

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.