somavarpet	Handli
6	Muttamma	SHG	Mysore	Periapatna	Lakshmipura A
7	Lakshmi	SHG	Mysore	K.R.Nagara	Arakere Koppalu
8	Renuka	SHG	Mysore	K.R.Nagara	Arakere Koppalu
9	Nethra	SHG	Mandya	Pandavapura	K G Koppalu
10	Gowramma	SHG	Mandya	Pandavapura	K G Koppalu
11	Lakshamma / Nag	SHG	Mandya	Srirangapatana	Garakahalli
12	Lakshamma / KG	SHG	Mandya	Srirangapatana	Garakahalli
No	Name of TGM	Linkage	District	Taluk	WDCS
13	Bhagyamma	SHG	Mandya	Srirangapatana	Garakahalli
14	Ningamma	SHG	Mandya	Srirangapatana	Garakahalli
15	Ashwani	SHG	Mandya	Mallvalli	K Narayanapura
No	Name of TGM	Linkage	District	Taluk	WDCS
16	Shantamma	SHG	Mandya	Mallvalli	K Narayanapura
17	Lakshamma	SHG	Mandya	Mandya	Kalamantidoddi
18	Menakashi	SHG	Mandya	Mandya	Kalamantidoddi
19	Shivarathanamma	SHG	Mandya	Mandya	Kalamantidoddi
20	Jayalakshmi	Private borrowing	Mandya	Maddur	Gudidoddi

11.6 Impact / Effectiveness of Training and awareness programme

11.6.1. The training / awareness programmes were found to be useful and effective in capacity of building of TGMs. The TGMs have been maintaining the animals by adopting good management practice (GMP).

11.6.2 The TGMs have become aware about purchase of CB cows and their insurance. However, for insurance they look forward to some arrangement whereby the insurance is possible at cheaper rate and the procedure involved is user friendly.

11.6.3 The TGMs consider dung as an important source income / manure for their land.

11.6.4 The feeding practices have improved with inclusion of supplementary concentrate feed, mineral mixture (power & brick form), leguminous fodder, azolla, enriched / fortified dry fodder etc.

11.6.5 There was general improvement in health & nutrition of the family members. They were confident about protecting themselves and searching necessary legal / policy help in case of need.

11.6.6. The duration & pedagogy of the programme were found to be adequate and none of the TGMs suggested any change in this regard.

11.7 Effectiveness of Methods of Training

11.7.1 The TGMs were satisfied about the present training arrangements (duration and method).

11.7.2. Training is imparted in a professional manner by the KMF's two training establishments at Mysore and Bangalore which are equipped with modern facilities.

11.8 Constraints of Financial flow of Margin Money and Bank loan to SHG members

11.8.1 The initial margin money corpus per WDCS is for 15 TGMs against the stipulated strength of 40 TGMs. The Unions have identified WDCS wise TGMs through a benchmark survey conducted for the purpose and finalized WDCS wise lists. These lists have more than 40 TGMs (ranging from 40 to 89). Further, some of the Milk Unions / WDCS have proposal to annex additional TGMs to the existing lists (10-15 or so). Each of the TGM desired to be first in the queue for availing the margin money assistance. Since, the corpus amount is limited (say sufficient for 15 TGMs), the WDCS cannot provide margin money to all at a time. Hence, the TGMs who are reluctantly required to wait for their turn (till replenishment of margin money corpus through recovery of installment for further rotation) feel dissatisfied. Nonetheless, all the decisions pertaining to selection of TGMs are taken democratically by the WDCS. While deciding priority, various factors like poorer, needy etc are also taken into account. Constraints, if any, are internal and can be very well taken care of through financial counselling.

11.8.2 The operation of margin money differs very widely from WDCS to WDCS. Some WDCS prefer to disburse the margin money only in batches of 15. Hence, they wait for almost one year for full repayment of the 1st batch and then disburse the amount to 2nd

batch. In the process, the recovery amount received every month remains unutilized for 10-11 months. However, most of the WDCS consider disbursement of margin money to one or two TGMs every month i.e. as soon as the total recovery during the month is more than the requirement of one TGM.

11.8.3 In view of the foregoing, there appears to be no constraints of financial flow of margin money per se. There is a need for exchange of good practices among the WDCS for adoption. Some of the case studies included under annexure F indicate better practices followed by the WDCs in regard to rotation of margin money.

11.8.4 A lot needs to be done in respect of bank linkages. This is weakest area and visible effort on the part of the implementing agency to ensure flow of the bank loan are lacking. Most of the TGMs have sourced balance funds required for purchase of animal on their own efforts. There was no hand holding support on the part of the WDCS. Exclusive SHGs were not formed for covering all the TGMs. The TGMs happened to be members of some or the other existing SHGs and they continued to be the members even after their inclusion under STEP Phase-VIII. By and large, exclusive NANDINI SHGs were formed covering those TGMs who were not at all members of any SHG. In absence of conceptual clarity in this regard, WDCS felt it OK so far as the TGM is member of some or the other SHG and did not ensure that each of the TGMs is covered under exclusive NANDINI SHG. To that extent the purpose of providing bank linkage did not work satisfactorily. Even in case of NANDINI SHG, the TGM members did not have easy access to credit and the WDCS did not play much role in ensuring that the TGMs get hassle free financial assistance from institutional sources. The WDCS / Unions felt that their role ends once margin money is disbursed. The TGMs sourced the funds mainly from SHGs followed by Banks. For bank loan, TGMs approached the bank individually.

11.8.5 Out of the total of 81 sample TGMs, 62 responded to question on bank linkage. The details of various sources tapped by TGMs are furnished in Table No: 19.

Table 19: Link agencies for financial assistance

Particulars	Bank loan	SHG loan	Private loan	Own source	Total
No of TGMs	16	38	7	1	62
% to Total	25.89	61.29	11.29	1.61	100.00

11.8.6 It is seen that 26% of TGMs were required to approach the bank in their individual capacity. These TGMs reportedly faced lot of constraints in availing bank loan. In the first place the financial institutions do not entertain the TGMs and orally inform them that the bank do not sanction dairy loans due to overdue/ NPAs under dairy loans, the other borrowers from the TGM's village are defaulters, they demand collateral security, land mortgage etc. While around 13% of TGMs have neither received the assistance from Bank nor SHG and as such 11% were forced to approach private money lenders who charged exorbitant rate of interest. Due to various interventions under the project, the additional / extra courage and confidence developed by the TGMs to take the risk of private borrowings, even with pledge of gold may be considered as "Blessing in disguise". However, it has its own disadvantages and the solution lies in ensuring proper bank linkage (TGMs preferred to offer security of gold ornaments over that of the charge on their land).

11.8.7 It will be desirable if exclusive NANDINI SHGs are formed covering all the TGMs belonging to a particular WDCS. Thus, there will be minimum two such SHGs per WDCS. The number of SHGs per WDCS will depend on total TGMs and for a maximum of 20 TGMs, one SHG will be required to be formed. The WDCS should introduce such SHGs to financial institutions and hold interface with them.

11.8.8 It may be ensured that the margin money is disbursed only after TGMs have firm arrangements for balance amounts required for purchase of animal. The WDCS may obtain reasonable proof / documentary evidence about such arrangement. Incidentally, MYMUL has already proposed similar arrangement on the above lines as advocated by KMF & a declaration is obtained on Rs.50/- Non-judicial stamp paper.

11.9 Amount of Margin money and Loan vis-à-vis Recovery there of

11.9.1 Out of the total of 81 sample TGMs, 11 TGMs who did not receive margin money belonged to Machenahalli (Chikkamagalur dist) & Handli (Kodagu dist) WDCS. These two WDCS had not received the margin money. There was rather inadequate response from 8 TGMs, who could not give full & appropriate details about certain aspects like margin money, quantum of bank loan, additional margin etc. required for meeting the balance amount for purchase of animals. Such a response from respondents is not uncommon particularly considering their literacy/awareness level and socio-economic background. The details about the total cost of animals, the financing bank and loan amount availed by them etc. could not be easily and correctly obtained from the 8 TGMs

during the course of personal interview. The TGMs did not have any record about the same except margin money amount, the record of which is available with WDCS. Hence, analysis of data were made excluding these TGMs. i.e. pertaining to 62 respondents. The aggregate cost of 62 CB cows purchased by TGMs was Rs.22.36 lakhs (avg cost Rs.34000). The above cost was sourced from margin money (Rs.3.40 lakh), SHG loan (Rs.8.36 lakh), Bank loan (Rs.4.85 lakh), Private loan (Rs.1.40 lakh) and own source (Rs.0.17 lakh). The balance requirement of Rs.3.18 lakh was brought in as additional down payment by 28 TGMs. The details of sourcing of funds by TGMs are furnished in Table No: 20.

Table 20: Sourcing of funds for purchase of animal by sample TGMs

No	Particulars	Margin money	SHG loan	Bank loan	Private loan	Own source	Addl margin	Total
1a	No of TGMs	62	38	16	7	1	28	
1b	% to Total	100.00	61.29	25.81	11.29	1.61	45.16	
2a	Amt (Rs lakh)	3.40	8.36	4.85	1.40	0.17	3.18	21.36
2b	Avg / TGM	0.05	0.22	0.30	0.20	0.17	0.11	0.34
2c	% Share	15.92	39.14	22.70	6.55	0.80	14.89	100.00

11.9.2 It will be seen from the above table that as many as 28 TGMs were required to bring additional margin ranging from 2000 to 36000 in absence of adequate linkages. The avg amount per TGM works out to Rs.11000.00. The majority of TGMs had borrowed from SHG followed by borrowings from banks and private lenders. As regards quantum of assistance, the same was highest in case of banks followed by SHG and private lenders.

11.9.3 The recovery of margin money and loan obtained by the TGMs from various sources has been well above 75%. The exact recovery percentage of margin money as also bank loan under SHG bank linkage was not available. However, in case of margin money as also loans under bank linkage program, bad and doubtful cases were almost negligible. The reasons for delayed recovery or non-recovery in such a few cases were death of the TGM or death of animal. These reasons are beyond the control. In some cases the recovery was delayed during the nonproductive (the animal being dry or dry pregnant) period in case of TGMs who did not have any other source of income to tide over the nonproductive period of animal. However, in all such cases, the WDCS were quiet confident to recover the outstanding amount of margin money from the TGMs in due course. A few cases of willful default were also reported. WDCS are ceased with the problem and hope to recover the margin money from

such TGMs also. The recovery percentage in case of margin money is the highest followed by SHG loan and bank loan.

11.10 Impact of Margin Money and Rotation Aspects

11.10.1 Amongst the various scheme interventions, Margin Money has proved to be the single most factor and main driving force in creating maximum interest for the scheme. It is the margin money which motivated the TGMs to induct animals although they have to face lot of difficulties in arranging balance requirement towards cost of animal. The total scenario at the level of TGM family as also the WDCS changed after induction of animals. The myth that high yielding animals are rather difficult to rear / maintain and are also susceptible to diseases has since been reduced. The TGMs have experienced the advantages / merits of owning high yielding animals and have developed confidence in rearing such animals to increase their income levels. Due to this, the population of high yielding animals (CB Cows) is increasing in the jurisdiction of WDCS

11.10.2 As stated earlier, the operation of margin money differed widely from one WDCS to another in terms of efficiency of rotation. Still most of the WDCS have been to cover all TGMs belonging to that WDCS. So far 89% of TGMs have been covered. Out of the remaining 11% TGMs, some of TGMs do not wish to avail the benefit for their own reasons. The remaining TGMs who are yet to receive their first round of assistance will be covered very shortly. Some WDCS have already covered all TGMs once under the 1st round and have suspended further operation of margin money amount. They are awaiting instructions from Unions as to whether 2nd dose of margin money can be given to TGMs who have already availed the assistance under 1st round. Some WDCS have already commenced providing 2nd round of assistance to its TGMs.

11.10.3 Depending upon the availability, margin money was given @ Rs 5000 per TGM. After internalisation of one of the suggestions emerging from evaluation of the phase VII by Technical Consultant Services Organization of Karnataka (TECSOK), the margin money amount is raised to Rs 10,000 per TGM. The repayment percentage was almost 100% and in very rare cases, the recovery is delayed for various regions. In case of Arekere Koppalu WDCS (Mysore district), the society has imposed strict restrictions on its members particularly in light of the recent bifurcation of the society into two societies. The WDCS is sanctioning margin money only to those women who undertake to pore the milk to the society although they have become members of other society after bifurcation. Thus, the WDCS take

adequate care of recovery of margin money. However, the TGMs of Beechenahalli WDCS (H.N.Pura taluk of Hassan dist) who obtained the margin money from 05.12.2014 onwards have not repaid the margin money. The 24 TGMs of earlier batches had repaid the amount in full as per the schedule. While drought was one of the reasons indicated in general by all WDCS for non-repayment, the Beechenahalli WDCS could not any convincing reason. Such phenomenon was not observed in case of other WDCS.

11.10.4 As against 719 TGMs (89%), 637 were helped by animal induction. Amongst various scheme interventions marginal money has proved to be the single factor and main driving force in creating maximum interest for the scheme. It is the margin money which motivated the TGMs to induce animals although they have to face lot of difficulties in arranging the balance amount required towards cost of animal. The total scenario at the level of TGM family as also the WDCS changed after induction of animals. The margin money positively triggered the process of individual economic development both at the level of TGM and the WDCS.

11.11 Internal lending among members of the Groups

11.11.1 The SHGs did not have easy access to credit. However, the funds generated internally have been rotated among the members.

11.11.2 The recovery of loans given by SHGs to its members was almost 100% in most of the cases.

11.12 Role of Mahasanghas and Mahamandalas

11.12.1 The mahasanghas & mahamandalas were found to be not active and their presence was not felt at field level. As such they did not play any role for resolving the bank linkages as also any other problems faced by the SHGs of WDCS.

11.12.2 None of the WDCS or TGMs made a mention about any help provided / offered to them by Mahasanghas & Mahamandalas.

11.13 Increase in Milk procurement after formation of STEP Phase VIII.

11.13.1 The No of pourers vis-à-vis Milk procurement increased after formation of STEP Phase VIII groups. The aggregate procurement of the sample WDCS increased from base level of 6320 to 10597 Ltrs / day (68% increase). In Hassan dist, the increase in number of pourers as also procurement quantity was the highest. The details are furnished in Table No: 21

Table 21: Union & District Wise Increase in Milk Procurement after Group Formation

Union / District	No of pourers	Procurement lts / day	avg /pourer
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	Pre	Post	% increase	Pre	Post	% increase	Pre	Post
Hassan Dist	123	366	197.6	982	2532	157.8	8.0	6.9
Chikkamagalur -Dist	164	203	23.8	1320	1650	25.0	8.0	8.1
Kodagu-Dist	80	87	8.8	368	415	12.8	4.6	4.8
HAMUL TOTAL	367	656	78.7	2670	4597	72.2	7.3	7.0
Mysore -Dist	135	215	59.3	1200	1750	45.8	8.9	8.1
Chamarajanagar-Dist	25	50	100.0	280	550	96.4	11.2	11.0
MYMUL TOTAL	160	265	65.6	1480	2300	55.4	9.3	8.7
Mandya-Dist / MANMUL	290	492	69.7	2170	3700	70.5	7.5	7.5
Grand total	817	1413	72.9	6320	10597	67.7	7.7	7.5

11.14 Infrastructure (Milk Tester, Weighing Scale) & Vermicompost Units.

11.14.1. Out of the 250 WDCS, 166 (66%) societies got the benefits of the Milk-o- tester while 156 (62%) were given electronic weighing scale. For Vermicomposting units grant was given to 113 (45%) societies @ Rs 5750 per WDCS to be given to one TGM/Society. Accordingly, the WDCS in turn passed on the amount to democratically selected TGMs for construction of Vermi-compost units. Most of the vermicompost units were found to be not in use. As such none of TGMs really felt about its distribution to a particular TGM. Out of the sample 16 WDCS, three WDCS had set up vermi compost units. All the three vermi compost units were visited. Out of these only one unit was functioning. Water scarcity was one of the main reason for not operating the vermi compost units. Besides water scarcity, one of the TGMs, was not able to continue with the vermi-composting activities as she was not able to handle the work load in absence of adequate family labour force.(her son had left home for higher studies in distant city/ place) in other case, the TGMs had constructed the unit on her agricultural land which was .located far away from her dwelling/ cattle shed. While she indicated that transport of dung from cattle shed to her field is not a problem, the main reason for non-use has been severe water scarcity faced by her. Hence, it is necessary to ensure that the TGMs has adequate availability of water and space near her cattle shed/ dwelling as also required capacity to carry out the activity on a continuous basis on her own or with family labour and in absence of family labour she should be in a position to hire labour.

11.14.2 The financial progress under the above 3 subcomponents is 62% & 103% with reference to Targets for 4 & 2 years. The details of Financial Progress is furnished in Table No: 22

Table 22: Financial Progress under EMT, DWS & Vermicompost Units

No	Component	Target (Rs.Lakh)		Progress (Rs.Lakh)	Achievements (%)	
		4 Yrs	2 Yrs		4 Yrs	2 Yrs
1	Electronic Milk Tester	50.00	30.00	33.20	66.40	110.67
2	Weighing Scale	30.00	18.00	18.72	62.40	104.00
3	Vermicompost	14.37	8.63	6.50	45.23	75.32
	Total	94.37	56.63	58.42	61.91	103.16

11.15 Benefits of Margin Money, Bank Linkage, Equipment & Vermi compost units

11.15.1. TGMs were quite satisfied with margin money. However in absence of proper bank linkage for loan, they were put to lots of hardship for mobilizing the balance amount. Further, due to constant increase in prices of the milch animals, the situation became worse as the difference between cost of animal and margin money showed increasing trend. As a result of this, there was a uniform request from each and every TGM to increase the quantum of margin money from present level of 10000 to at least 15,000 per TGM.

11.15.2. As regards bank linkage the TGMs, felt totally helpless. However, they were able to meet their requirements at the cost of unfavourable terms & conditions of loans (e.g. lower quantum of loan than their actual requirement, higher rates of interest, higher amount of additional down payment over and above the margin money etc).

11.15.3. Although the equipments were very useful for correct analysis and weighment of milk, TGMs hardly had any opinion about the same. Similar is the case with vermi compost units. Most of vermicompost units were not in use for various reasons. However, TGMs were very much convinced about the benefits & usefulness of equipments and vermicompost units. Incidentally, vermi compost unit happens to be technically the most efficient or effective intervention and in principle is justified. But in this particular context it failed. There is every chance that it will prove to be appropriate if the unit is considered based on felt need with added financial stake of the TGM. The intervention perhaps lacked motivation and contribution of the stakeholder, the TGM.

11.16 Improvement in socio-economic Status

11.16.1 There is improvement in the socio economics status of the TGMs to some extent. The various important areas where improvement was reported by TGMs are discussed below.

a) Increased Annual Income: Out of the 81 sample TGMs, data on pre & post STEP annual earnings in respect of 61 TGMs were analysed. (The response received from remaining 20 TGMs was considered to be rather inappropriate and was considered as outlier response). The overall average annual income of TGM family from all sources increased by 150%.

The Union and District wise details are furnished in Table No: 23 & 24

Table 23: Annual earnings (Rs.lakh) of TGMs – Pre & Post STEP

S No	Union	TGMs (No)	Pre-STEP	Post-STEP	Increase %
1	HAMUL	17	0.28	0.62	121.43
2	MYMUL	19	0.52	1.41	171.15
3	MANMUL	25	0.95	2.25	136.84
	Total	61	0.38	0.95	150.00

Table 24: District wise annual earnings (in Rs) Pre & Post STEP

District	Hassan	C magalur	Kodagu	Mysore	C Nagara	Mandya
TGMs (No.)	10	3	4	14	5	25
Pre STEP	28200	20000	35000	51750	65000	30240
Post STEP	67100	50000	59100	146678	126800	60680
Growth in %	138	150	69	183	0095	117

NB: In case of Post STEP income, on an average, income to the extent of Rs 20300 is exclusively as a result of induction of one crossbred cow under STEP Phase VIII

b) Increased home milk consumption: It was observed that the sample TGMs as also control group respondents did not purchase milk for family consumption and the same was found to be directly proportional to the captive milk production. In case of sample TGMs, the average daily milk consumption was 1.56 liters (76 responded out of 81) while it was 1.11 liters in case of control group respondents (28 out of 30). As the milk production increased in case of TGMs, the family consumption was 71% higher than the control group respondents. Thus, the families from low socio economic background had better / improved home milk consumption.

c) Improvement in dwelling units: Most of TGMs indicated that they have made / proposed improvements in their dwelling units. Out of the 81 sample TGMs, the dwelling units of 79

TGMs were classified into RCC, Tiles & Huts category based on the response received from them. The dwelling units of 6% TGMs had RCC, 73% Tiles & remaining 21% Huts.

d) Toilets facilities in all houses: Out of the 81 samples, 73 (90%) had toilet facility in their dwellings.

e) Increased investments for better agricultural productivity: Due to additional captive availability of handy cash with TGMs, they were able to incur expenditure on critical inputs like improved seed, fertilizer etc. which apparently lead to increase in their overall agricultural income.

f) Increased household expenses: TGMs indicated that in general, their household expenses on certain items like health, clothing, social obligations etc increased. In particular, they were sending their wards for higher education with or without union scholarship scheme even at the cost of loosing availability of family labour for agriculture and allied needs. Amongst all the above items, increase in entertainment expenses (purchase of TV and cable connections) was most conspicuous and almost all TGMs indicated that annually, they spend not less than Rs2000 on cable connection.

TGMs indicated that they could afford the increased expenditure on the above items only because of increase in their assured and regular income level.

11.17 Cost benefit analysis under the project:

11.17.1 All the TGMs indicated that the dairy farming has been beneficial to them under the present circumstances. In view of door step delivery of services like AI, health care, feed, marketing etc coupled with reasonably remunerative milk prices due to incentives offered by Government of Karnataka over and above the Union procurement prices, they are able to sustain the activity.

11.17.2 Based on the input and output prices obtained from TGMs during the course of field study, the income & expenditure statements are prepared in respect of 45 TGMs and the same are available in digital form. It is observed that all TGMs have positive income during each of the year from 2011-12 to 2014-15. A representative cost benefit analysis is prepared taking into account average figures in respect of cost of animal (avg of 62 TGMs), milk price (weighted avg after rounding off for different periods in the respective years of MANMUL), feed consumption, feed price and other expenses on lump sum basis. The details are furnished in Table No: 25.

Table 25: Income & Expenditure Statement for Dairy Activity (CB Cow)

Particulars	2011-12	2012-13	2013-14	2014-15
I. INCOME				
Milk (Ltrs)	2400	2400	2400	2400
Rate (Rs/Ltr)	18.00	19.00	21.00	22.00
Income (Rs)	43200	45600	50400	52800
II. EXPENDITURE				
Feed (Kg / year)	1200	1200	1200	1200
Rate (Rs/Kg)	11.00	15.00	16.00	15.00
Feed cost (Rs)	13200	18000	19200	18000
Fodder cost (Rs)	7000	7000	9000	11000
Insurance (Rs)	800	800	800	800
Vet. & breeding	750	1000	1000	1500
Overheads (Rs)	1000	1000	1000	1200
Expenditure (Rs)	22750	27800	31000	32500
Surplus (Rs)	20450	17800	19400	20300

Based on the income expenditure statement indicated in the above Table, Benefit Cost Ratio (BCR) has been worked out using discounted cash flow technique developed by Economic Development Institute (EDI), World Bank Washington DC and Internal Rate of Return has also been worked out for the investment. As per the standard practice followed/adopted for all agricultural projects the BCR is worked out at 15% discount rate. The results are as under.

Benefit Cost Ratio (BCR) at 15% discount rate - 1.24

Present worth (PW) of benefits at 15% Discount Factor (DF) - RS 135422

Present worth (PW) of cost at 15% Discount Factor (DF) – Rs 109377

Net Present worth (NPW) of Benefits at 15% Discount factor – Rs 26045

Net Present worth (NPW) of benefits at 50% Discount Factor (DF) – Rs 8620

Since the NPW of benefits at 50% is positive IRR is above 50%

The details of BCR and IRR are furnished in Table No. 26

Table 26: Cost Benefit Analysis of Dairy Activity under Step Phase VIII Scheme

Particulars	2011-12	2012-13	2013-14	2014-15	Total
I. (a) Fixed / capital cost	34000				
(b) Recurring costs	22750	27800	31000	32500	
(c) Total costs	56750	27800	31000	32500	
II. Total Benefits	43200	45600	50400	52800	
Net Benefits	-13550	17800	19400	20300	

Disc. Factor at 15%	0.87	0.756	0.658	0.572	
PW of Cost at 15%	49373	21017	20398	18590	109377
PW of Benefit at 15%	37584	34474	33163	30202	135422
NPW of Benefits at 15%	-11789	13457	12765	11612	26045
NPW at 15% =	PW benefits less PW costs =				26045
BCR at 15%	PW benefits divided by PW costs =				1.24
Disc. Factor at 50%	0.666	0.444	0.296	0.197	
NPW of benefits at 50%	-9024	7903	5742	3999	8620
IRR	>50%				

11.18 Achievements of objectives

11.18.1 By and large all the objectives set under the project have been achieved except easy access to credit.

11.18.2 The TGMs are more than convinced about theoretical usefulness of various aspects such as proper feeding of animals, alternative source of increasing availability of leguminous feed, proper use of byproducts etc. However there is a need for further extension and follow up measures to ensure that these are put in to practice on a regular and continuous basis. Nonuse of vermin compost units, lack of cultivation of azolla & leguminous green fodder, enrichment of dry fodder etc are the examples in this regard.

11.19 Validity of training under STEP Phase VIII

11.19.1 All the components of training under STEP Phase VIII are very much valid as focused attempt is made to ensure that the trainings get crystallized into action leading to additional source of income.

11.19.2 In case of the control group respondents, they had received the training in one or two components, Dairy Animal Managements (DAM), in particular. Out of the 30 respondents only 10 had received training whereas in case of TGMs the coverage is full. Out of the 10 control group respondents who received training, 3 (one each) were trained in Clean Milk Production (CMP), SHG training and Chairperson & FOP (the respondent happened to be Chairperson of WDCS) while the remaining 7 received DAM training. The milk Unions routinely impart DAM training to its members. Although, the control group respondents attended the training in the capacity of society member, the impact is not rather visible as it did not necessarily result into addition / induction of high yielding milch animals to their existing herd. In case of control group, out of the 30 only 6 (20%)

respondents had availed loan for purchase of CB cow (5 SHG loan & 1 Canara Bank loan). They were continuing with their existing milch animals. Whereas in case of TGMs almost all have purchased CB cows and increased their milk production capacity.

11.20 Measurable & non-measurable achievements of project objectives

11.20.1 Under the Phase VIII of the programme, eligible TGMs have been identified, trained and mobilized in formation of rural Women Dairy Co-operative (WDCS) as also Self Help Groups (SHGs). These TGMs have taken up dairying activity on economic scale with support services provided by the WDCS. The day to day affairs of the society are well managed by the women, which has resulted into confidence building and generating of leadership qualities. Thus, most of the objectives are achieved. The grey area is easy access to credit where concerted efforts are necessary on part of implementing agency. A dedicated team to provide hand holding support to SHGs for ensuring sustainable relationship with banks is very much needed.

11.20.2 The measurable objectives in terms of physical and financial progress have been since been discussed in earlier paragraphs / chapters. The non-measurable achievements are discussed below

- i. As the saying goes, “Charity begins at Home”, TGMs as a parent are not favouring male children at home and ensure that their spouses also fall in line. They are confident that their girl children will achieve equal success if equal opportunities are extended to them. As such proper care, attention and nutrition to girl children are considered by them as equally important.
- ii. None of the TGMs, in general observed to be in favour of sex determination during the pregnancy of her own or others.
- iii. The TGMs do feel that consultations with the girl children are necessary at the time of marriage at least about their to-be partners.
- iv. In principle, TGMs do oppose dowry, both demanding for it or giving it. However, they were somewhat not very successful in case of latter and diplomatically did not wish to comment on the same.
- v. The TGMs confirmed that men folk do extend helping hand to ease their load of house hold chores, in general and the additional load due to induction of dairy animals, in

particular. This is also true in case of family emergencies like sickness of family members. In such period of times, by and large, it is ensured that the kids, particularly, the girl child's school attendance is not adversely affected. This is also equally true when it comes to work under difficult and dangerous conditions. Under such circumstances, the men folk are also with them.

vi. With the income from Milk sale at their disposal, TGMs can now afford to spend on basic expenses for their families including themselves. The data for expenses in respect of 56 TGM families were analysed. The expenditure per family ranged from Rs.11,000 to Rs.1,28,000 (average Rs.46000) per year. Incidentally, TGMs felt that medical expenses under certain circumstances were not possible for them if additional income source from milk was not available to them.

vii. After implementation of STEP Phase VIII, TGMs have developed confidence to some extent in the various decision making processes and they receive due respect in this regard. This is more conspicuous in case of office bearers of the WDSCS. Passage of time will perhaps lead to more number of TGMs getting the opportunity to shoulder the responsibilities of office bearer on rotation basis and their decision making power and respect is expected to increase further.

viii. The TGMs are reasonably more assertive now and not necessarily be in agreement with elders / head of the family in each and every matter unless disagreement does not lead to discord in the family which may prove detrimental to internal peace in the family.

ix. The TGMs felt that they will not tolerate physical and mental abuse by their own family in their own houses as also any harassment (in the form eve teasing, body groping, objectionable remarks etc) outside the home as they have become aware about their legal rights and visits to police stations have given them confidence in seeking assistance from source/s concerned. (Although this is the first step for them, in near future they may also resort to use IT based solutions like help lines, toll free numbers etc.)

x. They give a lot of importance to education and accord priority for sending their wards (both male & female) to School as also Higher Education even if it means physical and financial hardships to them. Some of the TGMs expressed that sending their wards for higher education means more hardships for them in carrying out certain agricultural /

dairying operations. On one hand, they are forced to reduce / suspend temporarily certain activities in absence of adequate / required family work force while on the other, they are not able to expand their agricultural and dairying activity due to diversion of financial resources for education. At the same time, they know fully well that such expansion / investment at the cost of education will lead to higher income for their family. Under such circumstances, they preferred to choose long term gain through education rather than temporary gain from agriculture / dairy

xi. In view of the foregoing, there appears to be a slow and steady emergence of culture where women and men, girls and boys are treated and respected equally for a peaceful and prosperous co-existence.

11.21 Internalizing the suggestions of TECSOK

11.21.1 The KMF has accepted the first suggestion to increase margin money and has advised the WDCS to consider higher margin money at Rs.10000 per TGM. WDCS are now releasing the margin money to TGMs at the revised rate.

11.21.2 The implementing agency has not so far made any progress under the second suggestion pertaining to Skill Oriented Training Programmes in Income Generating (IG) activities other than dairying. It appears that implementing agency is perhaps awaiting suitable separate / additional /specific / extra budgetary provision under STEP at the level of Central Govt.

11.21.3 The implementing agency has accepted, in principle the third suggestion to revise the prices of equipments based on the actual market prices. This may require revision in sanctioned / approved project cost. Alternatively or in the meantime, KMF can very well release higher amount for these subcomponents against the provision under contingencies / overriding cost in absence of revised budget. At present, the unions are releasing the amount to WDCS as approved under STEP Phase VIII and the balance cost is met by the WDCS from their own sources.

11.21.4 As regards the last (fourth) suggestion, the implementing agency looks forward to timely release of funds by Government of India (GOI) and notes that it is necessary to put in

place the monitoring mechanism by commencing concurrent evaluation immediately after first year of implementation to enable GOI to release the funds in time.

11.21.5 GOI may like to consider/take a call on the relevant issues mentioned above.

Chapter 12

Limitations and constraints in the Evaluation Study

12.1 At the WDCS level classified / separate data are not maintained on physical and financial aspects of various components covered under STEP Phase VIII scheme. Due to this, difficulties were experienced for culling out of data on certain aspects relating to the study

12.2 The TGMs as also control group respondents during course of interview could not recollect correct details about different questions posed to them. Hence, for the purpose analysis, some of the responses were considered as outliers and were not considered for analysis. Wherever possible data cleaning was done.

12.3 The WDCS are not maintaining separate accounts either at bank level or the WDCS level for the amounts received by them under the project. Most of the WDCS credit the amount in single bank account.

12.4 In case of margin money, since it is perpetual fund, there is utmost need to maintain a separate account. The WDCS is unaware about the total amount of margin money outstanding with the TGM at any point of time. To know this, they have to sum up the outstanding against individual TGMs. There is no way to cross check whether the margin money balance with the society and the amount outstanding equals to at least Rs.75000/- if not more due to earning of interest. In any case the accent is on cash transactions.

12.5 There is no uniform method of accounting and book keeping in case of margin money amount.

12.6 There is lack of conceptual clarity at various levels while implementing different components of the scheme.

12.7 The acknowledgments towards receipts of various benefits by the TGMs is either not obtained at all or the same is obtained on loose sheets of paper without resorting to proper filing.

Chapter 13

Reflection and conclusions

13.1 The evaluation team did not find / observe any deviation in respect of selection of TGMs. As per the project design, physical coverage was limited to 40 TGMs and based on this, physical and financial provisions were made under various components / subcomponents of the project. However, out of the 16 sample WDCS, only 4 (Mysore-1, Chamarajanagar-2 & Mandya-1) i.e. 25% had 40 TGMs each. The number of TGMs in case of remaining 12 WDCS ranged between 41 to 79. In the broader socio-political context, this could be treated as all right. However, this has caused lot of heart burning among the TGMs, in general, as everybody desired to receive and share the benefits equally. Provisions made under certain sub-components required lot of rationing at the level of WDCS. Examples in this regard are Vermi-compost unit (1 TGM), Feed for CB calves (10 TGMs), Provision of fodder seeds (15 TGMs), Insurance (15 TGMs), field orientation programme (3 TGMs of which 2 office bearers) etc. In case of margin money also each TGM wanted to be first in the row / queue. However, in the matter of decision, all the decisions were taken unanimously in most democratic and logical way. Thus, although there was no complaint about who received which benefit and why, the TGMs wanted to have more provisions for covering all the TGMs under any particular sub-component. Added to this, some of the unions / WDCS intend to expand the existing list of TGMs and add the left out eligible women as TGMs. This is likely to aggravate the problems already being faced by WDCS. It will be advisable to freeze the list of TGMs at some level after receiving objections in this regard and initial look in period is over. The WDCS may not be bifurcated during the project period or the TGMs who are required to accept the membership of another society may not be considered to be eligible for receiving the benefits under the existing project from the erstwhile WDCS. The Arekere Koppalu WDCS (Mysore dist) where the office bearers happen to be non TGMs are required to be sent for relevant training / FOP by virtue of their being President / Secretary / Director. This deprived the TGMs of the opportunity to avail the benefit supposedly meant for them. Such situation was also observed in some other society, but the members did not have any objection in absence of clarity as to whether cent percent of the benefits under the project are exclusively for TGMs only. The TGMs of Arekere Koppalu WDCS also voiced concern over bifurcation so far as extending of margin money to TGMs who were required to be members of the newly formed society.

13.2 As per the list of TGMs finalized by KMF, the occupation of all TGMs from the three districts of HAMUL was stated as agriculture while all TGMs of MANMUL were stated to be agricultural labourers. Hence, perhaps correct occupation of TGMs is not recorded. Prima facie, it appears that there is need to take proper care during survey to avoid such a doubtful situation about correct occupation of TGMs. While there is no doubt about correctness of selection of beneficiaries/ TGMs, per se, the survey results do leave some room as to whether occupation is recorded correctly so that correct picture emerges out of such survey.

13.3 There was considerable delay in formation of groups from the date of identification of TGMs. The scheme should have inbuilt stipulation / limit in this regard.

13.4. Margin Money was not utilized effectively by all the WDCS. There is an uniform demand from all TGMs / WDCS for increasing the quantum of margin money per TGM from the present revised level of Rs.10, 000 to Rs.15, 000. This means increase in quantum of margin money corpus beyond Rs.75, 000 per WDCS. The present level of Rs.10, 000 will make the TGMs eligible for loans upto Rs.1, 90,000 for a total outlay of Rs.2, 00,000. This is possible provided RBI directives in regard to margin money norms are followed by the banks. As per the norms, the banks are expected to consider loan approval with 5% margin in respect of category of TGMs in question. This is not happening for various reasons and as such the TGMs have to bring additional margin which they do not afford. Secondly, the WDCS are not operating margin money fund in an efficient and professional manner. It is possible to rotate the corpus amount of margin money once every year if not more.

13.5 The intervention of insuring 15 animals purchased out of 1st round of margin money did not make much impact as the insurance did not cover the entire productive life of the animal as also transit & PTD risk. There was also time gap in actual coverage and dates of purchase of animal.

13.6 The various training programmes were helpful in capacity building of TGMs.

13.7 Besides the straight jacketed programmes proposed under the project, it will be useful to make some provision for need based activities which can be taken up during the project period. These may include areas like efficient operation of margin money, accounting workshops / seminars for exchange of good practices amongst TGMs, WDCS as also extension workers of implementing agency.

13.8 At WDCS level, there was no record, monitoring follow up etc in regard to bank linkage. In absence of this, the WDCS is unaware as to what problems the TGMs are facing for sourcing the balance loan amount required for induction of animals. Such a follow up on the part of WDCS / implementing agency will help find out probable solution for smooth bank linkage.

13.9 The repayment of Margin Money is satisfactory. However, in stray cases, the repayment is delayed on genuine grounds. There were no instances where repayment was doubtful. (In case of one of the WDCS, viz Beechenahalli in Hassan dist, the reasons for sudden discontinuation of repayment of margin money w.e.f. 05.12.2014 en masse by around 21 TGMs could not be ascertained satisfactorily and the phenomenon remains unexplained).

13.10 By and large, the WDCS were able to utilize the margin money within their own limitations / understanding. The decisions in regard to margin money provision as also many other financial decisions are taken by the WDCS strictly on democratic lines applicable for societies. This has resulted into conflict of interest in regard to certain purposes of the interventions. In case of margin money, one of the societies (Keralapura WDCs, Arakalgudu Taluk of Hassan District) of HAMUL decided to give priority for construction of society building and utilized the margin money fund for purchase of building materials thereby suspending the margin money operations. Other society of HAMUL decided to wait until all 15 TGMs of 1st batch repay the entire margin money and then only disburse the amount to next batch of 15. In the 1st case, margin money was diverted while in other case it remained unutilized over a period of time. It is, therefore, felt that the decisions affecting the project under grant may enjoy some degree of immunity. This may ensure that the funds are utilized for the purpose and in the manner for which they are meant for. In the event of conflict of interest, the guidelines if any issued by the donor should prevail. In other words for any deviation or imprudent decision, the WDCS should be morally responsible and when questioned about reasonableness / validity of their action, the standard answer that it was society decision may not be sufficient / acceptable.

13.11 The overall working of the SHGs obtaining in the service areas of WDCS was satisfactory so far as internal lending is concerned. However, they have yet to get desired recognition from the financial institutions in their area for easy access to credit.

13.12 The organizations like Mahasangas / Mahamandals should be roped in for solving the problems of SHGs. These organizations at present appear to be mute spectators to the sufferings of SHGs in the matter of bank linkage. The SHGs do need guidance and hand holding support and as such these organizations may play a more pro-active role. There appears to be lack of awareness on the part of Mahasanghas/ Mahamandals about their respective roles. The SHGs and their members also lack awareness about appropriate assistance/ help that can be sort from the Mahasanghas / Mahamandals in case of need/ when required.

13.13 There is increase in milk procurement as result of various interventions under the programme. However, the avg procurement per pourer did not increase after formation of STEP Phase VIII groups. Such a state of affair could be due to the fact that the number of pourers increased by 73% while procurement increased by only 68%. Thus, the increase in procurement has not kept pace with increase in number of pourers and the average procurement per pourer decreased to 7.5 liters/ day from earlier average of 7.7 liter (about 3% fall in avg. procurement / member). Further, the WDCS / TGMs mentioned that the phenomenon is also in view of the drought like situation prevailing in the district during the recent years. The WDCS / TGMs felt that implementation of STEP Phase VIII has helped them in not only sustaining the procurement levels but also increasing the same during adverse climatic situations obtaining in the area and the STEP scheme has come at the nick of time to tide over the difficult situation anticipated by them due to scarcity situation.

13.14 Provision of infrastructure like milk tester, digital weighing scale etc. to the society will go a long way in overall improvement in operations of the society which will in turn help the TGMs.

13.15 There is continuous and constant demand for margin money from the TGMs. However, the demand is not uniform in each of the months as the TGMs have their own choice to avail the margin money in a particular month / period of year depending on various factors. In any case, one rotation is possible in one year (11 months + 1 month grace for sanction process) if the amount is disbursed at the rate of Rs.5000 per TGM. If the amount disbursed is raised to Rs.10000, 7 TGMs can be accommodated from 2nd year onwards besides 14 TGMs in the 1st year. This is illustrated in table No: 27 & 28

Table 27: Number of TGMs assisted with Margin Money at Rs.5000 per TGM

Margin Money	Months of the year											Total
	1	2	3	4	5	6	7	8	9	10	11	
Amt B/F	75.0	0.0	2.5	0.0	2.5	0.0	2.5	0.0	2.5	0.0	2.5	87.5

Recovery	0.0	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	75.0
Replenished	75.0	7.5	10.0	7.5	10.0	7.5	10.0	7.5	10.0	7.5	10.0	162.5
TGMs (No)	15	1	2	1	2	1	2	1	2	1	2	30
Amt (Rs.000)	75.0	5.0	10.0	5.0	10.0	5.0	10.0	5.0	10.0	5.0	10.0	150.0
Amt C/F ('000)	0.0	2.5	0.0	2.5	0.0	2.5	0.0	2.5	0.0	2.5	0.0	12.5

Table 28: Number of TGMs assisted with Margin Money at Rs.10, 000 per TGM

Margin Money	Months of the year											Total
	1	2	3	4	5	6	7	8	9	10	11	
Amt B/F	75.0	5.0	2.0	9.0	6.0	3.0	0.0	7.0	4.0	1.0	8.0	120.0
Recovery	0.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	70.0
Replenished	75.0	12.0	9.0	16.0	13.0	10.0	7.0	14.0	11.0	8.0	15.0	190.0
TGMs (No)	7	1	0	1	1	1	0	1	1	0	1	14
Amt (Rs.'000)	70.0	10.0	0.0	10.0	10.0	10.0	0.0	10.0	10.0	0.0	10.0	140.0
Amt C/F ('000)	5.0	2.0	9.0	6.0	3.0	0.0	7.0	4.0	1.0	8.0	5.0	50.0

13.16 Each and every intervention planned under the project has some positive influence on the TGMs and their mindset has changed along with their aspirations.

13.17 With a view to reducing cost of milk production, the TGMs have not achieved any success. The measures like chaffing of fodder, cultivation of leguminous fodders, Azoll etc and enrichment of dry fodder have not become popular amongst the TGMs. At present, the feeding regime is limited to feeding the animals with concentrate feed made available by WDCS and obtaining the milk production. There is scope for extension activities in this regard.

13.18 The very fact that there are lot of differences among the societies in respect of various practices and procedures adopted by them indicates that the monitoring and follow up measures at different levels need to be streamlined. Classified data about membership of SHGs, their linkages, periodic utilisation of margin money, separate accounting of margin money and other grant components, routing all the important transactions through bank etc are some of the areas which need attention. In absence of suitable follow up, it is not known at any level how the TGM has been able to mobilise the funds for induction of animals. The margin money remains unutilised for unduely long period. For example: in Santhinagar of Kollegal taluk, CR Nagar dist (MYMUL), the margin money remained idle for almost three & half years (Between 01.12.2012 to 01.06.2016). All the societies are recovering the margin money in 10 equal monthly instalments while Santhinagar WDCS stipulates only 5 instalments. (Even

in case of one TGM, who was given margin money at revised rate of Rs.10000 on 05.07.2016, the instalments stipulated were also 5). The margin money is not held in bank account. The same is held in cash by the society. The society had approved / sanctioned margin money for 15 TGMs (Rs.5000 per TGM) and disbursed the same on 01.07.2012. This amount was recovered in 5 instalments from 1st August 2012 to 1st December 2012. The next disbursement was on 05.07.2016. The WDCS is one of the 3 societies (the other 2 being Keralapura in Hassan district and K.M.Halli in Mysore district) who fall under the band of lowest performance in terms of physical and financial achievements with reference to utilisation and rotation of margin money. The details are furnished in Table No: 29

Table 29: Margin Money Rotation by 3 WDCS falling under band of Lowest Progress

WDCS	TGMs / WDCS	Corpus Amount (Lakhs)	TGMs covered / rotation	Position After Rotation (No & Amt)			
				TGMs assisted	Amt. (lakhs)	TGMs %	Amt.%
Keralapura	50	0.75	15	23	1.55	153.33	206.67
K M Halli	40	0.75	15	27	1.35	180.00	180.00
Shanthinagar	40	0.75	15	26	1.35	173.33	180.00

Chapter 14

Recommendations

14.1 The guidelines for identification of TGMs may be clearly defined further. While finalizing / approving lists of TGMs, the occupation of all TGMs was categorized as Agriculture by HAMUL while MANMUL has categorized all TGMs as Agri. Labourers.

MYMUL has categorized TGMs into 4 categories (Agriculture, Agril. Labourer, Minority & House wives). To avoid probable confusion, it will be advisable not to classify any of the categories like women headed household, physically handicapped and minorities as an exclusive category and the women belonging to these categories may be classified into SC, ST, OBC or others as their basic category.

14.2 As far as possible all the interventions for a particular WDCS should be planned in a time bound manner so that the very purpose of implementing the scheme is not defeated. In case of likely / anticipated delay in availability of required funds, the planning should be WDCS wise instead of component wise so that all the components of the scheme are made available to a particular WDCS at once.

14.3 There is further scope for efficient & professional utilization of Margin Money. At present each WDCS is operating the fund on its own wisdom and as such the replenished / recovered amount remains unutilized for considerable period of time gap in spite of continuous and constant demand / requirement for the same from TGMs.

14.4 The amount towards Margin Money and insurance should be released simultaneously. Where the insurance and transport cost is not released along with the margin money, the cost of insurance is required to be met by WDCS till the receipt of the same. Simultaneous release means a sort of obligation on the part of WDCS to insure the animals on the day of purchase itself including transit risk and avoid likely delay.

14.5 The animals should be insured for their entire productive life instead of the present practice of insuring the animals only for 3 years. Secondly, all the animals purchased with Margin Money assistance should be invariably insured. In fact a master policy at the level of KMF or Union will be most desirable. The Unions may attempt convergence of other State /

14.6 National level livestock insurance schemes so that the benefit of subvention / subsidy in premia amount is made available to TGMs. The present insurance policies obtained for the animals of TGMs attracted heavy premium up to 6.6%.

14.7 A good number of need based special training programmes specific to the scheme may be essential. Besides orientation training programmes, such specific trainings can be organized. Accounting and operation of Margin Money could be an example in this regard.

14.8 All the TGMs may be covered under exclusive Women NANDINI SHGs and they may be introduced to financial institutions for smooth flow of institutional finance.

14.9 The hand holding support to SHGs may be strengthened and liaising with lending agencies may be improved. LEO may play a more pro-active role in ensuring hassle free loan availability. There is need for organizing interface meetings with banks, SHGs & WDCS.

14.10 There is need for up scaling follow up & extension on the part of Unions so that some of the aspects under the project like vermicompost, enrichment of dry fodder, cultivation of azolla & leguminous fodder, calf rearing etc are actually grounded at the field level.

14.11 During the field visits, it was observed that chaffing of fodder is not practiced. There is need for making provision of chaff cutter (at least one per WDCS) in the scheme component.

14.12 A suitable Management Information System (MIS) should be devised so that the progress is monitored in a meaningful way. Besides availability of information / data in soft forms, hardcopies of the same should also be mentioned.

14.13 Good practices followed by WDCS shall be exchanged among themselves.

14.14 There is need for convergence in various schemes of different Departments for the benefit of TGMs.

14.15 There is a need for adequate and timely financial provision for better results under the scheme. The programme which has started more than 5-6 years back loses its tempo, if further interventions at the society level come to a standstill due to resource crunch for whatever reasons.

14.16 In most of the places, the MPCs face the problem of power for AMCU due to load shedding. The WDCS felt that a provision for inverter could be made under the project.

14.17 The WDCS also desired that there may be some sort of incentive to FAWs based on number of cases handled / treated by them. Secondly, at least two FAWs per WDCS should be trained. This will ensure that First Aid services are available without interruption during the period when one FAW is not available due to any reason.

14.18 The TGMs / WDCS suggested that while expanding the network of veterinary institutes, GoK may give priority to open new centers in the villages where WDCS are located. This suggestion was based on increase in no of high yielding animals in the villages covered by WDCS.

Chapter 15

Overall Impact of the Project

15.1. Most of the project objectives have been achieved. The only grey area being inability of the TGMs to have access to credit because of various reasons.

15.2. The project led to women empowerment in various ways.

15.3. The TGMs developed/ acquired leadership qualities through organizing themselves into WDCS and SHGs. The relevant trainings received by them helped sharpen their skills.

15.4. The TGMS have become more assertive and their overall behavior changed due to awareness about gender equality and economic independence achieved through IG activities.

15.5. This further led to wellbeing of TGMs families in terms of socio-economic status, health and nutrition.

15.6. The TGMs could acquire quality assets (Crossbred Cows) of their own and were able to credit risk as a result of training and other inputs.

15.7. The TGMs have developed confidence about maintaining the assets in good productive state and improve their economics through better health, breeding, feeding and management practices. The TGMs are convinced about theoretical usefulness of all these aspects i.e proper feeding of animals, alternative source of increasing availability of feed, proper use of byproducts enrichment of fodder etc.

15.8. There was general improvement in Socio-economic status as reflected through increased annual income, increased home milk consumption, improvement in dwelling units, toilet facilities in houses, increased investments for better agricultural activities, increased house hold expenses.

15.9. Due to implementation of the project, the TGMs received focused attention in various aspects such as training which got crystalized into action.

15.10 The various intervention under the project resulted into success of the actions taken by TGMs in view of backward and forward linkages made available to them by the implementing agencies. Organization of TGMs into WDCS and Groups coupled with their capacity building and provision of inputs in the form of concentrate feed, mineral m mixture, margin money, insurance of animals, health and breeding cover, correct analysis and weighing of milk, remunerative milk procurement price with subsidy component from GOK afforded the TGMs to earn their livelihood and employment opportunities.

Annexure – A

List of References pertaining to review of literature chapter

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Annexure B

The sanctioned Terms of Reference for the Evaluation Study

1. Whether the Target Group Members (TGM) have been selected as per guidelines prescribed in Office Memorandum no. 12-2/2008 STEP Dated: 26.08.2010? If not, where and how have the deviations have taken place? (All details of the deviated cases are to be given for tracking).
2. What is the socio economic back ground, occupation, literacy and age profile of the selected TGMs under STEP-VIII?
3. What is the average time taken to identify the TGMs and form SHGs under STEP Phase VIII? Have all the TGMs been imparted the training during 2010-11 to 2015-16 as per the action plan drawn? If not, what are reasons for not doing so?
4. After induction trainings, how many TGMs have been assisted by giving margin money and bank linkages for purchase of milch animal and other equipments?
5. Are there any instances of milch animals being purchased without covering them under insurance? If yes, how many, where and which are such instances found in the samples selected?
6. What is the impact of various training/awareness programmes under taken in the project? Are these helpful and effective in capacity building? Is their duration and pedagogy adequate? If not, what should be the optimal duration and pedagogy? Please document the capacity building of STEP Phase VIII SHGs.
7. Are the present methods of training the rural women are effective or training through important methods like audio-visual exhibitions and visits needs to be imparted also from the beneficiary's perspective?
8. What are constraints of financial flow of margin money and banks loan to SHGs members? How to further streamline the process so that benefit could reach faster? Please elaborate.
9. What is the amount of margin money and loan taken by the SHGs from banks and what is the repayment percentage? If the repayment is less than 75% what are the reasons of nonpayment?
10. How many members have been helped by animal induction after rotation of the margin money? What is the impact of margin money/loan on the groups?
11. Is the internal lending done among the members of the groups? If yes, what is the recovery percentage of this lent amount?
12. Are *Mahasanghas* and *Mahamandalas* formed really helping for resolving any problems arising at taluk/district levels respectively for sustainability of the activities? If not, why not?
13. Has the milk procurement increased after formation of STEP Phase VIII groups (from the base level)? If yes, to what extent? (This may be answered with due mention of the statistical validity of the finding).
14. How many societies have got the benefit of equipments like, Electronic Milk Tester/Fatomatic machines/Milk analyzer, Electronic Weighing scales, and Vermicomposting units? Have the societies distributed the given the Vermicompost plant benefits equitably? If not, Why not?
15. Are the beneficiaries satisfied with margin money, bank linkages for loan, equipments and vermicompost plant supplied to them? If not, what is their perception on these benefits? Please elaborate.

16. Is there any improvement in the socio-economic status of the beneficiaries? If yes, to what extent? If not, what are the reasons? (This may be answered with due mention of the statistical validity of the finding).
17. Please prepare the cost benefit analysis per beneficiary per annum from 2011-2012 to 2014-15, taking into consideration total cost of production, selling rate and total income of the beneficiary under the project.
18. Whether all the objectives set under the project are achieved or not? If yes, to what extent? If not, what changes in the guidelines/process/monitoring to be made to make the programme further effective?
19. What is the validity of each component of training under STEP VIII when such trainings are being given to the members by other departments also?
20. Whether all the objectives set under the project are achieved or not? Which of them are measurable and which non-measurable? If objectives are not met, what changes in the guidelines/process/monitoring to be made to make the programme further effective?
21. Evaluation of STEP scheme phase VII has been conducted in September 2013 by TECSOK a GoK organization. Few suggestion have been made in the report. Whether these suggestion have been implemented in STEP phase VIII or not? If not, why not

Annexure C (I)

Inception report and data collection instruments

ANNEXURE – C (I) – INCEPTION REPORT

1. Introduction

Support to Training and Employment Programme (STEP) for Women was launched by the Ministry of Women & Child Development, Government of India, as one of the measures to ensure wellbeing of women in the traditional informal sector in the year 1986 and advocates the objective of extending training for upgradation of skills and sustainable employment for women through a variety of action oriented projects which employ women in large numbers.

1.1 The Concept

The Programme of STEP aims to make a significant impact by upgrading skills and providing employment to women on a project basis by mobilising women in viable groups, improving skills, arranging for productive assets, creating backward and forward linkages, improving /arranging for support services, providing access to credit and awareness generation programmes in gender sensitization, nutrition education, legal literacy and sensitization of project functionaries. Thus STEP advocates a package of inputs aiming at the integrated development of poor women in traditional sectors. The ultimate endeavour of the project is to develop the group to thrive on a self-sustaining basis in the market place with the minimal Governmental support and intervention after the completion of project period.

The main features of the STEP Scheme is Training, Providing margin money conducting Awareness Generation Programme at village level and visit to Amul in Anand, Gujarat. The STEP WDCS also carries out programme for the benefit of rural women, apart from milk procurement, milk marketing and providing technical input for their members.

1.2 Objectives

- To organize exclusive Women Dairy Cooperatives and to take up employment cum income generation activities.
- To provide need based and extensive training for skill up gradation.

- Mobilizing women in formation of Self Help Groups as a tool for income generating activity and for easy access to credit.
- Provide support services, backward and forward linkages and improving employment conditions of women.
- Creating awareness through designed programme.
- Confidence building among women and to generate leadership qualities.

1.3 Karnataka Cooperative Milk Federation

Karnataka Cooperative Milk Producers' Federation Limited (KMF) is the Apex Body for the dairy co-operative movement in Karnataka. It is the second largest dairy co-operative amongst the dairy cooperatives in the country. In South India it stands first in terms of procurement as well as sales. One of the core functions of the Federation is marketing of Milk and Milk Products. The Brand "Nandini" is the household name for Pure and Fresh milk and milk products. KMF has 14 Milk Unions covering all the districts of the State which procure milk from Primary Dairy Cooperative Societies (DCS) and distribute milk to the consumers in various Towns/Cities/Rural markets in Karnataka.

Karnataka Dairy Development Cooperation (KDDC), the first ever World Bank/ International Development Agency funded Dairy Development Program in the country started in Karnataka on co-operative lines with the organisation of Village Level Dairy Co-operatives in 1974. The AMUL pattern of dairy co-operatives started functioning in Karnataka from 1974-75 with the financial assistance from World Bank/IDA, Operation Flood II & III. The Anand Pattern three tier organisation structure – Dairy Cooperative Societies at the village level, District Milk Unions at the District level to take care of the procurement, processing and marketing of milk and provide technical input services for enhancing milk production at producers level and Federation at the state level to co-ordinate the growth of the sector in the State, are resolutely and harmoniously working hand-in-hand in creating self-sustaining rural economy based on cooperative dairying. KMF is one of the few federations in the country, who have converted dairying from a subsidiary occupation into an industry.

Coordination of activities among the Unions and developing market for Milk and Milk products is the responsibility of KMF. Marketing Milk in the respective jurisdiction is organized by the respective Milk Unions. Surplus/deficit of liquid milk among the member Milk Unions is monitored by the Federation. While the marketing of all the Milk Products is

organized by KMF, both within and outside the State, all the Milk and Milk products are sold under a common brand name NANDINI.

The Federation is striving to create a self-reliant and vibrant rural economy in Karnataka by providing a supportive and conducive environment for the growth of Dairy Cooperatives as autonomous economic and social institutions. The Federation is largely successful in realizing the objectives of dairying during the last four decades of dairy development in Karnataka State. It is by-and-large successful in providing a viable subsidiary occupation to unemployed rural poor so as to raise their income earning capacities and to supply adequate quantity of quality milk at reasonable prices to urban consumers.

The results of effective dairy development by KMF have made far-reaching and extensive impact on rural landscape in Karnataka. The best remunerative milk purchase price to farmers, efficient and timely input services, delivered at the door-steps to farmers, such as, unfailing veterinary health services to any remote village, quality artificial insemination for breed improvements, supply of balance cattle feed at less than the market price, etc., have made the farmers to increasingly patronize their cooperative. The extent of patronization by farmers is so complete, that dominant share of marketable surplus milk of farmers in Karnataka is procured by KMF dairies and hardly there is any organized private dairy milk procurement, which is widely prevalent in other parts of the country.

1.4. KMF & STEP Project

Karnataka Milk Federation (KMF) initiated the STEP Programme in Karnataka from October 1997. Since then, KMF has organized 800 Women Dairy Cooperative Societies (WDCS) in three Phases and in Phase IV converted 250 WDCS organized prior to the advent of STEP into STEP WDCS. In addition to these in the year 2007, the Government of India has approved two more Phases – Phase V for organizing of 200 new WDCS and Phase VI for bringing the 200 existing WDCS into the fold of STEP. Thus 1450 WDCS are sanctioned by Government of India (till Jan'09 WDCS are 1189) at a total outlay of Rs.3974.64 lakh and has released till January-2009 Rs.2686.10 lakh. Each WDCS gets a grant of approximately Rs.2.50 to 3.00 lakh for establishment, management and for granting interest-free loan for purchasing milch animals. The share of Government of India is 90% and implementing agency i.e. KMF and its Member Milk Unions share is 10%.

1.5 Target Group

The KMF is implementing STEP Scheme through its 13 Member District Milk Unions. The District Milk Unions form the STEP Core Team which through Bench Mark Survey identifies the Target Group Members that include the marginalized, assetless, wage labourers, women headed households, migrant labourers, tribals and other dispossessed rural women.

Thus the beneficiaries in the project will be poor or assetless marginalized women with special focus on SC/ST households, woman headed households and families below poverty line.

1.6 Health & Nutrition Programme

To provide intensive knowledge to all the members of the society for welfare of their family members in terms of health and hygiene, balanced food, mother and child health care, safe drinking water, vaccination, preventive measures for diseases, usage of locally available vegetables, eradication of dogmatic social customs and rituals and prevention of malnutrition, demonstration of infant and young child nutritious food preparation from the locally available materials. 3 to 4 one day shibiras are conducted in each WDCS with a financial assistance of Rs.6,000/- to Rs.8,000/-.

1.8 Legal Literacy Programme

Legal Literacy Programme is conducted at village level with the assistance of eminent advocates particularly lady advocates who are taken to the village to impart awareness on rights of women in property, prevention of dowry, authorities to approach in case of domestic violence, harassment etc. The visits are arranged to Courts, Police Stations, Tahsildar Offices and Banks to acquaint themselves regarding the working of these institutions. 3 to 4 one day shibiras were conducted.

1.9 Gender Sensitization Programme

This programme is conducted to sensitize women members in gender differences and to promote girl child education on par with male child and widow re-marriages. Know-how regarding agencies working for the welfare of women and the financial assistance available from Government agencies is provided to create self-sustaining ability in women folk. 3 to 4 one day shibiras were conducted along with one day shibira for male orientation for the

husbands of the women members to sensitize them regarding multifarious problems faced by women and to enlist their cooperation in running institutions managed by women.

1.10 Amul Visit

The visit to world famous Amul Dairy in Anand, Gujarat is arranged for the Presidents, Directors and Members of the Dairy Cooperatives for emulating the good features from Amul Societies into their societies as it is said "seeing is believing".

1.11 Margin Money

Margin money of Rs.5, 000/- is provided to Target Group Members (earlier it was Rs.3,000/-) for purchasing milch animals to uplift their economic conditions. Financial institutions demand at least 20% of margin money from each beneficiary. The beneficiary is economically weak may not afford to pay margin money. Hence, Rs.5,000/- is provided as an interest-free loan to 15 members in Phase-V & 12 members in Phase-IV which remain as a revolving fund with the dairy cooperatives and enable the society to extend margin money benefit to rest of the Target Group Members of the WDCS on continuous basis. Thus Rs.60, 000 to Rs.75, 000/- is provided to each society.

1.12 Self-Help Groups

Another important feature of WDCS is promotion of Self-Help Groups (SHG) by its Target Group Members. STEP Programme implementation proposes formation of at least one Self-Help Group. In this way 1375 SHGs are formed with a savings of Rs.475.33 lakhs. The Nandini Self-Help Groups which are centers of empowerment are working for the socioeconomic development of rural women.

The positive intervention by KMF with the help of Government of India is resulting in slow emergent of movement of rural women, who have seen little beyond their immediate work at home, their farm and the village.

The aim is to enhance women's bargaining power as members of the society by increasing their access and control over household and community resources.

2. Purpose of the study

Karnataka Evaluation Authority proposes to conduct the evaluation study with the following purpose.

- i. To study the type of training provided, its adequacy and usefulness in skill upgradation
- ii. To study the availability of extension services for mobilizing women in viable group for employment generation
- iii. To study the extent to which the support services including access to credit have been made available.
- iv. To assess the impact of the programme on socioeconomic status of the beneficiaries
- v. To study the extent to which the objectives of the programme have been fulfilled and to examine the monitoring arrangement

3. Scope of the Evaluation study

- i. Desk analysis of target and achievement details of the scheme
- ii. Discussion with the Karnataka Milk Federation (KMF) officials and collection of secondary data pertaining to the scheme.
- iii. Collection of beneficiary details in soft form to identify the sample and control. iv. Pre-Testing of Questionnaires and approval from KMF & KEA.
- v. Undertaking field visits on pre-determined sample beneficiaries assisted under the scheme and interaction with all the stake holders including KMF officials.
- vi. Compilation of data, collection of information, analysis of data, preparation of draft report followed by discussion with KMF officials to validate key observations and Presentation before Technical Committee of KEA.
- vii. Refinement/ incorporation of suggestions suitably and submission of final Evaluation Report.

4. Approach & Methodology

The study would involve conduct of primary and secondary literature search.

4.1 Secondary Research

The data from KMF on various aspects of implementation of STEP VIII such as the scheme details and assistance provided would be collected and analysed from the point of this study's objective. The time series data in respect of milk production, sale price and also the input and output prices for the reference period at state level would be studied. Inputs will also be taken from Dairy Cooperative Societies and unions. Further, the information and data would be collected from reports /documents published such as progress reports, Annual Reports, etc.

4.2 Primary Research

In the primary research of this study the beneficiaries of the scheme would be interviewed with questionnaire. The control in the study would be Dairying households who were not covered by any government assistance. Further, primary data would be collected from the officials of Dairy Societies, Milk Unions and KMF.

4.3 Tools for Primary Research

The various tools to be used would include the open / close ended structured questionnaire from various stake holders of the study.

Focus group discussion will also be held with the members of the dairy society.

Sampling

Details of the types of sample, its number and the criteria for selection of respondents to be used in study is indicated in the following table.

Sample Type	No	Remarks
WDCs (six districts)	15	<ul style="list-style-type: none"> • 5% of WDCs to be selected from Mandya, Hassan and Mysore districts • Atleast one WDC is to be selcted at Random from Kodagu & Chamarajanagar • 2 WDC from Chickamagalur
TGMs	75	Atleast 5 TGMs would be interviewed <ul style="list-style-type: none"> - One SC/ST, One OBC, One PH/ BPL - One financially and educationally best
FGDs	15	All WDC members
Control group	30	5 women per district who had not received any support under STEP scheme.
Milk Unions & KMF	4	To have an understanding from the programme implementation side and to elicit response regarding the implementation constraints
Interaction with the stake holders supporting the dairying (cattle feed sellers / manufacturers, breeding & veterinary service provider) and forward linkages (existing / proposed marketing channels)		To explore the scope for addressing the value chain issues in total

5. Approach to address the Terms of Reference of the study

S.No.	Questions	Approach
A	Has the selection of Target Group Members have been selected as per guidelines prescribed. If not where and how the deviations took place.	The data for this would be collected from the Group members and would be verified by relevant documentary proofs.
B	What is the socio economic background, occupation, literacy and age profile of the selected TGMS under STEP VIII	This data collected from the beneficiary by interview. These will be checked for conformity with the guidelines
C	What is the average time taken to identify the TGMs and SHGs under STEP Phase VIII? Have all the TGMS been imparted the training during 2010-11 to 2015-16 as per per the action plan? If not, why?	These information would be collected from the group through interview and the proof of the dates would be verified from the records. The action plan will also be studied for commenting on the training.
D	After induction trainings, how any TGMs have been assisted by giving margin money and bank linkages for purchase of milch animal and other equipment	Among the sample, the data would be collected and analysed. Further, the proof of the same would be checked with the KMF and bank records.
E	Are there any instances of milch animals being purchased without covering under insurance, if so, how many, where and which are the instances	The reasons would be discussed with the farmers, local veterinarians, financing banker, insurance companies and KMF for such deviations
F	What is the impact of various training / awareness programmes undertaken in the project? Are these helpful and effective in capacity building? Is their duration and pedagogy adequate? If not, what should be the optimum? Document the same.	The impact of various trainings such as Dairy animal Management, book writing, accounts maintenance and auditing, chairpersons training, Testing milk quality, Management committee member training, SHG representative training, First aid worker training would be done based on the objectives of the training programmes
G	Are the present methods of training the rural women are effective or training through important methods like audio-visual exhibitions and visits needs to be imparted also from the beneficiary perspective	This would be collected from the beneficiaries. Specific questions would be put to the beneficiaries on present methods of training and need for AV aids

S.No.	Questions	Approach
H	What are constraints of financial flow of margin money and banks loan to SHG members? How to further streamline the process so that benefit could reach faster? Please elaborate.	This information would be collected from the beneficiaries, KMF and banks. Suggestions to streamline the process would be made.
I	What is the amount of margin money and loan taken by SHGs from banks and what is the repayment percentage? If the repayment is less than 75% what are the reasons of non-payment	The records of the groups would be examined to collect this data. The repayment details would be collected from the banks. The reasons for low repayment if any, would be discussed.
J	How many members have been helped by animal induction after rotation of the margin money? What is the impact of the margin money / loan on the groups?	The data would be collected from the KMF and Bank. The impact of the margin money and bank loan on the groups would be studied based on comparison with the control.
K	Is the internal lending done among the members of the groups? If yes, what is the recovery percentage of this lent amount?	This would be analysed based on the data maintained in the records of groups. The reasons for non-recovery would also be discussed.
L	Are Mahasanghas and Mahamandalas formed are really helping for resolving any problems arising at taluk / district levels respectively for sustainability of the activities? If not, why?	Whether these committees are achieving their objectives would be discussed based on the opinion collected from the members and other committee members
M	Has the milk procurement increased after formation of STEP Phase VIII groups (from base level)? If yes to what extent.	The data from the DCS would be analyzed to see if there is increase in milk procurement after the formation of STEP phase VIII.
J	How many members have been helped by animal induction after rotation of the margin money? What is the impact of the margin money / loan on the groups?	The data would be collected from the KMF and Bank. The impact of the margin money and bank loan on the groups would be studied based on comparison with the control.

S.No.	Questions	Approach
N	How many societies have got the benefit of equipment like electronic milkotester, / fatomatic machines / milk analyser / electronic weighing scales and vermicompost units. Have the societies distributed the given vericompost plant benefits equitably? If not, why?	The data would be collected from the KMF and milk unions. The equitable distribution of vermi compost benefits would also be studied from the beneficiaries.
O	Are the beneficiaries satisfied with margin money, bank linkages for loan, equipment and vermi compost plant supplied to them. If not what is their perception on these benefits	Discussions in interview and FGD would be held regarding the margin money, bank linages, equipumt, vermi compost. The satisfaction of the beneficiary would be recorded and their perception on these benefits would also be discussed
P	Is there any improvement in the socio-economic status of the beneficiaries? If yes to what extent? If not what are the reasons	Data would be collected from the beneficiaries would be statistically analyzed.
Q	Prepare the cost benefit analysis for beneficiary per annum from 2011-12 to 2014-15 taking into consideration total cost of production, selling and total income of the beneficiary under the project	The cost of production, sale price of milk and milk products and income from other sources would be analyzed from 2011-12 to 2014-15 and cost benefit ratio would be worked out and discussed.
R	Whether all the objectives set under the project are achieved or not? If yes, to what extent? If not what changes in the guidelines / process / monitoring to be made to make the programme further effective?	The various measurable and nonmeasurable objectives of the project would be verified for its achievement and the findings would be discussed including required changes.
S	What is the validity of each component of training under STEP VIII when such trainings of being given to the members by other departments also?	Whether the various component under training under STEP VIII are unique or is also given by other departments. If so, the validity of these training programmes would be discussed as per the information collected in the study.

S.No.	Questions	Approach
T	Evaluation of STEP scheme phase VII has been conducted in September 2013 by TECSOK a GoK organisation and few suggestions were made. Whether these suggestions have been implemented in STEP phase VIII or not. If no, why?	The recommendations would be studied and whether they have been implemented would be checked. The reasons for non-implementations would be recorded and discussed.

6. Core Team Composition

S.No.	Name	Qualification	Position	Experience
1	Dr. S.Sudharsan	MVSc., Ph.D.	Principal Investigator	13 Years experience in the field of Animal Husbandry (Researcher /Technical expert in NABARD & NABCONS)
2	Dr.Hemalatha	Ph.D	Economist & Women development expert	>25 years experience in Research & teaching.
3	Shri L. Sudhakar Reddy	M.Phil	Economist	>10 years experience in studies. Expert in handling statistical tools.

Over and above the core team, we will be engaging the District Development Managers of NABARD in each of these districts, to get a feedback regarding the relevance of the scheme w.r.t socio-economic dynamics of the district. Principal investigator will give a detailed briefing to the team members on the aspects to be covered under each question, in order to elicit quality response from the beneficiaries and department officials. Considering the sample size is relatively small, the core team will be a position to complete the evaluation exercise with the assistance of few trained field enumerators.

7. Time Schedule

Activity	Fortnights					
	1	2	3	4	5	6
Project Initiation Meeting with Client						
Secondary Data collection and review						
Designing Survey Tools and discussing the same with client						
Work Plan Submission						
Primary Data Collection						
Preparation and Submission of Draft Report						
Final report submission						

8. Deliverables

The evaluation study will be completed in three months' time, excluding the time taken for approvals.

A Comprehensive Evaluation Report will be the output of the assignment. The report will sequentially cover details of the study and the final report will consist of:

- 1 Executive Summary
- 2 Introduction and Contextual Background of the scheme.
- 3 Study Approach and Methodology
- 4 Study Findings & Discussions
- 5 Recommendations

Annexure C (II)

Survey Tools - Interview Schedule for Milk unions

Data Sheet No.	Date of visit	Name of the Milk Union- MANMUL	Contact Number
		Name of Official: Designation: MD/Manager (P&I)/CTL	

Coverage/area of jurisdiction with no. of family's households covered.							
Districts	Taluks	GPs	Villages	DCS	Of which WDCS	WDCS with SHGs	Families/HHs covered
Total							

1. Profile of the Milk Union (District wise details about SHGs formed)	
1.a. Total SHGs formed under phase VIII	
1. b. Of which exclusive women SHGs	
1.c. out of above SHGs linked with credit	
1. d. Average time taken to form SHGs from TGM identification.	

1.e. Breedable bovine female population covered	Cattle (cows)			Buffaloes	Total bovines
	Indigenous	CB	Total		
1. f. Are there any other agencies operating in your area who undertake milk procurement/marketing?	Yes <input type="checkbox"/> No <input type="checkbox"/> If Yes, Name the major agencies 1. 2. 3.				
1. g. If Yes, what is their % share?% share in procurement/marketing				
1. h. What % of producers are covered by more than one marketing agency?%				

2. A. Implementing mechanism (Year wise No. of meeting/s held at various levels)									
Sl.	Particulars	Year		Year		Year		Year	
no	/level	Held	Attended	Held	Attended	Held	Attended	Held	Attended
1	State (Secy)								
2	Dist.(CEO)								
3	Manager(P &I) Union								
4	CTL (KMF)								
5	KMF Review of managers (P&I)								
6	Programme committee								

2. B. Programme partners (link agencies for finance, training, SHG formation etc.)

Finance	Training	SHG formation	Remarks

3A. Year wise physical targets (No. of WDCCS to be formed/converted)

Union/District	I	II	III	IV	Total

3. B. Workshops, seminars & exposure programme for project functionaries

Particulars	Physical & Financial	Cost booked under STEP phase VIII				
		I Yr	II Yr	III Yr	IV Yr	Total
Various items indicated above	No.					
	Amount					

4. A. Establishment of cooperatives and cost booked under STEP phase VIII

Particulars	Addl. charge/full time	Joining date	Cost booked under STEP phase VIII				
			I Year	II Year	III Year	IV Year	Total
CTL salary							
TA to CTL							
LEO							
Total							

4. B. WDCS equipment, furniture, vermi-compost, one time managerial grant.

Particulars	Phy/financial	Cost booked under STEP phase VIII				
		I Year	II Year	III Year	IV Year	Total
WDCS equipment, furniture	No. (WDCS)					
	Amt					
Vermi compost unit	No. (WDCS)					
	Amt					
One time Managerial grant	No. (WDCS)					
	Amt					

5. Training, Technical skill and orientation of beneficiaries under STEP phase VIII

Particulars	Phy/Financial	Year wise cost booked under STEP				
		I	II	III	IV	Total
Chairpersons training for 4 days	No.					
	Amt					
Secretary training	No.					
	Amt					
Testers training	No.					
	Amt					
MCM training	No.					

	Amt					
DAM training	No.					
	Amt					
Travelling cost to	No.					
DAM trainees	Amt					
First aid workers training	No.					
	Amt					
FOP	No.					
	Amt					
Fodder seeds to 15 TGMs	No.					
	Amt					
Total	No.					
	Amt					

6. Margin money, milch animals insurance & transport under STEP phase VIII						
Particulars	Phy/Financial	Year wise cost booked under STEP				
		I	II	III	IV	Total
Margin money	No.					
	Amt					
Milch animal insurance & transport	No.					
	Amt					
Total	No.					
	Amt					

7. Infrastructure & training for newly inducted office bearers, Milk testers, etc.

Particulars	Phy/Financial	Year wise cost booked under STEP				
		I	II	III	IV	Total
Managerial grant for SHGs of phase I – phase IV	No.					
	Amt					
Electronic milk testers	No.					
	Amt					
Electronic digital weighing scales	No.					
	Amt					
Managerial grant for 1 year	No.					
	Amt					
Feed cost for crossbred calves	No.					
	Amt					
Office bearers/milk testers.	No.					
	Amt					
Total	No.					
	Amt					

8. Support services (organization of Shibirs, SHG mobilization & SHG training)

Particulars	Phy/Financial	Year wise cost booked under STEP				
		I	II	III	IV	Total
SHG mobilization, formation supervision etc.	No.					
	Amt					
Health & nutrition Shibirs	No.					
	Amt					
Gender sensitization Shibirs	No.					
	Amt					
Legal literacy Shibirs	No.					
	Amt					
Infant & young	No.					

child feeding training	Amt					
SHG representative training	No.					
	Amt					
Total	No.					
	Amt					

9. Progress under implementation of suggestions of evaluation report of TECSOK			
Sl.no	Suggestions	Implementation	Reasons for not following
i.	Margin money to be increased to ₹ 15,000 with 5,000 subsidy		
ii.	KMF/union to put efforts for convergence of schemes of other Depts & organizations focusing on promotion of SHGs		
iii.	Cost of equipments to be revised from time to time		

10. Repayment performance of margin money and bank loan			
Sl.no	particulars	Margin money	Bank loan
i.	Total WDCS		
ii.	WDCS given margin money and credit linked		
iii.	Amount of margin money and credit linkage		
iv.	Amount outstanding		
iv.	Recovery %		
v.	No. of women members receiving animals through margin money rotation and by availing additional bank loan for 2 nd /3 rd time.		
v.	Reasons for low recovery (<75%) separately for margin money and bank loan		

11. Impact of margin money (rotational aspect) and bank loan for animal induction						
a.	Margin money					
b.	Bank loan					
12. Constraints of financial flow (Margin money and loan availability for Women SHGs)						
Sl.no	Constraints and suggestions for streamlining the process of financial flow					
i.						
13. Details of schemes other than STEP implemented by the milk union.						
Sl. No.	Particulars	Salient features	Sponsors/Source of fund	Beneficiary coverage	Financial assistance	Physical assistance
i.						

Annexure C (III)

Format for FGD feedback

Data Sheet No.	
Respondent type	All WDCS members
Date of visit	

Basic details/information about the villages covered by the WDCS.

Village names	GP	Taluk	District	House holds

1. Village profile (No. of Households, main income source, households involved in dairying)

Village names	Main source of income	Dairying Households	Significance of dairy activity

2. Resource endowment for dairying activity with reference to type of animals and other items

Indigenous cows	CB	Non-descript buffaloes	Graded buffaloes	Grazing lands

3. Members' perception about dairying activity with reference to growth, economy etc.

Growth	Type of activity	Significance for different classes	Significance in terms of
Increasing/reducing	Main/subsidiary	All/SC/ST/women	Money/Employment/both

4. Division of family workforce for carrying out the dairying activity

Most work done by	Involvement of men folk	Role of women	Remarks
Women/Others		Increasing/decreasing	

5. Marketing channels available for sale of milk and their respective share in total milk			
Share of Cooperatives	Share of private agencies	Consumption share	Others

6. Progress about SHG bank linkage programme			
Total SHGs	Of which WDCS	SHG facilitator	Remarks

7.1. Educational of self & spouse (adult literacy) vi-a-vis family members particularly girl child.			
self	Spouse	Female children	Male children

7.2. Aspirations for higher income through gaining/developing skills in various areas			
Agriculture	Live stock	Micro enterprise.	Other

7.3. Increase in awareness about various areas		
Care & Management of milch animals	Enterprise selection.	Other areas.

7.4. Personal hygiene, nutrution, prevention of diseases, vaccination, child rearing, etc.			
Personal hygiene	Child rearing	Nutrition	Prevention of diseses

7.5 legal awareness (right to education. Equal property rights			
Minimum marriage	Child's right to education	Equal property rights	Other (Prevention of dowry, child labour etc)

7.6 adoption of family planning practices			
Tubectomy & vasectomy	Copper-T/condom	Pregnancy pills	Equal opportunity to females (Assets, savings)

8. Overall perception about the villages, WDCS members

Annexure C (IV)

Questionnaire for WDCS

I. WDCS details

Data Sheet No.			
Respondent type	WDCS (Name of WDCS)		
Date of visit			
Registration date	Total membership	Of which credit linked	Total Pourers

1. Basic details/information about the WDCS

Location	GP	Taluk	District	State
				Karnataka

II. Milk production and procurement of the WDCS pre STEP and post STEP

A. Milk production and procurement Pre STEP

Total milk production	Overall average per member	Total procurement	Overall average procurement per member

B. Milk production and procurement Post STEP

Total milk production	Overall average per member	Total procurement	Overall average procurement per member

III. Year wise procurement price of milk (₹ per Ltr)

Year I (-----) to (----)			Year II (-----) to (----)			Year III (-----) to (----)			Year IV (-----) to (----)		
Flush	Lean	Avg	Flush	Lean	Avg	Flush	Lean	Avg	Flush	Lean	Avg

IV. A. Profile of WDCS w.r.t membership and selection of Target Group Members (TGM)

PH	SC	ST	OBC	Family head	widow	Separated	Migrant labourers	Wage labourers	Others	Total

B. Whether selection criteria followed? If not are there any deviations If so please explain

--

V. A. Division of family workforce for carrying out the dairying activity

Most work done by	Involvement of men folk	Role of women	Remarks
Women/Others		Increasing/decreasing	

VI. Marketing channels available for sale of milk and their respective share in total milk

Share of Cooperatives	Share of private agencies	Consumption share	Others

VII. Progress about SHG bank linkage programme

Total SHGs	Of which exclusive women	SHG facilitator	Link agency	Remarks

VIII. Link agencies for financial assistance, training and hand holding support

For financial assistance	For training	Hand holding support	others

X. important books of accounts, registers, records maintained by the WDCS

--	--	--	--

XI. A. infrastructure support like furniture, DCS equipment, first aid boxes, registers, etc.

Sl. no.	particulars	Furniture & fixtures	DCS equipment	First aid boxes	Registers/other	Total
1	Quantity/specifications					
2	Total cost (in ₹)					
3	Of which a. grant					
4	b. own source					

5	Present status					
6	Remarks (Usefulness)					

XI. B. Vermi compost unit (if in operation/working condition give details separately)						
Location	Number	Size	Total cost	Of which grant	Own source	Present status

XI. C. If in operation/working condition give following details						
Production cycle	Cycles per annum	Production/cycle	Total production/annum	Unit rate	Annual income	Remarks

XI. D. Managerial grant			
Registration date	Receipt date	Amt. received	Remarks (utilization in brief)

XII. A. Orientation of office bearers of WDCS- chairperson, secretary, milk tester, etc.					
Particulars	Link agency	Location	Duration	Total cost	Remarks
Chair person					
Secretary					
Milk testers					
First aid worker					

XII. B. Management Committee Members (MCM) Training					
No. trained	Link agency	Location	Duration	cost	Remarks

XII. C. Dairy Animal Management (DAM) Training					
No. trained	Link agency	Location	Duration	cost	Remarks

XII. D. Farmers' orientation programme (FOB)- field tour					

Names	Status	Place	Duration	cost	Remarks
	President				
	Director				
	TGM				

XII. E. Seeds/slips supplied

No. of TGM	Fodder type	Area covered	Total cost	Yield/cutting	Opportunity cost

XIII. A. Margin money (if inadequate please give details separately)

No. of members	Avg/TGM	Total	Utilization	Type of animal	Remarks
No. of TGM	No. of animals	Avg cost/ animal	Bank loan	Margin money	Own source

XIII. B. cattle insurance & Transport cost (if all animals not insured give details separately)

No. of TGM	Avg/TGM	Total	Utilization	Type of animal	Policy type
No. of TGMs	Total animals	Animals not covered	Reasons for not covering	Link agencies	Remarks

XIV. A. Other inputs

Sl. no.	particulars	Electronic milko tester	Ele. Digital weighing skill
1	Number		
1	Specifications		
2	Total cost (in ₹)		
3	Of which a. grant		
4	b. own source		
5	Present status		
6	Remarks (Usefulness)		

XIV. B. Managerial grant for one year

Date of first release	Subsequent installment	Total installment	Total amount	utilization	Remarks

XIV. C. Crossbred calf rearing

Date of first release	TGMs covered	Calves covered	Installments stipulated	Avg. quantity/calf	Total cost

XV. A. Awareness generation programmes for members of WDCS.

Sl. no	Type of programme	Dates of Shibirs	Total Shibirs	Avg. attendance per Shibir	Major areas covered	Total cost
1	Health & Nutrition					
2	Gender sensitization					
3	Legal literacy					
4	Infant & Young child					
5	Total					

XV.B. SHG representatives training

No. trained	Period	Areas covered	Avg. cost/trainee	Total cost	Major areas covered	Remarks

XVI. Overall perception about the programme/schemes/components

--

Annexure C (V)

Interview Schedule for women beneficiary

Data Sheet No.			
Respondent type	STEP Phase VIII women beneficiary		
Date of visit			
Present status of milk production & sale/day	Avg. prod.	Avg. sale	Price per ltr.

If member of a society, please give the following details

Membership date	Society	Village	Taluk	District

whether the society is located in your village itself (Pl tick)	Yes	No	If No, at what distance society located	
			Village/location	Distance (KM)

Name of the SHG						
Have you attended SHG representative training	Yes	No	Duration	Effectiveness	Helpfulness	Cost

Details of membership of SHG formed under STEP Phase VIII scheme				
Enrolment date	Name of the SHG	Total members	Savings/month	Total savings

Time taken to form SHG after identification as TGM

TGM identification date	SHG formation date	Interval (time taken)

Details of photo ID card issued

Date of issue	Issuing authority	ID card no.	Remarks

1. Details / Basic Information about the respondent women

1.1 Name: Ms. _____ Mobile no: _____

1.2 Address:	
--------------	--

1.3 Existence of govt. health care & drinking water facilities (own, private, others, Govt.)

Govt. Health center		Facilities available			Source of drinking water				
		Treatment	Bed facility	Lab facility	Well	Hand pump	Tap	On payment	Others
Yes	No								

1.4 Respondent's profile

BPL card no.	Age	Age at marriage	Whether family head		If not, who heads
			Yes	No	

1.5 Educational background

Illiterate	Pre primary	Secondary	Above secondary	Other

1.6 Which of the categories you belong to, (Please see the boxes)	SC	ST	OBC	PH	BPL
	Minorities	Migrant labourer	Head of household	Wage labourer	other

1.7 The category of WDSC member (respondent) under which she can be better identified	SC/ST	OBC	PH/BPL	Financially and educationally the best

1.8 Marital status

Single	Married	Widow	Separated

1.9 Feature of household and relation with head of family

Joint	Nuclear	Female headed	Migrant	Relation with head of the family				
				Self	Daughter	Wife	In-law	Other

1.10 Socio-economic status, health & sanitary aspects about the respondents

Annual income	Type of house (own/rented/given by fellow villager)				Toilet facility	
	RCC	Tiles	Hut	Other	Yes	No

1.11 Average time spent on various household & outdoor activities

Fetching water & fire wood	Cooking	Cleaning/washing	Child care	Farming	livestock	Others	Rest	Total

1.12 Family background (details of family members with children)

Total members (No.)	Adults (No.)	Male children (No.)	Female children (No.)

1.13 Family background

Total members (No.)	Adults (No.)	Male children (No.)	Female children (No.)

2.1 Pre & Post STEP- Occupation of the family members

Pre & Post	Self	Spouse	Other adults	Minor children

Pre				
Post				

2.2 Pre & Post STEP- Annual earnings of the family members

Pre & Post		Self	Spouse	Other adults	Total income
Pre					
Post					

2.3 Pre & Post STEP- Sources of income for the family

Pre & Post	Agriculture	Livestock	Agri. Labourer	Wage labourer	Land holding	Livestock wealth
Pre						
Post						

2.4 Pre & Post STEP- Annual expenditure on farming operations, where applicable

Pre & Post	Seeds & fertilizer	Preparatory tillage	Inter culture operations	Harvesting & marketing	Other over heads	Total
Pre						
Post						

2.5 Pre & Post STEP- Annual expenditure on livestock rearing,

Pre & Post	Feed	Green & dry Fodder	Health	Breeding	Other over heads	Total
Pre						
Post						

2.6 Pre & Post STEP- annual household expenditure.

Pre & Post	Food	Clothing	Education	Health	Social obligation	Entertainment	Other	Total
Pre								
Post								

3.1 Have you received help from Mahamandals & Mahasanghas? If yes, give details			
Mahamandal	Mahasanghas	Type of help	If not, give reasons thereof

3.2 Impact of various training programme and its effectiveness						
Sl.No.	Particulars about training	If attended give comments on impact and effectiveness				
		Duration	Training tools	Helpfulness	Effectiveness	Cost (₹)
i.	Chairperson					
ii.	Secretary					
iii.	Milk tester					
iv.	MCM					
v.	DAM					
vi.	First aid worker					
vii.	Field orientation					
	Total cost					

4.1 Fodder seeds/slips							
Total cost	Fodder type	Seed (quantity) Kg	No. of slips	Area covered	Yield per cutting	Total yield	Opportunity price

4.2 Feed to crossbred calves					
Calves covered	Feed Qty. (Kg)	Cost per KG	Total cost	Effectiveness	Remarks

5.1. Impact of various awareness programme and its effectiveness						
Sl.no	Particulars	If attended give suggestions for optimizing the benefits				
		Duration	No. of Shibirs	Method	usefulness	Suggestions
i.	Health & Nutrition					

ii.	Gender sensitization					
iii.	Legal literacy					
iv.	Child feeding					

5.2 Details of assistance received by other members and nature of assistance

Margin money	Utilization	Bank loan	Utilization	Vermi-compost

6. Pre & Post STEP Productive livestock wealth with the respondent

Pre & Post	Indigenous cow	CB Cows	Buffaloes	Other livestock species (type & No.)					
				Sheep	goat	pigs	poultry	ducks	others
Pre									
Post									

7.1 a. Pre & Post STEP-Details of institutional finance availed by the respondent

Pre & Post	Bank	Branch	Location	Distance from village	Support sought
Pre					
Post					

7.1 b. Pre & Post STEP-Terms of institutional finance and problems constraints faced

Pre & Post	Loan amount	Rate of interest	Problems	Other constraints	Remarks
Pre					
Post					

7.1 c. Pre & Post STEP- Details of non-institutional finance and terms & conditions

Pre & Post	Money lender	Relatives	Milk Union	Others	Interest rate
Pre					
Post					

7.1 d. Pre & Post STEP- Terms of institutional finance and problems constraints faced					
Pre & Post	Loan amount	Rate of interest	Problems	Other constraints	Remarks
Pre					
Post					

8.1 What are the constraints of financial flow of margin money and bank linkage	
i.	
ii.	

8.2 What are the suggestions for streamlining the procedure	
i.	
ii.	

9. Milch animals purchased with margin money assistance and loan under STEP scheme							
Date of purchase	No. purchased	Type	Yield/day	Total cost	Margin money	Bank loan	Own margin
		CB cow/buffalo					

10. Whether the animal purchased has been insured? If Yes, any constraints/problems faced.				
Insurer	Policy type	Premium rate	Remarks	If not covered, reasons thereof
	Annual/master			

11. Respondent's views on various aspects of dairying activity

Milch animal prices	Credit availability	Milking management	Feeding management	Fodder availability

12.1 Details of assistance received from WDCS/Milk union under STEP Phase VIII scheme				
Type of training received by self	Whether other family members trained	Perception about effectiveness of the training	If training not undergone, give reasons	Agency who gave training

12.2 Details of role played by WDCS in improving economic status under STEP Phase VIII				
SHG formation	Margin money	Training	Amul visit	others

13.1 Pre & Post STEP- Details of management practices followed						
Pre & Post	Type of animal	Feeding practices	Heat detection	Breeding	Calf rearing	Others
Pre						
Post						

13.2 Pre & Post STEP-Supplementary feeding through grazing and facilities available					
Pre & Post	Common land	Own land	Others land	Roadside	Other source
Pre					
Post					

14.1 Year wise average cost of milk production and income per month					
Particulars/Year	2010-11	2011-12	2011-12	2013-14	2014-15
Feed cost p.m.					
Vety. & breeding					
Overhead cost					
Total cost					
Milk yield p.m.					
Rate (Rs/Ltr)					
Gross income					
Net income					

14.2 Family milk consumption before and after induction of animals under STEP				
Before induction of animals		After induction of animals		Remarks
Total yield/day	Consumption	Total yield/day	Consumption	

15. Common facilities created at WDCS, their utilization vis-à-vis Equitable distribution								
Facilities	Created		Utilization		Whether distributed Equitably?			Overall perception
	Yes	No	Yes	No	yes	No	If not why?	
Training								
Field visits								
Procurement								
Milk testing								
Milk analysis								
Service crate								
First aid								
Breeding (AI)								
Compound Feed								
Ingredients								
Mineral mixture								
Vaccinations								
Medicines								
Vermicompost								
Chaff cutter								
Other inputs								

16. Overall Satisfaction about scheme and overall perception (component wise)				
	Satis Factory	Not Satisfactory	Neutral	Remarks
Union				
WDCS				
WDCS office bearers				
SHG facilitator				
Margin money				
Bank linkage				
Training				
Input supply				
Vermi-compost				
Milk marketing				
Other				

17. Suggestions for scheme improvement, particularly under different components.	
WDCS	
WDCS office bearers	
SHG facilitator	
Union	
Margin money	
Input supply	
Vermi-compost	
Bank linkage	
Other	

Annexure C (VI)

Interview Schedule for Non-STEP women respondent

Data Sheet No.			
Respondent type	Control group		
Date of visit			
Present status of milk production & sale/day	Avg. prod.	Avg. sale	Price per ltr.

If member of a society, please give the following details

Membership date	Society	Village	Taluk	District

whether the society is located in your village itself (Pl tick)	Yes	No	If No, at what distance society located	
			Village/location	Distance (KM)

Are you a member of any SHG	Yes	No	If yes, who is the SHG facilitator & role of the same	

Details of membership of SHG formed				
Enrolment date	Name of the SHG	Total members	Savings/month	Total savings

1. Details / Basic Information about the respondent women

1.1 Name: Ms. _____ Mobile no: _____

1.2 Address:	
--------------	--

1.3 Existence of govt. health care & drinking water facilities (own, private, others, Govt.)

Govt. Health center		Facilities available			Source of drinking water				
		Treatment	Bed facility	Lab facility	Well	Hand pump	Tap	On payment	Others
Yes	No								

1.4 Respondent's profile

BPL card no.	Age	Age at marriage	Whether family head		If not, who heads
			Yes	No	

1.5 Educational background

Illiterate	Pre primary	Secondary	Above secondary	Other

1.6

Which of the categories you belong to, (Please see the boxes)	SC	ST	OBC	PH	BPL
	Minorities	Migrant labourer	Head of household	Wage labourer	other

1.7 Marital status

Single	Married	Widow	Separated

1.8 Feature of household and relation with head of family

Joint	Nuclear	Female headed	Migrant	Relation with head of the family				
				Self	Daughter	Wife	In-law	Other

1.9 Socio-economic status, health & sanitary aspects about the respondents

Annual income	Type of house (own/rented/given by fellow villager)				Toilet facility	
	RCC	Tiles	Hut	Other	Yes	No

1.10 Average time spent on various household & outdoor activities

Fetching water & fire wood	Cooking	Cleaning/washing	Child care	Farming	livestock	Others	Rest	Total

1.11

Family background (details of family members with children)			
Total members (No.)	Adults (No.)	Male children (No.)	Female children (No.)

1.12 Occupation of the family members

Self	Spouse	Other adults	Minor children

1.13

Annual earnings of family members	Self	Spouse	Other adults	Total income

1.14

Sources of income	Agriculture	Livestock	Agri. Labourer	Wage labourer	Land holding	Livestock wealth

1.15

Annual expenditure on farming operations.	Seeds & fertilizer	Preparatory tillage	Inter culture operations	Harvesting & marketing	Other over heads	Total

1.16

Annual expenditure on livestock rearing,	Feed	Green & dry Fodder	Health	Breeding	Other over heads	Total

1.17

Annual house hold expen diture.	Food	Clothing	Education	Health	Social obligation	Entertainment	Other	Total

2. Do you know the existence of Mahamandals & Mahasanghas? If yes, give details

Mahamandal	Mahasanghas	Type of help	If not, give reasons thereof

3. Have you received any type of skill up gradation/other training on your own

Sl. No.	Type of training	If attended give comments on impact and effectiveness				
		Duratio n	Training tools	Agency name	Effectiveness	Cost (₹)
i.						
ii.						
iii.						
iv.						
v.						
vi.						
vii.						

4. Do you grow Fodder on your/others land for your livestock if maintained for economic gain?

Source	Fodder type	Cultivation cost	Area covered	Yield per cutting	Total cuttings	Total yield	Value of fodder
Own land							
Other's							
Total							

5. Do you rear the female calves of indigenous, crossbred, buffalo calves? If so, give details

Calves reared	Feed Qty. (Kg)	Cost per KG	Total feed cost	Other cost	Total cost

6. Are you aware about various aspects of good living w.r.t. following parameters

Sl.no	Particulars	Details of awareness & source of knowledge if any
i.	Personal hygiene	
ii.	Breast feeding	
iii.	Disease spread	
iv.	Nutrition during pregnancy	
v.	Nutrition during lactation	
vi.	Vitamin deficiency	
vii.	Family planning	
viii.	Frequent pregnancies	
ix.	Equal opportunities for boys & girls	
x.	Right to education	
xi.	Min. age of marriage	
xii.	Evils of dowry	
xiii.	Equal property rights	
xiv.	Adult literacy	
xv.	Skill development	

7. Have you borrowed any money? If so, give brief details

Type of borrowing	Amount borrowed	Purpose of borrowing	Outstanding	Remarks

8. Productive livestock wealth with the respondent

Indigenous cow	CB Cows	Buffaloes	Other livestock species (type & No.)						
			Sheep	goat	pigs	poultry	ducks	others	

9. Details of institutional finance availed by the respondent

Bank	Branch	Location	Distance from village	Support sought

10. Terms of institutional finance and problems constraints faced

Loan amount	Rate of interest	Problems	Other constraints	Remarks

11. Details of non-institutional finance and terms & conditions

Money lender	Relatives	Milk Union	Others	Interest rate

12. Terms of institutional finance and problems constraints faced

Loan amount	Rate of interest	Problems	Other constraints	Remarks

13.1 What are the constraints of financial flow when required by you in exigencies	
i.	
ii.	
iii.	
iv.	
13.2 What are the suggestions for streamlining the procedure	
i.	
ii.	
iii.	
iv.	
v.	

14. Have you purchased milch animals? If so, give details							
Date of purchase	No. purchased	Type	Yield /day	Total cost	Down payment	Bank loan	Remarks
		Indigenous/ Crossbred cow/buffalo					

15. Whether the animal purchased has been insured? If Yes, any constraints/problems faced.				
Insurer	Policy type	Premium rate	Remarks	If not covered, reasons thereof

16. Respondent's views on various aspects of dairying activity

Milch animal prices	Credit availability	Milking management	Feeding management	Fodder availability

17. Details of assistance received from any source (Govt., NGO, milk union, private agency)				
Training for self	Training for family members	Perception about effectiveness of the training	Whether you feel need of training	Agency who gave training

18. Details of role played by state govt., milk union society, (if member)				
SHG formation	Sundry credit	Training	Exposure visits	others

19. Details of management practices followed					
Type of animal	Feeding practices	Heat detection	Breeding	Calf rearing	Others

20. Supplementary feeding through grazing and facilities available				
Common land	Own land	Others land	Roadside	Other source

21. Cost benefit analysis from dairying activity				
Particulars	Unit rate	Quantity	Total cost	Technical parameters
Feed cost p.m.				
Vety. & breeding				
Overhead cost				
Total cost				
Milk yield p.m.				
Rate (Rs/Ltr)				
Gross income				
Net income				

22. Family milk consumption (from own source & purchased source)				
Own source		Purchased from outside		Total cost
Total quantity/day	Cost	Total quantity/day	Cost	

23. Availability of common facilities in the village (Govt., milk union, dairy society)			
Facilities	Source	Constraints/problems	Overall perception
Training			
Milk marketing			
Service crate			
First aid			
Breeding (AI)			
Compound Feed			
Ingredients			
Mineral mixture			
Vaccinations			
Medicines			
Other inputs			

24. Suggestions for self-improvement & achieving better living conditions.	

Annexure C (VII)

Interview Schedule for link agencies for financial assistance

Data Sheet No.	Date of visit	Name of the agency & constitution:		Contact Number
		Branch name		
		Name of Official:		
		Designation:		

Address of the branch and WDCS portfolio (particulars of WDCS in service area of the branch)					
Villages	GPs	Taluks	Districts	Total WDCS	Of which linked

1. Profile of the Branch with reference to financing under SHG linkage programme	
1.a. Total villages in the service area	
1.b. Of which villages having SHGs	
1.c. Total SHGs in the service area	
1. d. total members of the SHG	
1. e Of which total SHGs linked	
1.f. . total SHG members linked	
1.g. out of above women SHGs of WDCS phase VIII linked with credit	
1. h. total SHG members linked under phase VIII	
1. i. average loan per member under phase VIII	
1.j. Type of facilities provided to WDCS	Term loan/cash credit/others
1. k. terms & conditions of credit linkage	i. loan ceiling, if any ii. rate of interest iii. repayment period iv. instalment periodicity v. selection criteria vi. others
1.l. Purposes/activities covered by WDCS	
1.m. Total financial assistance provided (₹. Lakh)	
1.n. Total loan outstanding (₹. Lakh)	

1.o. Total overdue amount (₹. Lakh)	
1.p. Recovery %	

2. Repayment performance of bank loan		
Sl.no	particulars	Remarks
i.	No. of women members receiving animals by availing additional bank loan for 2 nd /3 rd time.	
ii.	Reasons for low recovery (<75%) of bank loan	
1		
2		
3. Im pact of bank loan (rotational aspect) for animal induction through additional loans		
i.		
ii.		

4. Constraints of financial flow (Margin money and loan availability for Women SHGs)	
1	
2	
3	

Sl.no	Constraints and suggestions for streamlining the process of financial flow
i.	
ii.	
iii.	

Annexure D

List of Women respondents (TGMs & Non STEP) personally interviewed

HAMUL				
Location	TG Members	Mobile No.	TG Members	Mobile No.
Hassan Dist.	Nagarathana	9611764923	Sharadamma	9972000431
Hassan Tq.	Dakashyani	8453017715	Vijaya	
Nidudi WDCS	Parvathamma	9874808925	Anitha *	9844113980
Hassan Dist.	Bharathi	9008061893	Lakshamma	
Arakalagud Tq.	Hemavathi	7086520715	Soraja	9008762845
Keralapura WDCS	Lakshmi	9902931333		
Hassan Dist.	Manjamma	9535733585	Chikkamma	
Holanarisipura Tq.	Parvathamma		Sannamma	
Beechanahalli WDCS	Pushpavathi	9902795132	D.Devamma*	9686341447
Hassan Dist.	Lakkamma		Shivamma B R	9945916508
Arasikere Tq.	Ratanamma	9972844082	Shivamma S	
N G Hosahalli WDCS	Sharadamma		Mamatha*	--
Nirgunda WDCS	Sarvamangala*	9741918578	Divya*	7259480933
Chikkamagalur Dist.	Rekha		Menakashi	
Chikkamagalur Tq.	Jayamma		Savitha	9132467278
Machanahalli WDCS	Bhagya			
D.Karehalli WDCS	Meenakshamma*		Shaila*	8105444505
D.Kerehalli WDCS	Meenakshi*		Drakshayini*	
Kadur Tq				
Chikkamagalur Dist.	Chandramma		Padma	
Chikkamagalur Tq.	Komala	9740946675	Ratnakumari	
T. Narisipura	Lakshamma		Puttamma*	
Kodadu Dist.	Saraswathi	9483093179	Hemalatha	7795847434
Somavarpet Tq.	Leelavathi	7337813749	Bhagya	9480929258
Handli WDCS	Pushapa	9483612657	Rekha	9483324885
Kodadu Dist.	Veena*	9611642700	Kamala*	9980331607
Somavarpet Tq.	Rathnamma*	9972969596	Bharathi*	7259645727
Kudige WDCS	Pramila*			

MYMUL				
Location	TG Members	Mobile No.	TG Members	Mobile No.
Mysore Dist.	Jayamma	9900926858	Muttamma	9535771331
Piriyapatna Tq.	Sushella	9901573230	Vasantha	9740875482
Lakshnipura WDCS	Rekha	8722060988	Gunavathi*	8105913091
	Revathi*	7090622140		
Mysore Dist.	Lakshami		Sarvamangala	9620470155
KR Nagara Tq.	Renuka		Latha	9535773777
Arakere koppalu	Yogamani	8971857707	Vijaya*	--
WDCS	Sumithra*	9611574199		
Mysore Dist.	Renuka	9611077515	Manjulla	7760047449
Hunsur Tq.	Jayasheela	9741915097	Paravathamma	8970415835
K M Halli WDCS	Lakshamma	9591214221	Leelavathi*	9902633830
Chamarajnar Dist.	Mariyamma	9632015947	Savariyamma	9013125314
Kollegal Tq.	Veronikamma	9741419622	Sushelamma	9902136174
Shanthinagar WDCS	Rajamma	8105536167	Aruval Selvi*	9731180214
	Rajinamari*	8971134317	Moksha rakini*	9008823445
	Jayarakini*	9663604630	Sagayamari*	9611761683
MANMUL				
Mandya Dist.	Nagamma	9632872714	Lakshamma	9164329142
Maddur Tq.	Jayalakshmi	9632872714	Vasanthamma	
Guddidoddi WDCS	Sakamma		Manjula*	--
Mandya Dist.	Nethra	8710897564	Shailaja	
Pandavapura Tq.	Shanthamma	9535442725	Lakshami	9964369579
K G Koppalu WDCS	Gowramma	8747893119	Lathamani*	--
Mandya Dist.	Lakshamma		Bhagyamma	8110077781
Srirangapatana Tq,	Jayamma		Ningamma	
Garakahalli WDCS	Lakshamma	9632914548	Sheela G J*	7406016682
Mandya Dist.	Ashwani	9535500791	Puttarachamma	9901370765
Mallvalli Tq.	Mangalamma	9980187457	Puttaningamma	
K Narayanapura WDCS	Shantamma	9108283867	Kamalamma*	9945978155
Mandya Dist.	Sannaningamma		Menakashi	
Mandya Tq.	Nethara	7406000274	Shivarathanamma	
K M Doddi WDCS	Lakshamma		Rathnamma*	--

Note: The persons with asterisk mark (*) are control group respondents

Annexure E

The places, dates & Approximate No. of women covered by FGD

UNION	District	Taluk	Place	Date	Approx.
HAMUL	Hassan	Hassan	Nidudi	06/02/2017	29
		Arakalagudu	Keralapura	07/02/2017	32
		Holanarisipura	Beechanahalli	08/02/2017	26
		Arasikere	N G hosahalli	08/02/2017	30
	Chikkamagalur	Chikkamagalur	Machanahalli	09/02/2017	28
		Chikkamagalur	T Narisipura	09/02/2017	33
	Kodadu	Somavarpet	Handli	07/02/2017	35
				Sub Total	213
MYMUL	Mysore	Piriyapatna	Lakshmipura	20/02/2017	25
		KR Nagara	Arekereoppalu	21/02/2017	22
		Hunsur	K M Halli	22/02/2017	26
	Chamarajnaragar	Kollegal	Shanthinagar	23/02/2017	20
				Sub Total	93
MANMUL	Mandya	Maddur	Guddidoddi	14/02/2017	35
		Pandavapura	K G Koppalu	15/02/2017	30
		Srirangapatana	Garakahalli	16/02/2017	20
		Mallvalli	K Narayanapura	17/02/2017	45
		Mandya	Kalamantidoddi	18/02/2017	40
				Sub Total	170
				G.Total	476

Annexure F

Case Studies / Best Practices

1. Case study on operation of Margin Money

1.1 Out of the 16 sample WDCS, 3 WDCS can be classified under band of low progress as the number TGMs assisted by them were less than 30 (Between 23 to 27). These WDCS are Keralapura, KM Halli and Shanthinagar the rotation of Margin Money was not efficiently done.

1.2 Shanthinagar WDCS has covered 26 TGMs under Margin Money assistance and there were no operations for 3 years & 6 months (i.e. from Dec 2012 to July 2016). Most of the transactions of WDCS are in cash. Monthly / fortnightly payments to TGMs are made in cash to members by cash withdrawal by the society. In case of margin money, all transactions are in cash. There is no separate account maintained for margin money. The society account is operated only for receipt / deposit of milk bills received. The balance of margin money is held in cash by the WDCS. The details of utilization of margin money by Shanthinagar WDCS are furnished below

CASE STUDY -Operation of Margin Money by Santhinagar WDCS in Kollegal tq; C R Nagar Dt.

Particulars	1	2	3	4	5	6	7	8	9	Total	TGM assisted
	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb		
A. Year 2012-13											
1. Amt. available	75.0	75.0	0.0	15.0	30.0	45.0	60.0	75.0	75.0		
2. Disbursements	0.0	75.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	75.0	15
3. Replenishments	0.0	0.0	15.0	15.0	15.0	15.0	15.0	0.0	0.0	75.0	
4. Outstandings	0.0	75.0	60.0	45.0	30.0	15.0	0.0	0.0	0.0	0.0	
5. Cumulative corpus	75.0	0.0	15.0	30.0	45.0	60.0	75.0	75.0	75.0	75.0	
B. Year 2016-17											
1. Amt. available	75.0	75.0	50.0	50.0	51.0	53.0	56.0	60.0	60.0		
2. Disbursements	0.0	25.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	60.0	11
3. Replenishments	0.0	0.0	5.0	6.0	7.0	8.0	9.0	5.0	5.0	45.0	
4. Outstandings	0.0	25.0	25.0	24.0	22.0	19.0	15.0	15.0	15.0		
5. Cumulative corpus	75.0	50.0	50.0	51.0	53.0	56.0	60.0	60.0	60.0		
C. Total (2012-2017)											26

1.3 Out of the 3 WDCS, KM Halli WDCS claimed that 27 TGMs of the society have been assisted and the remaining 13 TGMs do not wish to avail margin money. Hence, for 2 years & 9 months there are no operations and the WDCS is awaiting instructions from the Union as to

whether 2nd round of assistance can be made available to the TGMs who have already received the same in 1st round.

2. Best practice – operation of Margin Money

2.1 Among the 16 sample WDCS, the Gudidoddi WDCS (Mandya District) has covered highest number (80) of TGMs under margin money assistance. Year wise & Month wise details of No of TGMs assisted and amount disbursed (Rs.'000) are furnished below:

Year wise & Month wise details of No of TGMs assisted and amount disbursed (Rs.'000)

Month	2012		2013		2014		2015		2016		Total	
	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt
Jan	8	40	0	0	4	20	5	25	0	0	17	85
Feb	2	10	1	5	0	0	0	0	1	5	4	20
Mar	1	5	0	0	0	0	2	10	3	15	6	30
Apr	1	5	1	5	3	15	2	10	0	0	7	35
May	2	10	2	10	0	0	0	0	0	0	4	20
Jun	4	20	2	10	0	0	0	0	0	0	6	30
Jul	3	15	6	30	0	0	1	5	3	15	13	65
Aug	1	5	0	0	0	0	3	15	0	0	4	20
Sep	2	10	1	5	0	0	0	0	0	0	3	15
Oct	0	0	2	10	0	0	3	15	1	5	6	30
Nov	0	0	4	20	0	0	0	0	0	0	4	20
Dec	0	0	1	5	5	25	0	0	0	0	6	30
Total	24	120	20	100	12	60	16	80	8	40	80	400

2.2 The KG Koppalu WDCS has adopted a practice of disbursing the loan by way of issuing cheques in the name of TGMs with effect from 2014 and accordingly four TGMs (1 TGM – Rs.5000 & 3 TGMs – Rs.10000 each) were issued cheques. As on 15.12.2016, the WDCS has completed 1st round of margin money assistance to 41 TGMs. The WDCS has been disbursing the margin money at revised rate of Rs.10000 each with effect from 22.01.2016 and 11 TGMs were assisted during the year 2016.

2.3 The Lakshmipura-A WDCS in Periyapatna in Mysore district has assisted 39 TGMs out of total 40 TGMs. The 1st round of assistance is completed within 2 years i.e. Jan 2012 to Nov 2013. As on Nov 2013, the WDCS has received back the full repayment of margin money and the amount is kept idle since then (three & quarter years) for want of instructions from the Union as to whether margin money can be provided for the 2nd time.

2.4 Out of the 50 TGMs of N G hosahalli WDCS (Arasikere Taluk of Hassan District) disbursed margin money to 42 TGMs. All these 42 TGMs were disbursed margin money in the first year itself (01/01/2012 to 01/12/2012). For this purpose the WDCS made an aggregate ad hoc provision of ₹ 6500, (ranging from ₹ 500 to 2500 per month) during the initial period of 5 months so that the WDCS is able to disburse margin money to 2 TGMs every month during the initial period of 5 months. The details of operation of margin money by the society are given below:

Amt in ₹ '000

Date 1 st of month	Amt B/F (‘000)	Disbursements (No. & Amt at rate of ₹ 5000/TGM)			Balance with WDCS	Recovery by TGMs at month end		Ad hoc provision (‘000)	Amt C/F (‘000)
		No.	Cum.	Amt		No.	Amt		
Jan’12	75.0	15	15	75.0	0.0	15	7.5	2.5	10.0
Feb’12	10.0	2	17	10.0	0.0	17	8.5	1.5	10.0
Mar’12	10.0	2	19	10.0	0.0	19	9.5	0.5	10.0
Apr’12	10.0	2	21	10.0	0.0	21	10.5	0.5	11.0
May’12	11.0	2	23	10.0	1.0	23	11.5	1.5	14.0
Jun’12	14.0	2	25	10.0	4.0	25	12.5	0.0	16.5
Jul’12	16.5	3	28	15.0	1.5	28	14.0	0.0	15.5
Aug’12	15.5	2	30	10.0	5.5	30	15.0	0.0	20.5
Sep’12	20.5	3	33	15.0	5.5	33	16.5	0.0	22.0
Oct’12	22.0	3	36	15.0	7.0	36	18.0	0.0	25.0
Nov’12	25.0	3	39	15.0	10.0	24	12.0	0.0	22.0
Dec’12	22.0	3	42	15.0	7.0	25	12.5	0.0	19.5
Total		42		210			148	6.5	

Appendix I

Views of CO on request of KMF and suggestions of technical committee (20.05.2017)

Sl. No.	Reference No.	Request/comments/suggestion of Technical committee	Compliance	Remarks
I.	KMF Letter dated 09.05.2017 addressed to CEO, KEA.	Request to incorporate the overall impact of the scheme at the end of the report.	The last chapter (No. 15) added in the report. (This was included in the presentation made to Technical committee)	Chapter 15, Page no. 66-67
II	Presentation made by NABCONS (CO) in the 36 th meeting of the Technical committee of KEA on 20 th May 2017.	<p>a. Increase in Gross annual income due to induction of animals to be shown separately.</p> <p>b. The selection of discount rate at 15% for calculation of BCR to be explained.</p> <p>c. Certain reasons for not getting the required details in respect of margin money, quantum of bank loan from TGMs were not acceptable.</p> <p>d. The recommendations to clearly define further guidelines for TGM identification is not clear.</p>	<p>a. Income indicated separately (Rs 20300).</p> <p>b. Rate applicable for Agricultural projects adopted.</p> <p>c. Suitable modifications made.</p> <p>d. The recommendations is for GoI minority category may not be classified as an exclusive category.</p>	<p>a. Page no. 49, Para 11.16 (Footnote)</p> <p>b. page no. 51, Para no. 11.17.2</p> <p>c. Page no. 43, para no. 11.9</p>

Photo Gallery







ಕರ್ನಾಟಕ ಮೌಲ್ಯಮಾಪನ ಪ್ರಾಧಿಕಾರ
Karnataka Evaluation Authority

**EVALUATION OF SOCIO ECONOMIC DEVELOPMENT OF
DAIRYING WOMEN UNDER PHASE VIII OF STEP SCHEME OF
THE GOVERNMENT OF INDIA IN KARNATAKA**