

**Terms of Reference for Evaluation of “Socio Economic
Development of dairy women under phase VIII of STEP scheme
of Government of India in Karnataka”**

1. Study Title:

The title of the study is “*Socio Economic Development of Dairy Women under phase VIII of STEP Scheme of Government of India in Karnataka*”.

2. Department implementing the scheme:

Ministry of Women and Child Development, Government of India and Karnataka Co-operative Milk Producers’ Federation Limited (KMF).

3. Background and the context:

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

The programme of STEP aims to make a significant impact by upgrading skills and providing employment to women on a project basis by mobilizing women in viable groups, improving skills, arranging for productive assets, creating backward and forward linkages, arranging for support services, providing access to credit and awareness generation programmes in gender sensitization, health and nutrition, 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 minimal Governmental support and intervention after the completion of project period.

The 12th Five Year Plan outlay for Women and Child Development sector (including nutrition) is Rs. 6564.86 crores out of Rs. 255250 crores of the total Five Year Plan outlay of the State. This constitute 2.57% of the total outlay. The anticipate the expenditure in the first four years 2012-16 is Rs. 6956.37 crores.

Women and Child Development sector is one of the better performing sectors in the first four years of 12th Five Year Plan with 105.96% progress.

Karnataka Milk Federation(KMF) initiated the STEP Programme in Karnataka from October 1997. Since then, KMF has organized 1000 new Women Dairy Cooperative Societies(WDCS) in I to VII Phases. Thus totally 1674 WDCS have been organized in I to VII Phases.

After four decades of Cooperative Dairy development, the KMF is successful in reaching over 2.32 million farmer families in 21,587 villages, thereby covering more than 75% of the villages in the State.

Up to August 2015, 14629 Dairy Cooperative Societies (DCS) have been organized, in 13 District Milk Unions. Among them 13082 DCS are functioning with 95% of them in profit. Of these 3,229 constitute Women DCS.

The average milk procurement during the year 2014-15 was 58.69 lakh kgs. per day (LKPD). The peak procurement has reached 72.30 LKPD during Aug'15 in the year 2015-16. At present, on an average Rs.14.81 crores is being paid per day to the milk producers.

K.M.F initiated STEP Phase VIII project, this project area covers 6 districts of Karnataka State coming under the jurisdiction of 3 Milk unions and it has a target to bring the existing 250 Women Milk Co-operative Societies. The outlay of "Phase VIII" project is Rs.800 Lakhs sanctioned by GOI. 212 WDCs have been formed out of the target of 250 Women Dairy Co-operative Societies and 8586 Target Group Members have been covered out of 10,000 members targeted.

Present Status of the Scheme:

Women Dairy Co-operative Societies:

The 250s WDCSs are made functional covering 337 villages and enrolled 21729 women members. The District Milk Unions of STEP Core Team leaders conduct Bench Mark Survey to identify the Target Group Members that include the marginalized asset less wage labourers, women headed households, migrant labourers, SC/ST's, minorities and other dispossessed rural women. Thus the beneficiaries in the project will be poor or asset less marginalized women with

special focus on SC/ST households, women headed households and families below poverty line. 8586 Target Group Members are identified through Bench Mark Survey.

Margin Money:-

The Margin money of 5,000/- is provided to Target Group Members 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 and may not afford to pay this amount. Hence, Rs.5,000/- is provided as an interest free loan to 15 members in Phase VIII 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. This margin money amount has been enhanced to Rs. 10,000/- on rotation basis to the remaining TGMs. This project provides each WDCS 15 TGMs of Rs.5,000/- per Members as Margin Money to buy milch animal like cross breed cow or buffalo with a financial loan linkages of the Bank. The project target of 2760 animals are to be inducted. As against this target, 2250 milch Animals have been inducted till August – 2015. This project provide economical support to all beneficiaries of TGMs for cattle insurance and cattle transportation at the cost of Rs.1200/- per TGMs.

Trainings:-

The following training programmes are inducted under the scheme.

i. Dairy Animal Management (DAM) for Target Group members.

Dairying as a profitable business, so beneficiaries will be trained in breeding, feeding, nutrition, Clean milk production, a selection of healthy Cattle, diseases and first aid treatment of cattle, balanced cattle-feed and health care of dairy animals for higher production and reduce the cost of production of milk.

Dairy Animal Training helps in better management for dairy animals and also helps in upliftment of economic status of the women Target Group members. The duration of the training will be 3 days given in the training centers at Bangalore, Mysore district.

The project target is 10,000 women members, 8,000 Target Group women members are trained.

ii. Training on books writing, accounts maintenance and auditing.

This training imparted to WDCS Secretary for financial dealing like making receipt, vouchers and keeping daily accounts, maintaining topic-wise registers, Trial Balance, Profit and Loss, Balance Sheet, records of business DCS, information about milk dairy business, a practical survey by field study, Principles of co-operation, principles of management, encounter to laws, monthly and annual meetings, proceeding writing, secretarial responsibilities of ideal society, milk and milk components, production of clean milk, maintenance of animals, difficulties in collection of milk and remedies over it, feed process, information about cattle feed & Fodder Production, a record of society, auditing and its rules.

The Secretary gains confidence as she maintains the balance sheet etc. by herself. She finds out the reasons for losses and there to achieve profit for her society and provide an earning a salary of Rs.3000/- per month.

The duration of this training is for 10 days, to be conducted in 2 central training institute (Bangalore, Mysore districts). Out of the total targets of 250 women members, 200 secretaries are trained.

iii) Chair persons Training

The representative of the WDCS who are holding the administrative control of the society shall be trained in overall management of the society by imparting training to develop the leadership qualities amongst them.

The representativesso trained, work on honorary basis for overall development of the WDCS. Skill imparting in training will help them in smooth and profitable functioning of WDCS and SHGs, which indirectly helps in socio-economic change of all the members. The duration of this training is for 4days, and it is conducted in Bangalore Central Training Institute including adays field visit.

201 women chair persons have been trained against the target of 250 Chair persons of WDCS.

iv) Training for Testing Milk Quality

Care is taken while procuring clean Milk. The milk is tested for Fat and Solid Non Fat(SNF)contents, with standard equipments like Fatomatic Machine for proper system of collection of milk. The price paid to the members depends upon the quality of milk supplied. The Tester training helps to collect good quality milk and provides an earning a salary of Rs. 1500-2000/- per month.

The duration of this training is 3 days, there are 200 women milk testers trained out of 250tester of WDCS.

v) Management Committee Members(MCM) Training.

The law of co-operative management societies, the principles of co-operative societies, Anand Pattern, the procedure of meetings, importance of meetings, participation in meetings, and grass & fodder cultivation, kinds of cattle-feed, reasons of reduction in milk quantity, its remedial measurers, achieving clean milk production, animal husbandry, to get information about service and facilities provided by the training institutions. The trainees learn how to make the DCS economical viable and to check records, to increase profits, to find out reasons of deficit, to control the administration, audit rectification etc.,.

The duration of this training is 3 days, there are 1778 women Management Committee Members trained against a project target of 1722 MCM of WDCS.

vi) Self Help Group Representative training.

Another important feature of WDCS is formation of Self Help Groups by its Target Group Members. Project programme implementation supposes formation of at least 2 Self Help Groups. Against the total project target of 400, 210 SHGs are formed with their deposit Rs. 43.20 lakh. For effective working of one women member from a SHG will be trained. There are 400 Self Help Group representative women members trained for 3 days.

The Nandini SHGs which are centers of empowerment are working for the Socio-economic development of rural women. To strengthen these SHGs and have close monitoring, SHGs federation are formed at union level. This has a three tier system. 5 to 25 SHGs at village level join together to form a Mahasangha at Taluk level and Mahamandala at District level.

KMF has appointed 8 SHGs facilitator from MYRADA, for strengthening of SHGs and improve the sustainability with organization of Mahasangha and Mahamandal.

vii) First Aid Worker Training.

First Aid forms an important activity in treatment of minor ailments of animals at society level. The selected person will be informed regarding advances made in treatment of animals.

Training conduct based on Signs of healthy and ill cow, method of clinical examinations, commonly used first aid medicine, common diseases and its first aid, common infectious diseases and its prevention, importance of vaccination and precaution during vaccination. Trainees learn to breed the maximum number of healthy cattle in their own sheds which give a substantial quantity of milk, bringing up of cattle at less cost, economical management resulting into enhanced milk production.

The 157 women First Aid Worker training are completed. The trainee of WDCS provide First Aid Facilities at village level and also First Aid Boxes are given with Medicines. It's a important activity in treatment of minor ailments of animal and also facilitate the treatment in time at Society level.

viii) AMUL Visits.

Visit to the world famous AMUL (Anand Milk Union Limited) Dairy ANAND in Gujarat state is arranged for the WDCS Presidents, Directors and Members of Target Group for emulating the good features from AMUL's Societies into their societies as it said "Seeing is believing". Till August 2015, 500 women members have visited the AMUL dairy out of 750 members targeted.

Awareness Programme:-

Health & Nutrition Programme with Infant & Young Child Feeding 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 vegetable, eradication of dogmatic social customs and rituals and conducting health camp, eye/blood testing, shibiras demonstration of infant and young child nutritious food preparation from the locally available materials.

Health and Nutrition programme for three days and one day Infant and young nutrition programme are conducted in each WDSC with a financial assistance of Rs.2000 per Shibiras. Till August-2015, 450shibiras have been conducted and 21,689 women members are participated at village level.

Legal Literacy Programme:-

Legal literacy programme is conducted at village level with the assistance of eminent advocates, particularly lady advocates who are taken to villages to impart awareness on rights of women in property, prevention of dowry, authorities to approach in case of domestic violence/harassment etc. visits are arranged to courts, police stations, Tahsildhar offices and banks to acquaint regarding the working of these institutions.

Out of 825 Shibiras to be conducted, 450Shibiras are completed and 21,939 Target Group Members are participated in this programme.

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, banks, self help groups and other institution is provided to create self-sustaining ability in women

folk. 3 days shibira are being conducted along with one day regarding multifarious problems faced by women and to enlist their cooperation in running institutions managed by women. Till August-2015, 450shibirashave been conducted and 16,356 members are participated at village level.

Technical Input Services:-

i) Providing Electronic Milko Tester/Fato-matic Machine/ Milk Analyser :

Milko Tester is used at primary dairy co-operative level in village. The milk supplied by producer is tested before acceptance and payment is made on basis of milk quality(fat %).

WDCS have to test the milk of an individual member for fat percentage in milk on daily basis, both in the morning and evening to determine the price to be paid to the members depending on the fat and SNF percentage in milk. Fatomatic machine will be provided from this project for accurate testing of milk by women tester and this transparent process result in strengthening faith of milk producer at village level. Till August -2015, 150 Electronic Milko Tester have been issued at WDCS level.

ii) Electronic weighing scale:

The digital weighting scale is an electronic device and helps in accurate weighment of the milk of the producer at the society level. In out of 184 EWS, 150 Electronic weighing scale are already purchased.

iii)Vermicomposting:

The term vermicomposting means the use of earth worms for composting organic residues and dairy animal byproduct like dung, slurry also cattle bed materials with crop residues. The vermicomposting will be promoted as an income generating activity, usage of locally available resources and also low cost production method.

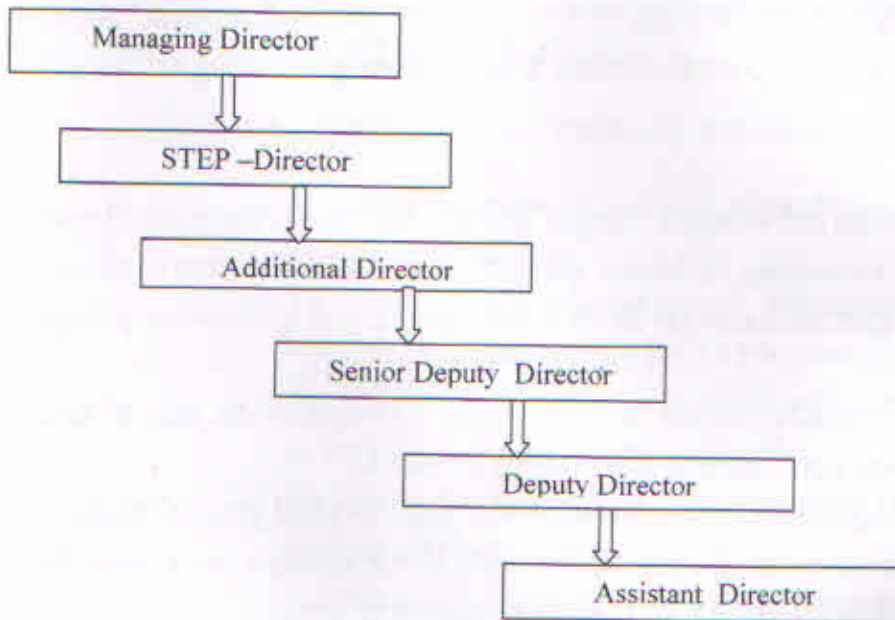
The rectangular vermicompost of the dimension of 10 feet length X 4 feet width X 3 feet depth pit are constructed through witch 600 Kgs of vermicompost can be produced in about 80-90 days. One unit of vermicompost will be provided to one target group member per WDCS at a cost of Rs. 5750/-. Till August-2015, 150 Vermicompost units are established. This project provide job opportunities for target groups members.

iii) Furniture ,DCS Equipments, First Aid Box, Registers:

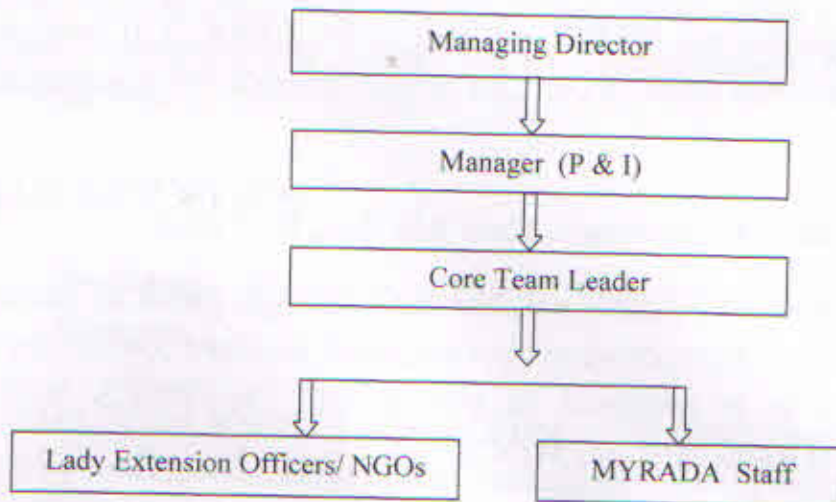
Women Dairy Cooperative Societies will not have enough funds to purchase of necessary equipments and fixtures which is very much required for the day to day operations. Therefore it is proposed to provide all 250 WDCS with these equipments at a cost of Rs.12,000/-per WDCS.

Human Resource Development: Karnataka Milk Federation Ltd.,

At state level officers:



At District/ Union level officers:



4. Objectives of the Scheme:

The project through dairy activity rural women economic and social upliftment of women and to take up employment cum income generating activity.

Objective of the Project:

- To identification of women Target Group Members through Bench Mark survey according to below poverty line, asset less marginalized women with special focus on SC/ST, minorities and vulnerable groups at rural level.
- To organize exclusive Rural Women Dairy Co-operatives 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/ economic conditions of women.
- Creating awareness through designed programme.
- Confidence building among women and to generate leadership qualities.
- To develop the sustainability of the activity.

5. Monitoring of the Scheme:

As per the existing Monthly Review Mechanism (MPIC), the scheme is reviewed at 3 levels. The State level review committee is headed by the Principal Secretary, Animal Husbandry and Fisheries, the district level review committee by the CEOs of the Zilla Panchayats and District Officers of KMF. The scheme is also reviewed at union level by Manager (P&I). 'Core Team Leaders' review meeting will be held once in two months at KMF level. The scheme progress is reviewed at KMF level once in a month with all Managers (P&I).

The Managing Director, KMF at the Head Office level reviews the progress of the scheme every month in the Programme Committee Meeting (PCM) with all the Districts Heads.

6. The Scope and Objective of the Study:

The scope of the project is 6 districts of Karnataka Viz Mandya, Hasan, Chicomagalur, Kodagu, Chamarajnagar and Mysore coming under the jurisdiction of 3 Milk unions of KMF Ltd Bengaluru.

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 group 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 the programme on socio-economic status of the beneficiaries, and
- e) To study the extent to which the objectives of the programme have been fulfilled and to examine the monitoring arrangement.

7. Sampling and Evaluation Methodology:

5% of the WDCs are to be selected from Mandya, Hassan and Mysore districts. From the remaining 3 districts, at least one WDC is to be selected at random from Kodagu and Chamarajanagar districts, and 2 WDCs from Chickamagalur. From these selected WDCs, at least 5 TGMs are to be personally interviewed in such a way that among the TGMs interviewed, at least one is from SC/ST community, one is from OBCs, one physically handicapped/BPL category and one from the financially/educationally best TGM. Corroboration of interview facts and elicitation of additional facts should be done by doing FGDs involving all WDC members. As a control, women groups involved in dairying activity without getting any Government benefit may be taken. One control group per district is considered enough.

Sl. no	District	No. of WDCS	Target TGMs	Animal induction	Animal purchase on rotation basis	SHGs formed	Fato Matic Machines	Equipment Supplied			Vermi compost
								Electronic Digital Weighing Scales	DCS Equipment	First aid box	
1	Mandya	80	3200	300	272	53	80	80	15	15	15
2	Chickamagalur	16	640	30	38	30	12	12	12	12	12
3	Hassan	82	3280	420	142	164	46	46	46	46	52
4	Kodagu	2	80	0	0	4	2	2	2	2	2
5	Chamarajanagar	4	160	15	61	3	1	1	1	1	1
6	Mysore	66	2640	315	226	70	39	39	19	19	33
Population Total for Evaluation		250	10000	1080	739	324	180	180	95	95	115
Project Population Total		250	10000	1080							

8. Evaluation questions (Inclusive not exhaustive):

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 non-payment?
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?

9. Deliverables time schedule:

Additional Director, STEP, KMF Ltd, Bengaluru will provide the milk union wise/district wise list of Women Dairy Co-operatives and STEP Phase VIII SHGs and name of the Core Team Leaders of the project Evaluation Consultant Organization. Additional Director, STEP, KMF Ltd, to instruct the officers of the milk unions concerned and the women dairy co-operatives at the village level, milk unions at the district level and taluk levels to co-operate in furnishing information

and holding the FGDs with all the stake holders. It is expected to complete the study in 3 months time, excluding the time taken for approval. The evaluating agency is expected to adhere to the following timelines and deliverables.

- a. Work plan submission : One month after signing the agreement.
- b. Field Data Collection : Fifteen days from date of work plan approval.
- c. Draft report Submission : Fifteen days after field data collection.
- d. Final Report Submission : One month from draft report submission.
- e. Total duration : 3 months.

10. Qualification of Consultant:

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

- i. A masters in Veterinary Science with minimum 5 years' experience,
- ii. A master in women studies/gender studies, and,
- iii. A masters in Economics/Business Administration.

And in such numbers that the evaluation is completed within the scheduled time prescribed by the ToR.

Consultants not having these number and kind of personnel will not be considered as competent for evaluation.

11. Agency for evaluation:

The evaluating agency should be finalized as over provision of the Karnataka Transparency in Public Procurement Act and Rules, but without compromising on the quality.

12. Contact person to get further details about the study:

Smt. Shakuntala C.N. Addl. Director (STEP) KMF Ltd, Bangaluru, Mobile No 9591994317, 080-26096887 and Smt. Nagashree.N Senior Deputy Director, KMF Bangaluru, Mobile No. 7899883898 e-mail stepkmf@gmail.com, step@kmf.coop will be the contact persons for giving information and details for this study.

13. Qualities Expected from the Evaluation Report :

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

- a) By the very look of the evaluation report it should be evident that the study is that of KMF Ltd Bengaluru and Karnataka Evaluation Authority (KEA) which has been done by the Consultant. It should not intend to convey that the study was the initiative and work of the Consultant, merely financed by the KMF Ltd Bengaluru and Karnataka Evaluation Authority (KEA).
- b) The evaluation report should generally conform to the United Nations Evaluation Guidelines (UNEG) "Standards for Evaluation in the UN System" and "Ethical Standards for Evaluations". The report should be complete and logically organized in a clear but simple language. Besides conforming to the qualities covered in the Terms of Reference, it should be arranged in the following order –
 1. Title and opening page.
 2. The Index.
 3. List of acronyms and abbreviations.
 4. Executive Summary – A stand-alone section that describes the program, gives purpose and scope of evaluation, the evaluation methodology, key findings, constraints and recommendations.
 5. Sector history – A section that briefly covers the history of the sector under which the scheme/program being evaluated falls. It should give recent data taken from reliable and published sources.
 6. The objectives and performance of the program being evaluated – The section will include the stated objectives of the program and the physical and financial achievements of the program in the period of evaluation. It should cover the description of the target group, the aim of the program and the method of selection of beneficiary (if included in the program).
 7. Review of literature / past evaluation reports.
 8. Evaluation Methodology – This should include the sample size and details of sample.
 9. Findings of the evaluation study.

10. Limitations/constraints in the evaluation study.
11. Recommendations that flow from the evaluation.

This should be followed by the following Annexures –

- (A) The sanctioned Terms of Reference of the study.
(B) The survey tools and questionnaires.
(C) List of persons with addresses personally interviewed.
(D) The places, dates, and number of persons covered by Focus Group Discussions (FGD).
(E) Compilation of case studies / best practices.
(F) Table showing details of major deviations, non-conformities, Digressions of the program.

14. Cost and Schedule of Budget release

Output based budget release will be as follows-

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

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

The entire process of evaluation shall be subject to and conform to the letter and spirit of the contents of the government of Karnataka order no. PD/8/EVN(2)/2011 dated 11th July 2011 and orders made there under.