

**EVALUATION OF UDYOGINI SCHEME
IMPLEMENTED IN THE PERIOD FROM 2010-11 TO
2014-15 BY THE KARNATAKA STATE WOMEN'S
DEVELOPMENT CORPORATION, BENGALURU**

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Karnataka Evaluation Authority**

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CONSTITUTION OF INDIA

PREAMBLE

WE, THE PEOPLE OF INDIA,

having solemnly resolved to constitute India into a

**SOVEREIGN SOCIALIST
SECULAR DEMOCRATIC REPUBLIC**

and to secure to all its citizens:

JUSTICE, social, economic and political;

LIBERTY of thought , expression,
belief, faith and worship;

EQUALITY of status and of opportunity;

and to promote among them all

FRATERNITY assuring the dignity of the
individual and the unity and
integrity of the Nation;

IN OUR CONSTITUENT ASSEMBLY

this twenty-sixth day of November, 1949, do

**HEREBY ADOPT, ENACT AND GIVE TO
OURSELVES THIS CONSTITUTION.**

FOREWORD

Gender mainstreaming and empowerment has been identified as a major policy goal across the Globe since 1975. The Government of Karnataka through Women and Child Development Department has been implementing many schemes to promote women empowerment focusing on social as well as economic issues. The present study, 'Evaluation of Udyogini Scheme Implemented in the period 2010-11 to 2014-15 by Karnataka State Women's Development Corporation' was initiated by the Department in co-ordination with Karnataka Evaluation Authority (KEA). The study is outsourced by KEA to the Empanelled Consultant Organization – The Energy and Resources Institute (TERI). A sample of 1091 beneficiaries was selected for the study from 9 districts covering all the divisions in the State. The findings of the study indicate that the financial assistance has been useful in supporting ongoing business and has helped women to establish new enterprises as well as to establish a link with the banks. There is also a visible impact on their social and economic empowerment. Some of the major recommendations include-change in the current process of selection of beneficiaries, common subsidy to all women except widows, physically challenged and destitute women and capacity building through adequate training.

I expect that the findings and recommendations of the study will be useful to Karnataka State Women's Development Corporation to implement the scheme more effectively to promote women entrepreneurship and empowerment.

The study received support and guidance of the Additional Chief Secretary and the Secretary Planning, Programme Monitoring and Statistics Department, Government of Karnataka. The study was actively supported by the managing Director and the Staff of KSWDC by providing useful data and suggestions. The draft report was approved in the 37th Technical Committee meeting. The review of the report by Technical Committee and an Independent Assessor has provided useful insights and suggestions to improve the report. I duly acknowledge the assistance rendered by all in successful completion of the study.



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Chief Evaluation Officer
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The study was made possible due to the field facilitation of the District Inspectors of KSWDC, cooperation from the Ms. C. H. Vasundhara Devi, Managing Director, Ms. Pankaja, General Manager and Ms. Leena Kallammanavar, Deputy Director at Karnataka State Women's Development Corporation.

The cooperation and support of all Deputy Directors, Child Development Project Officers, Supervisors and Anganwadi Workers of the Department of Women and Child Development, Bank Managers, Training Coordinators was crucial in completing the field work. The participation from Udyogini beneficiaries provided good insights to this evaluation.

TERI would like to place on record the constant advice of Mr. Amit Kumar, Senior Director, Social Transformation which was a great encouragement. This study has been carried out with the excellent and committed efforts of the study team comprising of:

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The participation from beneficiary communities has provided good insights to this evaluation. This assignment has provided interesting insights to the livelihood and entrepreneurship activities of the women, challenges faced by them and their motivation to excel in their business. TERI hopes to work with the Karnataka Evaluation Authority in future too.



**Pronab Dasgupta, IAS (Retd.)
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ABBREVIATIONS

CDPO	Child Development Project Officer
DD	Deputy Director
DI	District Inspector
DSC	District Selection Committee
DWCD	Department of Women and Child Development
IGAs	Income Generation Activity/s
KEA	Karnataka Evaluation Authority
KSWDC	Karnataka State Women Development Corporation
RUDSETI	Rural Development & Self Employment Training Institute
SC	Scheduled caste
SHGs	Self Help Group/s
ST	Scheduled tribe
ToR	Terms of Reference
TSC	Taluk Selection Committee

1 EXECUTIVE SUMMARY

The Karnataka Evaluation Authority has assigned the task of “Evaluation of Udyogini Scheme Implemented in the Period 2010-11 to 2014 -15 by the Karnataka State Women’s Development Corporation” to the Energy and Resources Institute (TERI), Bangalore.

The study aimed to evaluate the extent of individual who are empowered economically through the Udyogini scheme, to assess if the selection of beneficiaries is fair, transparent and based on guidelines, understand whether the scheme has made the women self-reliant or not, to understand if aims and objectives of the scheme are achieved, identifying constraints in implementation and to suggest measures for improving the scheme.

A maximum loan amount of Rs. 1,00,000 is provided under the scheme from banks, while the KSWDC provides a marginal subsidy of Rs. 7,500 to beneficiaries belonging to general and minority communities. The subsidy for SC/ST, destitute, physically challenged and a widow is Rs. 10,000 during the study years. Since the subsidy amount is not a sizeable amount, the impact of the subsidy per se and the support provided by KSWDC is not discernable. However, if seen in totality, the loan amount has been useful to the extent of supporting ongoing businesses and helped several others establish new businesses.

The methodology used for the study, as proposed in the ToR included focus group discussion with taluk selection committee (CDPOs and supervisor), district selection committee (Deputy Directors and Lead Bank Managers), survey of beneficiaries, verification of records, interview with key informants such as district inspectors, bankers, training coordinators of training institutes and documenting few success stories. The sample was selected using the two stage cluster random sampling in which the four revenue divisions of the state formed the first cluster. Within this cluster, the districts in which the highest and lowest numbers of beneficiaries under the scheme were covered in a year formed the second stage cluster. A total of 1091 beneficiaries were interviewed across the selected 9 districts, along with 9 district selection committee, 58 taluk selection committee, 67 bankers at district and taluk level, and 7 training coordinators.

The study was limited by the lack of baseline data on the social and economic status of the beneficiaries and SHGs, which made it difficult to accurately assess the impact of the scheme based on facts and figures. Under this scheme, the major component of loan is supported by the banks, while the subsidy, a fairly small amount is supported by the KSWDC. Many of the

beneficiaries are members of Sthree Shakthi SHGs for fairly long period of time, which may influence their articulation of growth and empowerment. It is needless to say that such beneficiaries expressed that they have access to loans in their SHGs. Some beneficiaries have also availed bank loans, which has enhanced the financial resource available to them for productive purposes. At the time of field visits, lack of records for the loans taken limited the understanding on the repayment aspects. These factors made it difficult to bring out the benefits from the Udyogini scheme in isolation per se. The impact is thus understood in the eyes of the perception of the beneficiaries.

An overview of the findings viz-a viz objectives of the scheme are:

i. To prevent women entrepreneurs from borrowing money at higher rates of interest from money lenders.

The availability of loan under the scheme has prevented the beneficiaries from borrowing money at higher rates of interest from money lenders (as mentioned by 68% respondents), however, the access to loans through SHGs, hand loans, chit funds cannot be discounted. However, accessing business loans from banks has been made possible through the Udyogini scheme, which will enable the beneficiaries to establish a long standing relationship with the banks for future financial support for their business.

ii. To empower women by providing loans through Banks and other financial institutions by giving a subsidy from the Corporation to undertake business activities / micro enterprises.

Economic empowerment increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information (OECD). The Udyogini scheme has provided access to financial resources to the beneficiaries, which, has been used to start new business activity or to improve the existing income generation activities of beneficiaries, thus improving the profit from the activities. However, it must be noted that the subsidy component is marginal (maximum of Rs. 10,000 for SC/ST, destitute, physically challenged and widows and Rs. 7,500 for other women, with a maximum loan limit of Rs. 1,00,000), while it is the loan component from the bank that has been substantial.

- iii. *To assist women in gaining self-reliance through self-employment, especially in trade and service sector.*

Udyogini has supported several women to start up new enterprises, thus enabling them to take a step towards self-reliance through self-employment in trade and service sectors. For other entrepreneurs who have utilized Udyogini loans to improve/ expand their business, the scheme has helped strengthen the self-employment activity.

- iv. *To have the skill to deal with organizations helping for financial assistance.*

The Udyogini scheme has enabled financial assistance to several women to establish new enterprises. For such beneficiaries, with no previous experience in dealing with financial institutions, interaction with the bank has given them the skill to deal with the bank. Once the entrepreneurs had repaid their loans in time, it has given them the confidence to approach the bank and other financial institutions for financial assistance.

A detailed analysis of the evaluation questions brought out interesting findings which are presented below:

Selection of beneficiaries

- i. *Is there a uniform calendar of events followed throughout the State under this scheme with regards to calling of applications, processing them and sanctioning the loan and subsidy amounts? If not, what has been the calendar of events for each district under the scheme for the three years 2012-13 to 2014-15?*

In all FGDs it was found that there is a common calendar of events given by the head office. However, it was not possible to strictly follow the calendar of events due to various practical reasons such as delay in receipt of funds from the Government, inadequate number of applications received, slow processing by banks, non-availability of chairperson (MLA) for selection committee meetings etc.

- ii. *Should there be a uniform calendar of events for the State as a whole under this scheme?*

48% TSCs stated the need for uniform calendar of events for the State and 5 out of 9 DSCs felt the same. All bankers opined that a uniform calendar of events where the loan disbursement process is complete by December of every year would be realistic and useful.

- iii. *What is the process by which applications are called for from applicants under this scheme? Is the process penetrative enough to reach all the villages and hamlets of the district concerned so that all eligible women come to know of it and apply? If not, what is the methodology suggested by the Consultant Evaluation Organization doing the study to bridge the gap?*

This question was discussed with the TSCs. Applications are called for mostly through advertisement in the newspaper (58) and notice boards (27). Information is also given to the community through Supervisors and Anganwadi teachers (39). Other modes of communication included grama sabhas and mothers' meetings conducted in anganwadis (26). All the TSCs felt this process was penetrative. Social media, advertisement in TV and radio, discussions in SHG meetings, NGOs working for people with disability, destitute and widows, old age homes, pamphlets spread through peers could be adopted to make the process more penetrative.

- iv. *Whether there is a basis or documented set of norms under which the District level Selection Committee makes the 3:1 selection of applicants? If indeed there is one in place, what are they? Are they fair, transparent and judicious? If not at all or partly so, what set of norms can be suggested under which the District level Selection Committee can make the 3:1 selection of applicants?*

There is Government order clearly stating the norms under which the DSC makes the 3:1 selection of applicants, which are fair, transparent and judicious. However, discussions with TSCs and DSCs revealed that although the above norms are in place, they are unable to follow the same in some cases due to receipt of inadequate applications, political interference, inadequate applications for establishing new businesses etc. It was observed that some modifications may be incorporated in the scheme guidelines to enable better implementation.

- v. *Whether there is a basis or documented set of norms under which the bank receiving the applications makes the final selection of applicants (beneficiaries)? If indeed there is one in place, what are they? Are they fair, transparent and judicious? If not at all or partly so, what set of norms can be suggested under which the bank can make the final selection of applicants (beneficiaries)?*

Discussions with the Lead Bank Managers and Taluk level Bank Managers revealed that they first verify the scheme norms as mentioned for 3:1 shortlisting of the candidates by the DSC. Once this is done, the credit worthiness of the candidate, their transactions with the bank and CIBIL score is verified. Only if these are satisfactory, the bank does spot verification of the existing unit or the proposed unit and finalises the selection.

- vi. *Is the CIBIL score of applicants used in the process of selection of beneficiaries? If not, whether or not it will be advisable to use the CIBIL score of applicants for making the 3:1 or final selection? If yes, whether it should be used only by banks or by the District level Selection Committee, or both?*

Overall 73% bankers consider CIBIL score for beneficiary selection, while 27% stated negative. Generally it was observed that Grameena banks, Cooperative Societies do not consider CIBIL score. However, they prefer candidates with good rapport and transaction with the banks.

Bankers have the access to verify the CIBIL score of all candidates. The applications going to the DSCs are usually vetted by the banks beforehand since most TSCs get the applications verified by banks before sending the applications to the DSC. Hence applications submitted to the DSCs have been verified for CIBIL score. This is a good process and could be continued.

- vii. *What has been the loan sanction (number) wise and loan sanction (amount) wise share of widows, destitute and disabled women in each of the financial years of the evaluation period? Does this indicate that there was indeed a preference for loans sanctioned to widows, destitute and disabled women as mandated? If not, how can the share be increased?*

Overall, about 7% of the beneficiaries belong to preferred categories of beneficiaries. This percentage is very similar to the study findings, where 6% respondents belong to such category. There is much scope to enhance the number of applicants under these categories, by better publicity which will help reach out to such people.

Regarding process preceding getting loans

- viii. *What has been the mean and median time taken by each district from the date on which the loan application is received to the date on which applications are sent to the District level Selection Committee, and from there to the date on which the meetings of the selection ends, and further from there to the date on which banks receive the 3:1 applications and actually sanction the loan? Can the process be improved for faster and better results? What could they be?*
- a) *Receipt of loan applications and sending it to District level selection committee:* Overall mean is 47 days and median is 30 days. Uttara Kannada mean is 24 and median is 30 days, while Yadgir mean is 150 and median is 180 days.
- b) *Number of days taken by District level selection committee to complete the meetings after receiving the loan applications:* Overall mean is 30 days and median is 25 days. Uttara Kannada mean is 14 and median is 15 days, while Bangalore urban and Belgaum mean is 51 and median is 60 days.
- c) *Number of days taken by District level selection committee to send 3:1 applications to banks after meeting ends:* Overall mean is 18 days and median is 15 days. Uttara Kannada mean is 8 and median is 5 days, while Kodagu mean and median are 30 days.
- d) *After receiving 3:1 applications how many days bank takes to finalize beneficiaries and sanction loan:* Overall mean is 43 days and median is 30 days. Uttara Kannada mean is 19 and median is 20 days, while Mysore mean is 86 and median is 90 days.

This indicates that the mean and median time taken for the various steps in each district are varying considerably and this was affected by several factors such as availability of selection committee members, availability of staff to process the files, timely processing by bankers etc.

ix. *What are the Skill development training been imparted to beneficiaries? Have these trainings been helpful?*

Skill development training are not imparted to beneficiaries under this scheme. However, a 3-day mandatory entrepreneurship development programme (EDP) are conducted for beneficiaries. About 69% beneficiaries interviewed have attended the EDP, while 29% did not participate. It was found that 89% of those who did not attend the EDP were not aware of the programme, while 6% were not interested, and the remaining gave other reasons. Nearly 88% expressed that the training was useful, 6% felt it was not useful and 3% were not clear about the usefulness. Among those who felt training was useful, 65% expressed that EDP was useful to some extent, 26% felt it was useful to a considerable extent and 8% felt it was useful to a less extent.

x. *What is the percentage of number of beneficiaries in whose case the banks demanded collateral security? (District wise year wise figures may be provided). Is it proper or necessary that collateral security be insisted by banks in this social scheme partly subsidized?*

Despite the fact that the scheme specifies that collateral security is not required for Udyogini loan, nearly 16% respondents had given collateral security. However, in some cases it was found that the documents insisted (LIC bond, guarantor signature) do not strictly qualify as collateral security. This was especially true in case of beneficiaries who had received a loan of above R. 50,000. District-wise figures are discussed under 10.2.2 sl.no. 11

After the Loan

xi. *Whether the beneficiaries have undertaken the business activity sanctioned by the bank after availing the benefit? If so, have they continued with the activity? If not, what are the causes for the deviations?*

Among the total 1091 respondents interviewed, 85 have not received any loan amount; hence the question of utilisation does not arise for these respondents. Therefore, out of the

remaining 1006 respondents, 47% have utilised the loan for improving/ expanding existing business, 49% have utilised it for starting new business and 4% have not utilised loan amount for the sanctioned purpose. Overall, 86% beneficiaries are continuing the business, while 14% are not. Reasons for deviations include genuine financial difficulties, wilful deviation, loss in business etc.

xii. Whether Udyogini scheme has improved the economic and social conditions of beneficiaries? If yes, to what extent? Outstanding (both success and failures) and interesting cases may please be documented as case studies? (Consultant Evaluation Organization doing the study may create indicators for measuring this on perception of the members and then report on its basis comparing status prevailing during 2009-10). If the answer to this question is in the negative from the data collected, what have been the causes of failure in realization of the primary objective of the scheme?

It may be inferred that 96% of the respondents stated there has been an improvement in economic condition as a result of the entrepreneurship activity. Overall 46% mentioned that the improvement in economic condition was considerable, 48% to some extent and 6% stated it was to a less extent. Overall it may be inferred that majority of the respondents expressed considerable improvement in access to credit (64%), habit of savings (58%), involvement in decision making in household and financial matters (42%) and individual income for personal use (50%). All of these are important indicators of economic empowerment.

It can be derived from the above that 91% stated that there was an improvement in social condition as a result of the entrepreneurship activity, 5% were not sure, 3% did not perceive any change. Overall, 45% expressed considerable improvement in social condition, 53% to some extent and 2% to less extent. Overall it may be inferred that majority of the respondents expressed considerable improvement in self-confidence (68%), mobility (46%), recognition in family/ community (44%) and interaction with outsiders and communication skills (48%). All of these are important indicators of social empowerment.

Case studies have been documented in section 10.4 of the report.

- xiii. *In what percentage of all units established under this scheme (information will be needed district wise and year wise) have plaques stating “Unit Financed By Karnataka State Women Development Corporation” displayed? What were the main reasons for non- conformity with this requirement?*

The study revealed that 86% beneficiaries had not displayed a plaque, while 14% had displayed a plaque acknowledging support from KSWDC. The most common reason for not displaying the plaque is lack of awareness of the mandate in the guidelines to display the board.

- xiv. *What is the performance of repayment of loans with regards to timely repayment of instalments and clearing the loan (irrespective of the time taken to do so) completely? What are the reasons for cases of non- payment? What measures can be suggested to improve the timeliness of instalments and clearance of loans (other than waiver)?*

The study brought out the fact that 51% had repaid and close the loan in time, 32% had ongoing loans, 9% had not repaid in time/ were defaulters, while 8% had not received any loan amount. The reasons for overdue or defaulting loans included genuine financial difficulties (59%), wilful deviation (24%) and other reasons such as drought, death of cattle, domestic issues, health issues etc. Suggestions for timely repayment include regular follow-up by DWCD ground staff, lower bank interest, stringent action for non-repayment, support for marketing products, proper training to beneficiaries, avoid political interference etc.

- xv. *Please document 3-4 outstanding examples of success under the scheme which is worthy of emulation and being flagged as case studies. Similarly, are there some examples of failure that result in learning for future?*

Case studies have been documented in section 10.4 of the report.

xvi. *Should the scheme be continued? If yes, with what modifications/ recommendations? If no, why so?*

A vast majority, i.e. 95% affirmed that the scheme should continue, 2% stated negative, 3% were not sure. The scheme could be continued with some changes in the guidelines and procedures. Majority of the respondents stated that the loan amount and subsidy amount has to be enhanced. Some of them also expressed the banks need to reduce rate of interest, make it interest free, ensure fairer and faster selection of beneficiaries and better guidance from KSWDC/ banks. Suggestions for modifications are discussed in the chapter on recommendation.

xvii. *Is the current loan amount adequate? Is there a need to increase the maximum loan amount?*

As per the Government order Ma. Ma. E./78/ WCD/2016, Bangalore dated 6/7/2016, there is a difference in subsidy for various category of women, for instance, for SC/ST it is Rs. 50,000 or 50% of loan amount whichever is lesser, Rs. 7500 or 20% whichever is lesser for general and minority category and Rs. 10,000 or 30% for widows, destitute and disabled women. Evaluate the advantages and disadvantages of this and recommend suitable subsidy for each category of women.

The study findings reveal a mixed response, where 49% stated that the loan amount is adequate and 45% affirmed that it was inadequate. Overall it may be inferred that 85% suggested to enhance the maximum loan amount to above Rs. 1,00,000 upto Rs. 2,00,000, 10% said it could be made Rs. 2,00,000 – 3,00,000/- and 5% expressed it could be above Rs. 3,00,000/-

Overall, about 62% opined that the subsidy was inadequate, 18% stated it was adequate, 16% did not respond and 4% were not sure of the response. The overall picture reveals that 52% respondents prefer the subsidy to be 40-60%, while 43% prefer it to be 20-40% of the sanctioned loan amount.

A vast majority of the respondents, i.e. 68% stated that differential subsidy based on caste category should not be continued and it must an equal subsidy for all since women empowerment has to be addressed on an equitable platform. Women across all locations specifically mentioned that subsidy must be equal for all women, however, some additional amount maybe given to destitute, physically challenged and widows.

xviii. Is the full sanctioned loan amount being released from the banks?

Among the total 1091 beneficiaries interviewed, 864 (79%) stated that they had received the loan amount in full, while 227 (21%) stated that they received not received the amount in full (partial or full amount not received). The study found that among those who did not receive the full amount, 46% mentioned that subsidy amount had been withheld, 17% stated that a random amount ranging 25-50% of the sanctioned amount had been deducted towards bank charges, middleman charges, insurance etc., while 37% stated that they had not received any loan amount.

xix. Have the bank accounts of the beneficiaries been linked to Aadhar card?

It was found that 83% of the banks had linked the accounts of beneficiaries to Aadhar card, while 14% had not and 3% mentioned they were not sure.

xx. Are the Entrepreneurship Development Programmes (EDP) useful? Is there a need for changes in the training syllabus?

The usefulness of the EDP has been discussed under serial no. 9 in this table. Overall, just 7% expressed the need for change in syllabus, 6% could not recall the syllabus to make any comments and 85% opined that changes are not required. Other than a session schedule, detailed modules were not available in most institutes. Hence, in-depth analysis of training content could not be taken up. It is evident that a revamp in the overall content with more focus on practical sessions in keeping with the profile of participants and standardisation is required in the training content.

When queried about the need for skill training irrespective of whether the respondents require skill training, 73% mentioned they do not require training, 22% stated they need skill training, while 4% were not sure. Among those who expressed the need for further training, majority of them stated they require training in topics such as animal husbandry, advanced tailoring, machine embroidery, computer training, business development etc.

xxi. Is follow-up of beneficiaries being done?

The study showed that there was no follow-up in 62% cases, while 38% claimed there was some form of follow-up.

- xxii. *From 2016-17, the selection committee is being chaired by the MLA. What is the impact of this on programme implementation, evaluate the advantages and disadvantages*

In majority of the DSCs and TSCs, the discussions revealed that this had led to undue delays and political interference in selection of beneficiaries. However, in Dakshina Kannada this did not seem to be an issue. Comparison of time taken for selection of beneficiaries prior to change in guidelines reveals that earlier the process was completed in less than 2 months, while it takes 4-6 months after introducing the MLA-led Committee.

- xxiii. *Recommendations for improving the effectiveness of the scheme*

Recommendations have been discussed in the chapter on recommendations.

The study indicates the scope to simplify loan documents, standardise the loan sanction process, undertake stringent selection of genuine women beneficiaries, modify the chairmanship of the selection committee, enhance the loan amount and subsidy, focus the subsidy on the need/ vulnerability rather than caste, strengthen the KSWDC human resource and infrastructure at district level and establish appropriate systems for monitoring and documentation to make the process simpler, faster, more transparent, effective and free of political interference. The selection of beneficiaries must be based on stringent verification and evaluation criteria and action must be taken for deviation in utilisation and 'proxy' entrepreneurs (women who pose as entrepreneurs while their men folk operate the business). The prescribed annual income for selection of beneficiaries needs to be revised and made realistic considering the current socio-economic scenario. The study clearly brought out the need for strengthening the beneficiaries in terms of marketing linkages, sourcing of raw materials; provide better linkages to other government scheme, thus providing inputs for sustainable functioning, along with hand-holding support until they achieve financial sustainability.

There is a need to make empowerment of entrepreneurs as the overarching goal of the scheme in both letter and action, and provide better support to genuine and vulnerable women in need such as physically challenged, destitute and widows.

However, the objective specified by the KSWDC for Udyogini scheme and its active role in this scheme seems to be inverse. Hence these need to be redefined appropriately in keeping with the overall mission of the KSWDC along with clarity in roles and responsibilities between the banks, KSWDC and DWCD.

2 INTRODUCTION

According to the 2011 census, women comprise 49.31% of the total population of the State of Karnataka. The percentage of women's population is more or less the same in all the southern states of India. However, the percentage of scheduled caste (SC) women to the total population is more in Tamil Nadu (10.03%) compared to Karnataka (8.53%), while that for India as a whole is 8.08%. The percentage of scheduled tribe (ST) women to total population is more in Andhra Pradesh (3.49%) as compared to other southern states.

It is in the recent years that the issue of women's empowerment as a development objective has moved centre stage. With this objective in mind, the Department of Women and Child Development (DWCD), Government of Karnataka, formulated many schemes which aim at not only on empowering women, but also towards their well-being in various spheres. This is done through Karnataka Mahila Abhivrudhi Yojane (KMAY).

The Karnataka State Women's Development Corporation (KSWDC) was established in the year 1987 under the Companies Registration Act, 1956. This is a limited company having shares incorporated under the Companies Act, 1956. One of the main objectives of the KSWDC is to promote schemes for sustained income generating activities among women's groups and women from weaker section of the society. Priority is given to widows, destitute and disabled women.

Udyogini is a flagship scheme of the KSWDC, started in the year 1997-98 vide Government of Karnataka order number WCD:202 Ma.Ma.E: 97, dated 03.09.1997 and is being implemented till date. Under this scheme, loans (including a subsidy portion that is borne by the KSWDC) are given to women for assisting them in being financially self-reliant through self-employment, especially through the trade and service sector.

'Udyogini' basically means a woman entrepreneur. Oxford Dictionary describes Entrepreneurship as 'the activity of setting up a business or businesses, taking on financial risks in the hope of profit'. Similarly an entrepreneur is 'a person who sets up a business or businesses, taking on financial risks in the hope of profit'. The term "entrepreneur" is often confused with the term "small business" or used interchangeably with this term. While most entrepreneurial ventures start out as a small business, not all small businesses are entrepreneurial in the strict sense of the term. Many small businesses are sole proprietor operations consisting solely of the owner, or they have a small number of employees, and

many of these small businesses offer an existing product, process or service, and they do not aim at growth. In contrast, entrepreneurial ventures offer an innovative product, process or service, and the entrepreneur typically aims to scale up the company by adding employees, seeking international sales, and so on, a process which is financed by venture capital and angel investments. Successful entrepreneurs have the ability to lead a business in a positive direction by proper planning, to adapt to changing environments and understand their own strengths and weakness (Driessen and Peter, 2006).

Brief demography of Women in Karnataka

According to the 2011 census of India, the total population of Karnataka is 6.25 crores. Of this, 50.9% are male and 49.1% are female. There is a decadal increase in population of 17.3% from 1991 to 2001. According to the 2011 Census, there were 968 females per 1000 males in the State. The life expectancy for women in the state during 2002-06 was 67.1 years, whereas for males it was 63.6 years indicating that on average, women in Karnataka live around 3.5 years more than men. Considering the literacy attainments among women in Karnataka, it may be noted that women in Karnataka have indeed made considerable progress from a mere 9.0 per cent in 1951 to 68.1 per cent in 2011 revealing an increase of almost 60 per cent during the last six decades as per the census, 2011. Women carry at least a triple burden: domestic work, child bearing and rearing activities and economic pursuits for income generation for the household. Women, thus, make an indispensable contribution to the family. This is true of women particularly from poor and vulnerable backgrounds, who take the responsibility of feeding their children and other dependents besides contributing to the economy of their community (ISEC).

Related Literature

Several research works have been carried on women entrepreneurship development in India including in Karnataka State. The works have covered almost all aspects of the working of entrepreneurs. Some have analysed the socio-economic background of women entrepreneurs, their problems, economic and social progress, financial performance of units of women entrepreneurs, determinants of women entrepreneurship development, etc.

Murali Krishna (2009) analysed the problems and prospects of women entrepreneurs in north coastal Andhra Pradesh. The study identifies shortage of capital, unhealthy competition, transport system, information system, family problems, self-confidence, and training

programmes etc., as major problems faced by the women entrepreneurs. The study recommends for a provision of necessary support in production, financing and marketing and improvement in the socio-cultural environment.

Shiralashetti (2013) in a study of women entrepreneurs in north Karnataka concludes that despite the efforts made towards economic empowerment of women, majority of active female population continues to be confined to micro, small-scale enterprises and the informal sector. Special attention needs to be given to increase employment opportunities by providing financial support, building competitiveness, and increasing economic exchanges among women entrepreneurs.

Parab and Hyderabad (2014) in a study of Dharwad district in Karnataka states that economic independence and education of women will go a long way in attaining self-reliance for women. But unfortunately, the government sponsored development activities have benefited only a small section of women and also information gap largely affects women's development. Therefore, the government and non-government should take initiative to make women aware and motivate them towards entrepreneurship.

Charumati (1997) attempts SWOT analysis of women entrepreneurs in Tamil Nadu. The study reveals that women entrepreneurs are confident of overcoming the minor weaknesses and threats by utilizing their major strengths and opportunities.

Hegde Savita (1997) analysed the problems of self-employed women in Goa. A survey was conducted on 65 sample women entrepreneurs of Goa. Inadequate finance, problem of infrastructure, labour, raw material, marketing and problem of getting state assistance at the time of registration, documentation etc., are the major problems faced by women entrepreneurs.

Prabavathi and Basava Raja (2016) in a study of secondary data of Udyogini scheme in Karnataka opine that undoubtedly, Udyogini scheme in Karnataka is helping down trodden women in improving their social and economic status. By availing this scheme it has built confidence amongst rural women and women belonging to different castes and religions.

Studies have also been quoted under relevant findings and discussion.

The Issue and Intervention

Udyogini, is one of the KSWDC's flagship programme for empowerment of women. Launched in 1997-98, the programme aims to promote sustained income generating activities among women from the weaker sections of society. The main aim of the Udyogini programme is the economic empowerment of women, especially women below poverty line.

Women entrepreneurship is consistently on the rise, however, there are a number of challenges and obstacles that female entrepreneurs face. One of the major challenges is overcoming traditional roles set by society. Entrepreneurship is still considered as a male-dominated field, and it may be difficult to overcome these traditional views. Other than dealing with the dominant stereotype, female entrepreneurs are facing several obstacles related to their businesses. Some of the specific challenges women face include difficulty in obtaining external financial support since they own lesser assets, coping with gender-based barriers and difficulty in achieving high sales and growth. Shiralashetti (2013) in a study of few districts of North Karnataka found that Women have financial, marketing, labour and production problems. Hence one of the main purposes of Udyogini scheme is to provide financial assistance to women entrepreneurs to prevent them from borrowing money at higher interest rates from money lenders. Raghavulu (2013) studied about 11 government programmes and schemes including Udyogini scheme and concluded that these schemes have provided help/support at all level to the women entrepreneurs for their socio-economic development.

Profile of Beneficiaries

Under this scheme, loans (including a subsidy portion that is borne by the KSWDC) are given to women for assisting them in being financially self-reliant through self-employment, especially through the trade and service sector. Preference is given to SC/ ST, widows, destitute and disabled. The maximum loan amount is Rs.1,00,000/-. The loan component of assistance is given through commercial banks, district co-operative banks, regional rural banks and other financial institutions. KSWDC provides a subsidy of 30% of the loan amount of Rs. 10,000, whichever is less to widows, destitute and disabled. For general category women, subsidy is 20% of the loan amount or Rs. 7500 whichever is lesser and for SC/ ST women the subsidy is Rs. 50,000/-

Purpose of the scheme

The purpose of the scheme is to:

- i. To prevent women entrepreneurs from borrowing money at higher rates of interest from money lenders.
- ii. To empower women by providing loans through Banks and other financial institutions by giving a subsidy from the Corporation to undertake business activities / micro enterprises.
- iii. To assist women in gaining self-reliance through self-employment, especially in trade and service sector.
- iv. To build capacity of its members to become financially sound.
- v. To have the skill to deal with organizations helping for financial assistance.

Need/ Importance for the evaluation study

The Udyogini scheme is implemented in all districts of the state. Financial assistance is provided to women to start or expand existing business. From 2010-11 to 2014-15, 55,359 women have benefitted under this scheme with a total of Rs. 4570.67 lakhs with an average of Rs. 8256/- per beneficiary.

KSWDC intends to take up the evaluation of the scheme to understand the extent of individual women who are empowered economically. It also endeavours to assess if beneficiaries have been selected in a fair and transparent manner, if the scheme has made women self-reliant and the measures for improving the scheme and identify constraints in implementing. The period of evaluation of the study is confined for the years from 2010-11 to 2014-15.

Intended Audience

This report is intended to give an understanding of the extent of success of the scheme in meeting the set objectives. The report is aimed at providing the KSWDC an insight into the perception of beneficiaries, problems faced during implementation and suggestions to

improve the effectiveness of the delivery. At the same time, it is intended to provide Karnataka Evaluation Authority, planners and policymaker's information about the usefulness of such schemes, which could be put to use in formulating similar schemes in future.

3 BASIS FOR GOVERNMENT INTERVENTION

The strategy adopted by the Government of Karnataka, for the programmes in the areas of women development involves empowerment of women through education and awareness generation and greater emphasis on vocational training and employment so as to enable them to enter the mainstream of economic development as equal partners. The emphasis is on helping women to become self-sufficient and economically independent with the help of training and income generating activities so as to enhance their earning capacity and to improve their economic status. (<http://dwcd.kar.nic.in>)

Udyogini scheme was launched in 1997-98 by the Department of Women and Child Development to assist women in gaining self-reliance through self-employment, especially in the trade and service sector. Udyogini scheme empowers women by providing loans through Banks and other financial institutions; it also provides a subsidy from the Corporation for undertaking business activities / micro enterprises. Loans are arranged through financial institutions like commercial banks, district co-operative banks and RRBs. The programme is being implemented throughout the state to empower women and make them self-reliant.

The KSWDC was established in 1987 with the vision to bring about economic empowerment among women through sustained income generating activities by the women's groups and women from the weaker section of the society. The Corporation aims to empower, enable women economically and socially and create an enabling environment conducive to social change.

The Udyogini scheme aims at identifying women entrepreneurs in self-help groups, facilitating access to credit for economic empowerment through sustained income generating activities. The rationale behind the scheme is that, women entrepreneurs face obstacles to obtain external credit for entrepreneurial activities and borrow money at high interest rates from money lenders. Hence the scheme aims to support women with financial loan to start-up or expand an existing small business and prevent them from taking loans at high interest rates, thus enabling them to become self-reliant economically empowered. The scheme aims

to assist women in gaining self-reliance through self-employment, especially in trade and service sector, build capacity of its members to become financially sound and build their skill to deal with organizations helping for financial assistance.

4 PROGRESS REVIEW

The Udyogini scheme is implemented in all districts of the state. Under the scheme, loans (including a subsidy portion that is borne by the KSWDC) are given to women for assisting them in being financially self-reliant through self-employment, especially through the trade and service sector.

Eligibility Criteria (as per scheme guidelines)

- Scheme application forms are available in offices of the Deputy Director/CDPO, Women and Child Development Department. Alternatively, it can be downloaded from the website of the corporation www.kswdc.com. Only women can apply for assistance.
- The women should be above the 18 years and up to 45 years of age.
- Women should be a permanent resident of Karnataka.
- The annual income of the family of the women should not to exceed Rs. 40,000. Women in the widow, destitute and disabled category are exempt of this income ceiling.
- Preference is to be given to women belonging to special category viz., widows, destitute and disabled women.
- The applicant women should have knowledge and experience of the activity under which the loan (and subsidy) is sought.
- The subsidy is to be released only when the bank has agreed to provide the loan.

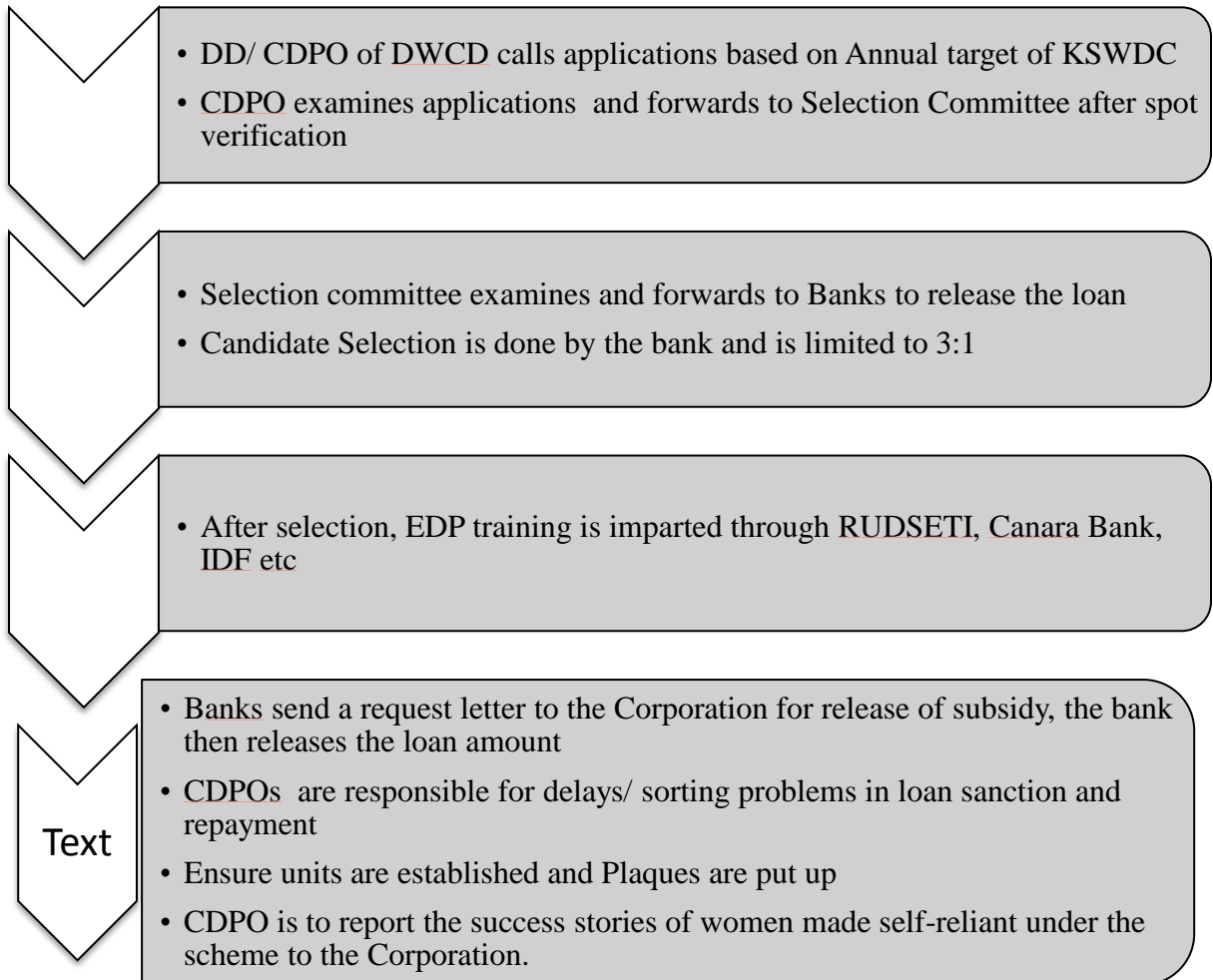
Records to be submitted for Loan sanction

The following documents are to be enclosed along with the loan application form to be submitted in duplicate to the jurisdictional CDPO under this scheme-

- Three passport size photographs of the applicant,
- Certificate regarding training/experience of the activity under which the loan is sought,
- Detailed Project Report(DPR) of the activity for which financial assistance is sought,

- Copies of Ration card/Voter ID Card,
- Annual income certificate of the family, and,
- Caste certificate (in case of SC/ST applicants).

Process of Loan Sanction



Security for loan

- As per the govt rules collateral security of property is not required for the loan
- Few banks insist on collateral security of any property for loans between Rs. 50,000 – 1,00,000.

Repayment of loan

- Repaid in 36 monthly installments, including 2 months repayment holiday period in the beginning.
- CDPO holds the responsibility to get the principal and interest amount repaid
- Amount recovered to be remitted to the bank account of the corporation regularly
- CDPO has to report the success stories of women made self-reliant under the scheme to the Corporation

The year-wise target and achievement as per the ToR and the Economic Survey 2015-16, Government of Karnataka is presented below:

Sl. No.	Yearwise Target & Achievement	2010-11	2011-12	2012-13	2013-14	2014-15
Target and Achievement – Physical (beneficiaries)						
1.	Target as per ToR	10900	15518	9332	10500	11598
2.	Target as per Economic Survey 2015-16	No data	15518	9332	10500	11598
3.	Achievement as per ToR	8866	14488	9752	10259	11994
4.	Achievement as per Economic Survey 2015-16	No data	14488	9742	10259	11994
Target and Achievement – Financial						
5.	Target as per ToR	982.70	1474.88	834.94	935.13	1030.13
6.	Target as per Economic Survey 2015-16	No data	1500.00	835.00	935.00	1030.00
7.	Achievement as per ToR	703.74	1131.00	941.18	764.70	1030.05
8.	Achievement as per Economic Survey 2015-16	No data	1269.06	941.18	636.54	1030.00

In the above table, it may be noticed that there is a difference in the figures mentioned in the ToR and the figures published in the Economic Survey of Karnataka. As per ToR the physical target from 2010-11 to 2014-15 is 57,848 beneficiaries, while the achievement is

55,359 beneficiaries (96%). As per the Economic Survey report the physical target from 2011-12 to 2014-15 is 46,948 beneficiaries, while the achievement is 46,483 beneficiaries (99%).

The financial target as per the ToR from 2010-11 to 2014-15 is Rs. 5257.78 lakhs, while the achievement is Rs. 4570.67 lakhs (87%). As per the Economic Survey report the financial target from 2011-12 to 2014-15 is Rs. 4300.00 lakhs, while the achievement is Rs. 3876.78 lakhs (90%). There is no clarity on the reason for the difference in figures between the two documents.

Analysis of the secondary data of the selected nine districts, presents the following picture about the target and achievement:

Table 1 District-wise Total Target and Achievement for 2010-11 to 2014-15 (In Figures and Percentage)

Sl. No.	District name	Target		Total achievement		Achievement per cent	
		Physical	Financial	Physical	Financial	Physical	Financial
1.	Bangalore Urban	7074	63714710	6512	55617490	92%	87%
2.	Ramanagara	929	8078924	1031	8534000	111%	106%
3.	Mysuru	2866	26160874	1989	17162705	69%	66%
4.	Dakshina Kannada	1085	9781920	1029	7819300	95%	80%
5.	Kodagu	1291	11542590	1087	7344340	84%	64%
6.	Belagavi	4556	41203202	5333	42556000	117%	103%
7.	Uttara Kannada	1256	11261460	990	7931350	79%	70%
8.	Ballari	2668	24545810	2501	19001000	94%	77%
9.	Yadigir	1188	10903102	1000	7702450	84%	71%
	TOTAL	22913	207192592	21472	173668635	94%	84%

Source: secondary data from KSWDC

The above table reveals the district-wise achievement (physical and financial figures) for the period of evaluation, i.e. 2010-11 to 2014-15. The overall physical achievement is 94%, while the financial achievement is 84% indicating that the quantum of loan is smaller compared to the physical number of beneficiaries. It is evident that Ramanagara and Belagavi

have overshoot the target and achieved 111% and 117 % respectively in terms of number of beneficiaries. Mysuru has the lowest percentage, i.e. 69% among the nine districts. Dakshina Kannada has achieved 95%. Yadgiri has achieved 84%, while all other districts have achieved above 90%.

In terms of financial progress, Ramanagara and Belagavi have overshoot the target and achieved 106% and 103 % respectively, indicating that the quantum of loan amount is higher in Ramanagara as compared to Belagavi. Mysuru has achieved 66% and Kodagu has achieved 64% indicating that the quantum of loan in Kodagu is smaller, although the achievement in terms of physical beneficiaries is more. In Dakshina Kannada it is 80%, while in Bangalore urban it is 87%. In all other districts, the achievement is above 70%.

Table 2 Year-wise Total Target and Achievement for 2010-11 to 2014-15 in Figures and Percentage

Sl. No.	Year	Target		Total achievement		Achievement per cent	
		Physical	Financial	Physical	Financial	Physical	Financial
1.	2010-11	4215	37750600	3076	24658550	73%	65%
2.	2011-12	5583	52587300	4806	36832055	86%	70%
3.	2012-13	3837	34345050	4167	36090940	109%	105%
4.	2013-14	4337	38625322	3720	28482400	86%	74%
5.	2014-15	4941	43884320	5703	47604690	115%	108%
	TOTAL	22913	207192592	21472	173668635	94%	84%

Source: secondary data from KSWDC

The above table indicates the year-wise target and achievement of the Udyogini scheme based on the secondary data provided by the KSWDC.

The progress in 2012-13 and 2014-15 has overshoot the target and the achievement is 109% and 115% respectively in terms of number of beneficiaries benefitted. Except Mysuru (89%), Dakshina Kannada (93%) and Uttara Kannada (83%), all other districts have overshoot the target during 2014-15 in terms of physical achievement.

The financial achievement has also been outstanding in 2012-13 and 2014-15 where 105% and 108% has been achieved. Interestingly in 2014-15 Belagavi has achieved 175% and

Dakshina Kannada has achieved 76% only. This indicates that the average loan amount is much higher in Belgaum as compared to Dakshina Kannada and all other districts. The year 2010-11 has the least achievement at 65%, followed by 70% in 2011-12 and 74% in 2013-14.

5 PROBLEM STATEMENT

The Udyogini scheme aims at identifying women entrepreneurs in self-help groups, facilitating access to credit for economic empowerment through sustained income generating activities. Udyogini, is one of the KSWDC's flagship programme for empowerment of women. Launched in 1997-98, the programme aims to promote sustained income generating activities among women from the weaker sections of society. The main aim of the Udyogini programme is the economic empowerment of women, especially women below poverty line.

The rationale behind the scheme is that, women entrepreneurs face obstacles to obtain external credit for entrepreneurial activities and borrow money at high interest rates from money lenders. Entrepreneurship is still considered as a male-dominated field, and it may be difficult to overcome these traditional views. Other than dealing with the dominant stereotype, female entrepreneurs are facing several obstacles related to their businesses. Some of the specific challenges women face include difficulty in obtaining external financial support since they own lesser assets, coping with gender-based barriers and difficulty in achieving high sales and growth. Hence the scheme aims to support women with financial loan to start-up or expand an existing small business and prevent them from taking loans at high interest rates, thus enabling them to become self-reliant economically empowered.

The scheme is being implemented since 1997-98 with the following objectives:

- i. To prevent women entrepreneurs from borrowing money at higher rates of interest from money lenders.
- ii. To empower women by providing loans through Banks and other financially institutions by giving a subsidy from the Corporation to undertake business activities / micro enterprises.
- iii. To assist women in gaining self-reliance through self-employment, especially in trade and service sector.
- iv. To build capacity of its members to become financially sound.
- v. To have the skill to deal with organizations helping for financial assistance.

Evaluation of Udyogini Scheme from 2010-11 to 2014-15

KSWDC intends to take up the evaluation of the scheme to understand the extent of individual women who are empowered economically. It also endeavours to assess if beneficiaries have been selected in a fair and transparent manner, if the scheme has made women self-reliant and the measures for improving the scheme and identify constraints in implementing. The period of evaluation of the study is confined for the years from 2010-11 to 2014-15.

6 SCOPE, OBJECTIVES AND EVALUATION QUESTIONS

TERI has been retained by the Karnataka Evaluation Authority (KEA) to undertake ‘Evaluation of the Udyogini scheme for implemented in the period 2010-11 to 2014-15 by the Karnataka State Women’s Development Corporation’. The overall objective of this assignment is to evaluate the extent of individual women who are empowered economically through the scheme and to find out if the benefit of the scheme has prevented the beneficiaries from going to money lenders to borrow loan at high interest rates. The findings from the study shall be utilized to identify key areas of improvement based on the feedback from the beneficiaries and key stakeholders.

Purpose

The overall objective of this assignment is to evaluate the extent of individual women who are empowered economically, whether the selection of beneficiaries is fair, transparent, based on certain procedures and basis or is arbitrary or nearly so. The study will also evaluate whether the scheme has made the women self-reliant or not.

Specific objectives

Analysis of individual beneficiaries has to be done on the following points to come to conclusion.

- a) Current status of individual beneficiaries and impact on economic status of individuals by taking benchmark year as 2009-10.
- b) Awareness created to face competitive situations and make them self-employed.
- c) To identify the constraints in implementation and to suggest measures for the improvement of the existing scheme.
- d) To collate suggested measures for empowerment of individual for improvement of the scheme.

Evaluation Questions

The main components that will be studied during this study are:

- Process of execution
- Benefit utilization by beneficiaries
- Impact of the scheme
- Challenges/ Scope for improving delivery
- Recommendations to improve effectiveness of delivery

The study aims to specifically answer the following questions:

A. Regarding selection of beneficiaries:

- 1) Is there a uniform calendar of events followed throughout the State under this scheme with regards to calling of applications, processing them and sanctioning the loan and subsidy amounts? If not, what has been the calendar of events for each district under the scheme for the three years 2012-13 to 2014-15?
- 2) Should there be a uniform calendar of events for the State as a whole under this scheme?
- 3) What is the process by which applications are called for from applicants under this scheme? Is the process penetrative enough to reach all the villages and hamlets of the district concerned so that all eligible women come to know of it and apply? If not, what is the methodology suggested by the Consultant Evaluation Organization doing the study to bridge the gap?
- 4) Whether there is a basis or documented set of norms under which the District level Selection Committee makes the 3:1 selection of applicants? If indeed there is one in place, what are they? Are they fair, transparent and judicious? If not at all or partly so, what set of norms can be suggested under which the District level Selection Committee can make the 3:1 selection of applicants?
- 5) Whether there is a basis or documented set of norms under which the bank receiving the applications makes the final selection of applicants (beneficiaries)? If indeed there is one in place, what are they? Are they fair, transparent and judicious? If not at all or partly so, what set of norms can be suggested under which the bank can make the final selection of applicants (beneficiaries)?
- 6) Is the CIBIL score of applicants used in the process of selection of beneficiaries? If not, whether or not it will be advisable to use the CIBIL score of applicants for making the 3:1 or final selection? If yes, whether it should be used only by banks or by the District level Selection Committee, or both?
- 7) What has been the loan sanction (number) wise and loan sanction (amount) wise share of widows, destitute and disabled women in each of the financial years of the evaluation period? Does this indicate that there was indeed a preference for loans sanctioned to widows, destitute and disabled women as mandated? If not, how can the share be increased?

B. Regarding process preceding getting loans:

- 8) What has been the mean and median time taken by each district from the date on which the loan application is received to the date on which applications are sent to the District level Selection Committee, and from there to the date on which the meetings of the selection ends, and further from there to the date on which banks receive the 3:1 applications and actually sanction the loan? Can the process be improved for faster and better results? What could they be?
- 9) What are the Skill development training been imparted to beneficiaries? Have these trainings been helpful?
- 10) What is the percentage of number of beneficiaries in whose case the banks demanded collateral security? (District wise year wise figures may be provided). Is it proper or necessary that collateral security be insisted by banks in this social scheme partly subsidized?

C. After the loan:

- 11) Whether the beneficiaries have undertaken the business activity sanctioned by the bank after availing the benefit? If so, have they continued with the activity? If not, what are the causes for the deviations?
- 12) Whether Udyogini scheme has improved the economic and social conditions of beneficiaries? If yes, to what extent? Outstanding (both success and failures) and interesting cases may please be documented as case studies? (Consultant Evaluation Organization doing the study may create indicators for measuring this on perception of the members and then report on its basis comparing status prevailing during 2009-10). If the answer to this question is in the negative from the data collected, what have been the causes of failure in realization of the primary objective of the scheme?
- 13) In what percentage of all units established under this scheme (information will be needed district wise and year wise) have plaques stating “UNIT FINANCED BY KARNATAKA STATE WOMEN DEVELOPMENT CORPORATION” displayed? What were the main reasons for non- conformity with this requirement?
- 14) What is the performance of repayment of loans with regards to timely repayment

of instalments and clearing the loan (irrespective of the time taken to do so) completely? What are the reasons for cases of non- payment? What measures can be suggested to improve the timeliness of instalments and clearance of loans (other than waiver)?

15) Please document 3-4 outstanding examples of success under the scheme which is worthy of emulation and being flagged as case studies. Similarly, are there some examples of failure that result in learning for future?

16) Should the scheme be continued? If yes, with what modifications/recommendations? If no, why so?

Additional evaluation question points given by KSWDC

17) Is the current loan amount adequate? Is there a need to increase the maximum loan amount? As per the Government order Ma. Ma. E./78/ WCD/2016, Bangalore dated 6/7/2016, there is a difference in subsidy for various category of women, for instance, for SC/ST it is Rs. 50,000 or 50% of loan amount whichever is lesser, Rs. 7500 or 20% whichever is lesser for general and minority category and Rs. 10,000 or 30% for widows, destitute and disabled women. Evaluate the advantages and disadvantages of this and recommend suitable subsidy for each category of women.

18) Is the full sanctioned loan amount being released from the banks?

19) Have the bank accounts of the beneficiaries been linked to Adhar card?

20) Are the Entrepreneurship Development Programmes (EDP) useful? Is there a need for changes in the training syllabus?

21) Is follow-up of beneficiaries being done?

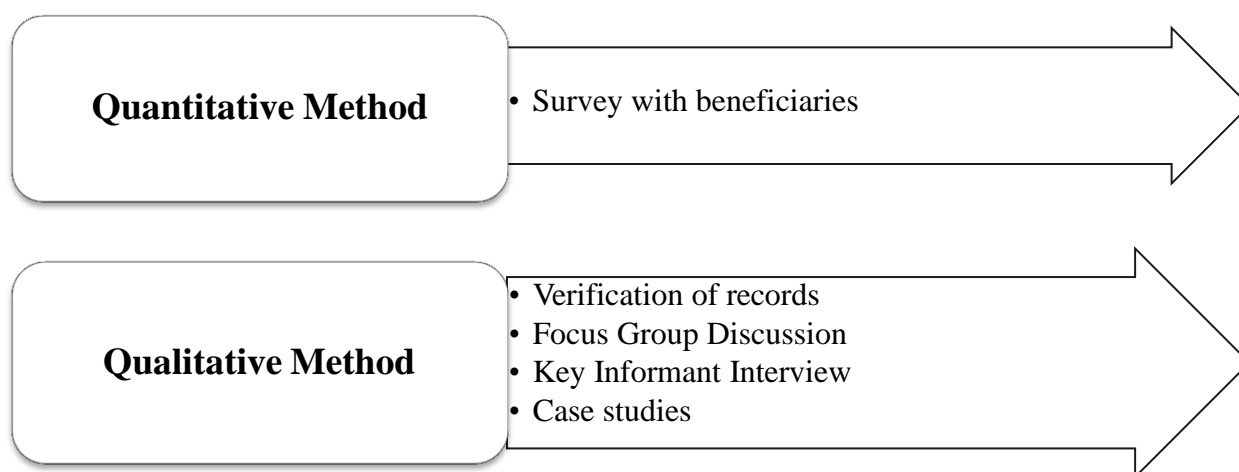
22) From 2016-17, the selection committee is being chaired by the MLA. What is the impact of this on programme implementation, evaluate the advantages and disadvantages

23) Recommendations for improving the effectiveness of the scheme

7 EVALUATION DESIGN

TERI believes that for an assignment to be comprehensive, it should be as consultative and interactive as possible and involve all the potential stakeholders who may be interested or affected by the proposed assignment. Therefore, attempt was made to elicit diverse and divergent viewpoints, for; an effective assignment can only be built on the foundation of communication and shared experience. In keeping with this philosophy, TERI strongly believes that an assignment of this nature would involve a great deal of interaction and communication with the stakeholders.

For a project of this nature, the study was carried out using qualitative and quantitative methods. The methods that will be used are as below:



a) Survey with beneficiaries

For the survey, an interview schedule based on the relevant aspects listed in the ToR was developed and administered to the women entrepreneurs. This is important to assess the impact of the Udyogini programme at the individual level. Interview schedule having open and close-ended questions was used. Questions were carefully constructed to elicit correct and detailed information from the respondents at the same time giving them a freedom of choice. Schedules were designed carefully in relation to the knowledge of the respondents. It was pre-tested and finalized based on the pre-testing results.

b) Focus Group Discussion (FGD)

This is a qualitative research method in which data is collected with active participation of stakeholders. This exercise was administered to district level selection committee members

such as the Deputy Director (DWCD), Lead Bank Manager, representative of NABARD and at the taluk level, the CDPOs and Supervisors to elicit their views, experiences, problems, possible solutions, suggestions for improvement and prospects of Udyogini scheme.

c) Key Person Interview

Any scheme will have certain key officials who are responsible for the implementation of the scheme. These stakeholders are crucial players in the effective delivery of the scheme at the grassroots level. Interviews were held with the Development Inspectors (KSWDC), Bank Managers of the concerned service branch of the area and Training Coordinator of the concerned Training Institute.

d) Case studies

Every programme related to the empowerment of women entrepreneurs will have innovative or outstanding achievements, or in some cases failures, which are important learning experiences. Hence case studies are a useful tool to showcase these experiences. During these interactions, information was sought on specific cases/instances where Udyogini programme has led to enhanced outcome in the implementation or has had adverse impacts.

Table 3 Evaluation questions and Methodology Matrix

Sl. No.	Question	Methodology			
		Beneficiary Interview	FGD	Key Informant Interview	Case Study
A.	Regarding Selection of Beneficiaries				
1.	Is there a uniform calendar of events followed throughout the State under this scheme with regards to calling of applications, processing them and sanctioning the loan and subsidy amounts? If not, what has been the calendar of events for each district under the scheme for the three years 2012-13 to 2014-15?		✓	✓	
2.	Should there be a uniform calendar of events for the State as a whole under this scheme?		✓	✓	
3.	What is the process by which applications are called for from		✓	✓	

Sl. No.	Question	Methodology			
		Beneficiary Interview	FGD	Key Informant Interview	Case Study
	applicants under this scheme? Is the process penetrative enough to reach all the villages and hamlets of the district concerned so that all eligible women come to know of it and apply? If not, what is the methodology suggested by the Consultant Evaluation Organization doing the study to bridge the gap?				
4.	Whether there is a basis or documented set of norms under which the District level Selection Committee makes the 3:1 selection of applicants? If indeed there is one in place, what are they? Are they fair, transparent and judicious? If not at all or partly so, what set of norms can be suggested under which the District level Selection Committee can make the 3:1 selection of applicants?		✓	✓	
5.	Whether there is a basis or documented set of norms under which the bank receiving the applications makes the final selection of applicants (beneficiaries)? If indeed there is one in place, what are they? Are they fair, transparent and judicious? If not at all or partly so, what set of norms can be suggested under which the bank can make the final selection of applicants (beneficiaries)?		✓	✓	
6.	Is the CIBIL score of applicants used in the process of selection of beneficiaries? If not, whether or not it will be advisable to use the CIBIL score of applicants for making the 3:1 or final selection? If yes, whether it should be used only by banks or by the District level Selection Committee, or both?		✓	✓	

Sl. No.	Question	Methodology			
		Beneficiary Interview	FGD	Key Informant Interview	Case Study
7.	What has been the loan sanction (number) wise and loan sanction (amount) wise share of widows, destitute and disabled women in each of the financial years of the evaluation period? Does this indicate that there was indeed a preference for loans sanctioned to widows, destitute and disabled women as mandated? If not, how can the share be increased?		✓	✓	
B.	Regarding process preceding getting loans				
8.	What has been the mean and median time taken by each district from the date on which the loan application is received to the date on which applications are sent to the District level Selection Committee, and from there to the date on which the meetings of the selection ends, and further from there to the date on which banks receive the 3:1 applications and actually sanction the loan? Can the process be improved for faster and better results? What could they be?	✓	✓	✓	
9.	What are the Skill development training been imparted to beneficiaries? Have these trainings been helpful?	✓	✓	✓	
10.	What is the percentage of number of beneficiaries in whose case the banks demanded collateral security? (District wise year wise figures may be provided). Is it proper or necessary that collateral security be insisted by banks in this social scheme partly subsidized?	✓		✓	
C.	After the Loan				
11.	Whether the beneficiaries have undertaken the business activity sanctioned by the bank after availing	✓		✓	

Sl. No.	Question	Methodology			
		Beneficiary Interview	FGD	Key Informant Interview	Case Study
	the benefit? If so, have they continued with the activity? If not, what are the causes for the deviations?				
12.	Whether Udyogini scheme has improved the economic and social conditions of beneficiaries? If yes, to what extent? Outstanding (both success and failures) and interesting cases may please be documented as case studies? (Consultant Evaluation Organization doing the study may create indicators for measuring this on perception of the members and then report on its basis comparing status prevailing during 2009-10). If the answer to this question is in the negative from the data collected, what have been the causes of failure in realization of the primary objective of the scheme?	✓	✓	✓	✓
13.	In what percentage of all units established under this scheme (information will be needed district wise and year wise) have plaques stating “Unit Financed By Karnataka State Women Development Corporation” displayed? What were the main reasons for non- conformity with this requirement?	✓		✓	
14.	What is the performance of repayment of loans with regards to timely repayment of instalments and clearing the loan (irrespective of the time taken to do so) completely? What are the reasons for cases of non- payment? What measures can be suggested to improve the timeliness of instalments and clearance of loans (other than waiver)?	✓	✓	✓	
15.	Please document 3-4 outstanding examples of success under the	✓			✓

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Sl. No.	Question	Methodology			
		Beneficiary Interview	FGD	Key Informant Interview	Case Study
	scheme which is worthy of emulation and being flagged as case studies. Similarly, are there some examples of failure that result in learning for future?				
16.	Should the scheme be continued? If yes, with what modifications/ recommendations? If no, why so?	✓	✓	✓	
17.	Is the current loan amount adequate? Is there a need to increase the maximum loan amount? As per the Government order Ma. Ma. E./78/ WCD/2016, Bangalore dated 6/7/2016, there is a difference in subsidy for various category of women, for instance, for SC/ST it is Rs. 50,000 or 50% of loan amount whichever is lesser, Rs. 7500 or 20% whichever is lesser for general and minority category and Rs. 10,000 or 30% for widows, destitute and disabled women. Evaluate the advantages and disadvantages of this and recommend suitable subsidy for each category of women.	✓	✓	✓	
18.	Is the full sanctioned loan amount being released from the banks?	✓		✓	
19.	Have the bank accounts of the beneficiaries been linked to Adhar card?	✓		✓	
20.	Are the Entrepreneurship Development Programmes (EDP) useful? Is there a need for changes in the training syllabus?	✓	✓	✓	
21.	Is follow-up of beneficiaries being done?	✓	✓	✓	
22.	From 2016-17, the selection committee is being chaired by the MLA. What is the impact of this on programme implementation, evaluate the advantages and disadvantages		✓	✓	
23.	Recommendations for improving the effectiveness of the scheme	✓	✓	✓	

8 EVALUATION METHODOLOGY

This section describes the methods adopted for primary data collection on the field, sampling framework, sample size, criteria for selection of sample, instruments used for data collection etc. TERI developed a detailed study methodology and prepared a matrix based on the evaluation questions, the source of information for each of the evaluation question as follows:

8.1 Sampling design

Selection of Districts and SHGs

As per the Terms of Reference, sampling method followed is two stage cluster sampling in which the four revenue divisions of the State form the first cluster. Within this cluster, the districts in which the highest and lowest numbers of beneficiaries under the scheme were covered in a year formed the second stage cluster. But in Mysuru division Dakshina Kannada district was also selected along with Mysuru and Kodagu. Dakshina Kannada data has been analyzed separately and placed in the report. Comparison of Dakshina Kannada has been done with rest of the districts but its figures are not merged with that of other districts. The insistence on selecting the districts with maximum and least number of beneficiaries emanated from the premise that performance of the scheme and the industrial activeness of a district will be a function of the number of beneficiaries. Thus, irrespective of whether the correlation between numbers of beneficiaries covered under the scheme in any year and the performance of the scheme and the industrial activeness of a district being positive or negative, the selection of districts having the highest and lowest number of beneficiaries will represent the population by representing the extremities of the range.

As per ToR, the districts selected and the cluster-wise beneficiaries is as below:

Table 4 District-wise Beneficiary Cluster Population

Division	District	Total no. of beneficiaries in the selected clusters				
		2010-11	2011-12	2012-13	2013-14	2014-15
Bengaluru	Bengaluru Urban	892	1406	1258	1290	1760
	Ramanagara	102	304	216	197	212
Mysuru	Kodagu	100	144	121	103	121
	Mysuru	292	404	403	477	509
	Dakshina Kannada	284	278	273	314	377
Belagavi	Belgavi	785	1049	1255	553	1410
	Uttara Kannada	166	200	178	219	226
Kalaburgi	Bellary	410	773	395	388	550
	Yadagir	150	248	164	195	225
Cluster population total		3181	4806	4263	3736	5390

In the study, nine districts were selected as per the ToR, 58 revenue taluks were covered.

The Bengaluru division consists of Bengaluru city, Bengaluru rural, Ramanagara, Chikkaballapur, Kolar, Tumkur, Chitradurga, Davangere and Shivamogga. The city of Bengaluru is the administrative headquarters of the division.

The Mysore division consists of Chamarajanagar, Chikkamagalur, Dakshina Kannada, Hassan, Kodagu, Mandya, Mysore and Udupi. The city of Mysore is the administrative headquarters of the division.

The Belagavi division consists of Belgaum, Bagalkot, Bijapur, Dharwad, Gadag, Haveri and Uttara Kannada. The city of Belgaum is the administrative headquarters of the division.

Kalaburgi division is one of the four divisions of Karnataka State of India. The division comprises the districts of Ballari, Bidar, Kalaburagi, Koppal, Yadgir and Raichur. The city of Kalaburgi serves as the administrative headquarters of the division.

The socio economic profile of the selected districts as on 2011 is presented briefly below:

District	Geographical area (sq.kms)	Population (SC % of total population)	Population (ST % of total population)	Literacy rate (%)	Sex ratio
Bangalore urban	2,196	12.5	2	87.67	916
Belgaum	13,433	12.1	6.2	73.48	973
Bellery	8,461	21.1	18.4	67.43	9.83
Dakshina Kannada	4859	6.9	7	88.57	1020
Kodagu	4,102	13.3	10.5	82.61	1019
Mysore	6,307	17.9	11.1	72.79	985
Ramanagara	3,516	18.8	2.1	69.22	976
Uttara Kannada	10,277	8.1	2.4	84.06	979
Yadgir	5,270	23.3	12.5	51.83	989

Note: State average SC % is 17.2 and ST is 7 and State average literacy is 75.6%

Source: <http://www.census2011.co.in>

Selection of Individual Beneficiaries

The sample of beneficiaries were drawn only from the districts so selected, such that at least two taluks were selected in every year in such a way that each taluk of the district is represented in at least the sample of one year of the evaluation period. But the sampling intensity was applied to the beneficiaries covered in the revenue division in that year. This gives the sample size as 1069 beneficiaries for the entire evaluation period. There are 89 activities for which assistance is given to the beneficiaries. The activities were selected in consultation with the district officers in such a way that at least 5 beneficiaries were covered for the activity which is most prominently assisted and another 5 beneficiaries which are not so prominent in the district. In case of less than 10 beneficiaries available for a district in a particular year all beneficiaries were covered.

The beneficiaries from each year were selected at random from the list made available by the district officers of Women and Child Development Department. The district wise sample (Number of beneficiaries) studied in the evaluation is 1069. Following the above procedure, the samples for each of the 5 years evaluation period and the actual number of beneficiaries interviewed is as follows. However, during the course of field work, it was challenging to find the exact number of year-wise and activity-wise beneficiaries in the selected districts. Hence, the district staff facilitated to meet maximum number of beneficiaries possible.

Table 5 District-wise Sample beneficiaries

Division	District	Total no. of beneficiaries in the selected clusters											
		2010-11		2011-12		2012-13		2013-14		2014-15		Total	
		T	A	T	A	T	A	T	A	T	A	T	A
Bengaluru	Bengaluru Urban	45	43	70	46	63	80	65	68	88	90	331	324
	Ramanagara	5	6	15	5	11	12	10	19	11	18	52	60
Mysuru	Kodagu	5	7	7	5	6	4	5	9	6	5	29	30
	Mysuru	15	15	20	20	20	24	24	28	25	25	104	112
	Dakshina Kannada	14	16	14	14	14	20	16	14	19	21	77	85
Belagavi	Belgavi	39	8	52	36	63	56	28	51	71	74	253	225
	Uttara Kannada	8	4	10	7	9	10	11	13	11	21	49	55
Kalaburgi	Bellary	21	14	39	26	20	31	19	31	28	48	127	150
	Yadagir	8	7	12	12	8	8	10	11	11	12	49	50
Cluster population total		159	120	240	171	213	245	187	241	270	314	1069	1091

Note: T = Target sample, A = Actual interviewed

8.2 Study Tools

The primary data collection on the field commenced after approval of the inception report. As mentioned earlier, both quantitative and qualitative methods of research were used to generate desired information from the respondents. For each method adopted, study tools were prepared appropriately. The tools developed are listed below and the complete tool is included as appendices to this report.

Table 6 Respondent categories, method of data collection and Tools used

Stakeholder	Method of data collection	Tool	Stakeholders Interviewed
Beneficiaries	Survey	Interview schedule	1091 beneficiaries
	Case study	Case study outline	10 cases
District Selection Committee (DSC)/ Taluk Selection Committee (TSC)	Focus Group Discussion	FGD checklist	9 District Selection Committee and 58 Taluk Selection Committee
District Inspectors (DI)	Key informant interview	Interview schedule	9 Dis
Banker	Key informant interview	Interview schedule	67 bankers
Training Coordinator	Key informant interview	Interview schedule	9 training coordinators

The following tools were formulated for each of the above methodology and also to ensure participation of all groups of stakeholders in the study. All the tools were pre-tested for relevance and suitable modifications were made prior to the actual primary data collection.

- i. **Interview schedule for Survey:** For the survey, an interview schedule based on the relevant aspects listed in the ToR was developed and administered to the individual women beneficiaries to assess the impact of the Udyogini scheme at the individual level. Questions were carefully constructed to elicit correct and detailed information from the respondents, at the same time giving them a freedom of choice. Schedule was designed in relation to the knowledge and language of the respondents. It was pre-tested and finalized based on the pre-testing results.
- ii. **FGD Schedule:** A detailed FGD schedule was prepared to have a discussion with the District Selection Committee (DSC) comprising Deputy Directors, Lead Bank Manager and District Inspector and Taluk Selection Committee (TSC) comprising CDPOs and Supervisors. In addition to obtaining data through discussion, records of the SHGs were verified to authenticate the data being collected.
- iii. **Key Informant Interview:** A list of lead questions was prepared to aid in the formal interview of the District Inspectors, Bankers and Training Coordinators. Information on the process of implementation, progress made, documentation, monitoring systems, challenges in implementation and perceivable impact of the scheme was sought.

- iv. **Case Studies Outline:** Based on the interaction with individual beneficiaries, few suitable cases were studied in detail and qualitative information was collected from successful beneficiaries where the impact has been positive.

Templates of the tools are annexed at 4 (4a – 4h).

8.3 Pilot study

Pilot testing was undertaken to assess the adequacy, applicability, and feasibility of the research tools. The tools were pilot tested in Bangalore Urban district on 21st November 2016. Focus Group Discussions and key informant interviews were held with the CDPO and Supervisors, Bangalore Central, Lead Bank Manager, Training Coordinator and District Inspector. Interviews were carried out with 14 individual beneficiaries. This helped in understanding the effectiveness of the sample tools. Based on the pilot test, modifications were made in the tools and revised for final field study.

During the pilot study it was also found that there is no accurate and realistic baseline data on the social and economic status of beneficiaries, hence the impact on improvement in socio-economic conditions/empowerment of beneficiaries could not be based on accurate facts and figures. Thus this aspect had to be analysed based on the perception expressed by the respondents.

9 DATA COLLECTION AND ANALYSIS

A planned approach has been employed for data collection so that the facts are closer to reality and free from aberrations. The present study is based on both primary and secondary source of data.

9.1 Secondary Data Collection

The sources of secondary data for the study are; existing literature and data in websites, various publications such as books, magazines, newspapers, reports, articles, and seminar papers published by universities and research institutions.

Secondary data and information has been collected from the following sources;

- Karnataka Women Development Corporation, Bangalore
- Journals and Magazines
- Department of Women and Child Development
- Economic Survey Reports
- Various databases including websites

9.2 Primary Data Collection

The primary data has been collected from field survey through interview with beneficiaries. Primary data has been collected in selected districts through random sampling basis. Besides published material, study is also based on discussions with various people such as officials of KSWDC and Department of Women and Child Development functionaries.

a. Pilot testing of tools

The tools developed for collecting the data were pilot tested in Bangalore Urban district. Modifications were made to the tools based on the pilot test and finalised.

b. Data Entry Software

An in-house data entry worksheet using VBA (Visual Basic for Application) procedures and Macros in the Microsoft Excel was developed to enable easy data entry. This was pre-tested with the data collected during pilot test. Necessary modifications were made based on the dry run conducted with the software.

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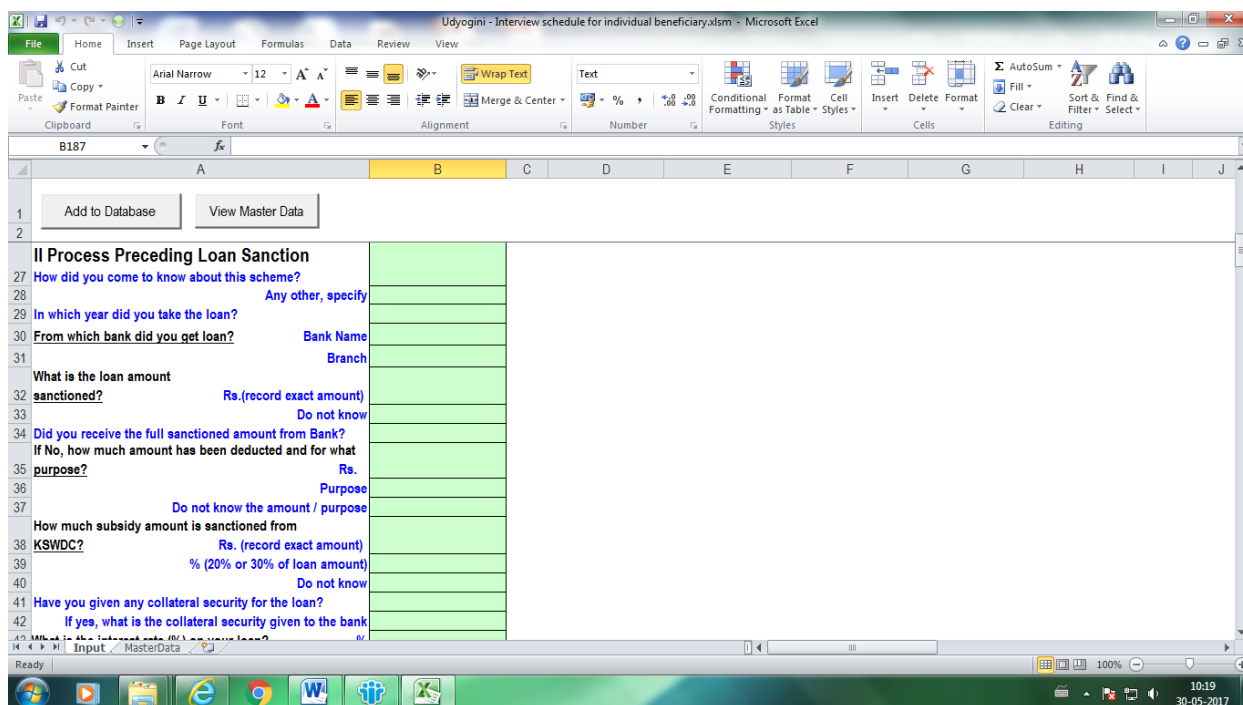


Figure 1 Screenshot of the Data Entry Worksheet

c. Training to Field Investigators

In-house training was provided to the study team to collect primary data. This step was done to ensure that all the members have the same understanding and pose the questions in similar manner. A hand-holding session was also done on field to ensure that the team members are administering the tools as trained. Three teams were formed to carry out the data collection in the selected districts.

d. Field Data Collection

Once the tools were firmed up, the District Inspectors were informed in advance, so that they could intimate the district offices and beneficiaries about the team's visit. Primary data was obtained through personal interaction with the women beneficiaries in the selected districts. Focus Group Discussion was held with the Deputy Directors, Lead Bank Managers, CDPO and Supervisors. A total of 1091 beneficiaries were interviewed.

Interviews were held with key stakeholders such as the District Inspector, Banker and Training Coordinator. In addition, visits were made to several beneficiary business to document case studies.

e. Digitization and Data cleaning

The data collected was carefully examined to remove irrelevant data, and gaps were filled wherever possible. Data was then digitised using the software developed specifically for this purpose.

f. Statistical tools used

Simple statistical techniques like frequencies, averages, percentage, graphs are used to analyse the data wherever necessary.

g. Analytical techniques adopted

The quantitative data was analysed and is presented in descriptive format such as frequencies, percentages, graphs and summaries for ease of understanding of a wider audience.

Qualitative data is summarised and presented in the findings. Specific case studies/ success stories were captured and are presented in the findings.

h. Results

The results obtained are described in detail in the following chapters on findings and discussion and they are further interpreted in the reflections and conclusions chapter.

9.3 Data Gaps and Limitations

The scheme has undergone some changes in 2016-17, where the Selection Committee is chaired by the MLA and the amount of subsidy has been considerably enhanced for SC/ST beneficiaries. Hence studying the adequacy of subsidy and selection process in the years previous to modification may seem a little redundant.

The information on socio-economic data of beneficiaries prior to the scheme is limited to the criteria in the scheme where the annual income of the beneficiary does not exceed Rs. 40,000/-. Thus qualitative aspects of socio-economic aspect had to be analysed based on the perception expressed by the respondents as advised by the Technical Committee.

Since the evaluation is being conducted for 2010-11 to 2014-15, i.e. over 3 years ago, most beneficiaries, bankers and district staff were unable to show the loan related documents and passbooks.

In Kodagu and Belgaum district, there was no trace of training programmes being conducted or the training institute. TERI made an attempt to contact the retired District Inspector in Kodagu to obtain information on training, however, the data provided was not very useful. The Deputy Directors and District Inspectors were unable to provide any information on training aspects, hence there is no data on training component in these two districts.

10 FINDINGS AND ANALYSIS

This chapter focuses on the findings of the study based entirely on data collected during the course of the study. The quantitative data is presented in the form of tables, frequencies, percentages and averages and graphs. The qualitative data has been discussed wherever relevant. The case studies have been presented under a separate section in this chapter to highlight a few success cases and to illustrate the impact of the Udyogini scheme.

The findings have been structured around the evaluation questions of the terms of reference. Each evaluation question has been answered separately. However, to have a logical flow of thought and based on KEA's report guidelines, the findings are presented in two parts: process related findings and outcome/ impact related findings. The evaluation questions have been segregated into these two parts based on relevance.

As mentioned in the ToR, data for all districts has been compiled and discussed, while data of Dakshina Kannada district has been discussed separately.

10.1 Socio-economic Profile of Respondents

The beneficiaries of the Udyogini scheme were interviewed to understand the process of loan sanction, utilisation of the loan for business, and impact of the Udyogini scheme on their economic status. A total of 1091 women beneficiaries were interviewed in the study, of which 1006 belonged to eight districts and 85 beneficiaries were interviewed in Dakshina Kannada district. Effort was made to interview women from different categories such as widow, destitute and physically challenged. A total of 60 beneficiaries came under such categories in eight districts, while 6 members from Dakshina Kannada district belonged to these categories.

Among the respondents interviewed in other districts, 50% were in the age range of 31-40 years, 24% were aged between 41 – 50 years, 22% were in the age range of 18-30 years and remaining 4% were in the age of 51-60 years. In Dakshina Kannada district, majority of respondents 45% are in the age of 31-40, 40% were aged between 41-50 years and 13% of respondents were in the age of 18-30 years.

The overall level of education of respondents is about 78%, where 19% (191) beneficiaries are illiterate and 3.5% (36) are able to sign only. Among the literates, 33% have completed some form of primary education, 28% have completed SSLC, 12% have completed PUC and

5% are graduates. In Dakshina Kannada district interestingly 98% of the beneficiaries are educated, only 2 beneficiaries are illiterate and one beneficiary is able to sign. Among those educated, 33% members completed some form of primary education, 31% completed SSLC, 22% PUC and 12% have completed graduation. This indicates that the level of education in Dakshina Kannada district is much better than the other districts studied.

The caste category of the respondents revealed that a vast majority, i.e. 57% belonged to other community, 8% belong to minority, 28% are scheduled caste, and 7% belong to scheduled tribes. In Dakshina Kannada district majority i.e. 44% belong to other community, 36% are minority, 7% are scheduled caste and 13% are scheduled tribe.

As regards family type, 78% belong to nuclear family, 17% belong to joint family and negligible 6% are from extended families. In Dakshina Kannada district 73% of respondents are from nuclear family and remaining 27% are from joint families.

Landholding details of the respondents showed that nearly 66% are landless, 25% are marginal farmers, 7% are small farmers, 1% are medium farmers. In Dakshina Kannada district 41% are landless, 54% are marginal, 4% are small farmers and only 1% are medium farmers. The primary occupation of the respondents revealed that about 60% are self-employed, 15% depend on agriculture labour, 9% depended on agriculture, 5% are employed, and 10% are housewives. In Dakshina Kannada district, 79% are self-employed, 15% depend on agriculture labour, 6% are employed, 5% depend on agriculture labour, 2% depend on agriculture and 8% are housewives.

The annual household income of the respondents varied widely. The income of the respondents was recorded as stated by them, since baseline figures or growth figures are not available. About 31% of the respondents have an income of Rs. 1,00,000 – 3,00,000, 23% have an income of Rs. 51,000 – 1,00,000, 20% have an income of Rs. 20,000-50,000, 12% have an less income than Rs. 20000 and 3% people have more income of above 3,00,000. About 2% of members were not willing to reveal their income.

In Dakshina Kannada district about 49% respondents have an annual income of Rs 5,1000-1,00,000, 18% have an annual income of Rs 1,00,000-3,00,000, 21% people have an income of Rs 20,000-50,000, and 9% have an less income less than Rs. 20,000. Only one member has an income of above Rs 300000. As per Rangarajan Committee Report 2014, “a family may be considered below poverty line if their annual income is Rs. 58,320 in rural area and Rs.

84,420 in urban areas". As per this study, 35% are below poverty line, while this figure stands at 31% Dakshina Kannada district.

Despite having fairly low income, 83% of the respondents live in their own houses, while 15% live in rented houses and 2% live in leased houses. In Dakshina Kannada district 85% respondents reside in their own house, while 15% respondents are in rented houses. Queries on household amenities brought out some interesting findings. Nearly 61% have access to piped water for drinking purpose, while 30% use public water taps/ borewells/wells, while the others use community reverse osmosis units and own borewells/ wells. In Dakshina Kannada district 49% have access to piped water for drinking purpose, 32% depend on public water taps/ borewells/wells, while the remaining use water from own borewells/ wells. Almost all respondents i.e. 99% of live in electrified households. The situation is the same on Dakshina Kannada district. Eighty per cent use household toilets, while 20% still resort to open air defecation but in Dakshina Kannada district all households have toilets. A vast majority, i.e. 77% use LPG for primary cooking and 19% use traditional biomass cook stoves for primary cooking, while the others use gobar gas or improved biomass cook stoves. In Dakshina Kannada district 75% respondents use LPG for cooking and 15% respondents use traditional biomass cook stoves for primary cooking.

10.2 Process Related Findings

The process related findings are discussed under two steps of the loan sanction, namely selection of beneficiaries and process preceding loan sanction.

Out of the total 1091 respondents, 227 (21%) respondents received partial amounts or did not receive any loan amount. Among 227 respondents, 85 (37%) beneficiaries did not receive any loan amount, in 105 (46%) cases subsidy amount was withheld and in 37 (17%) cases amount was deducted towards insurance, middlemen charges etc.

Since 85 beneficiaries claimed to not have received any loan amount, details about loan utilisation has been analysed for the remaining 1006 respondents (921 beneficiaries from other districts and 85 from Dakshina Kannada).

The study revealed that among the 1006 respondents, 835 respondents have utilised the loan for the sanctioned purpose and are continuing the business (79 respondents from Dakshina Kannada and 756 respondents from other districts), hence impact/ outcome has been analysed only for these respondents.

10.2.1 Regarding Selection of Beneficiaries

1. **Is there a uniform calendar of events followed throughout the State under this scheme with regards to calling of applications, processing them and sanctioning the loan and subsidy amounts? If not, what has been the calendar of events for each district under the scheme for the three years 2012-13 to 2014-15?**

During the course of study, focus group discussions were held with 58 Taluk Level Committee (TSC) comprising CDPOs and supervisors, of which 5 are from Dakshina Kannada. In all FGDs it was found that there is a common calendar of events given by the head office. Discussions with District Selection Committees (DSC) also revealed that there is a common calendar of events.

However, it was not possible to strictly follow the calendar of events due to various practical reasons such as delay in receipt of funds from the Government, inadequate number of applications received, slow processing by banks, non-availability of chairperson (MLA) for selection committee meetings etc.

As per the secondary data provided by the KSWDC state office, there is a uniform calendar of events for the period 2016-17 that was provided to the study team. This document was not available for the reference period of study 2010-11 to 2014-15. The calendar of events is as follows:

Table 7: Sample Calendar of Events

Month	District	State
April	-----	Preparation of action plan, obtaining approval of the Government and submitting proposal to Government for release of first instalment
May	-----	After approval of action plan by the Government, setting district-wise physical and financial targets and communicating the same to the districts
June	Setting taluk-wise and bank wise target, advertising the scheme, call for application and verification	Disburse the instalment received from the Government to the districts and submitting proposal to Government for

Month	District	State
		release of second instalment
July	Selection of beneficiaries, sending the applications to bank for approval	Approval for subsidy and taking steps for disbursement of the subsidy
August	EDP training for candidates approved by the bank and disbursing subsidy to banks	Approval for subsidy and taking steps for disbursement of the subsidy
September	EDP training for candidates approved by the bank and disbursing subsidy to banks	Disburse the instalment received from the Government to the districts and submitting proposal to Government for release of third instalment
October	EDP training for candidates approved by the bank and disbursing subsidy to banks	Approval for subsidy and taking steps for disbursement of the subsidy
November	EDP training for candidates approved by the bank and disbursing subsidy to banks	Approval for subsidy and taking steps for disbursement of the subsidy
December	EDP training for candidates approved by the bank and disbursing subsidy to banks	Disburse the instalment received from the Government to the districts and submitting proposal to Government for release of fourth instalment
January	EDP training for candidates approved by the bank and disbursing subsidy to banks	Steps for loan sanction and verification of assets purchased and steps to disburse fourth instalment received from the Government
February	EDP training for candidates approved by the bank and disbursing subsidy to banks	Steps for loan sanction and verification of assets purchased and steps to disburse fourth instalment received from the Government
March	EDP training for candidates approved by the bank and disbursing subsidy to banks	Disburse the fourth instalment received from the Government to the districts

2. Should there be a uniform calendar of events for the State as a whole under this scheme?

Table 8 Opinion of TSCs on uniform calendar of events

Response	Dakshina Kannada	%	Other districts	%	Grand Total	%
Don't know/ Cannot say	0	0	10	19	10	17
No	1	20	19	36	20	35
Yes	4	80	24	45	28	48
Total	5	100	53	100	58	100

Table 9 Opinion of DSCs on uniform calendar of events

Response	Dakshina Kannada	%	Other district	%	Grand Total
Don't know/ Cannot say	0	0	1	14	1
No	0	0	3	43	3
Yes	1	100	4	57	5
Total	1	100	8	100	9

Opinion on the need for a uniform calendar of events seems to be mixed as per the discussions. Among the TSCs, 48% opined that a uniform calendar of events would be useful, while 35% felt that it was not feasible since the functioning of banks is different in each district. About 17% TSCs were not certain about the need for the common calendar of events. They expressed that since the current Selection Committee is headed by the MLA it is unrealistic to have a common calendar since the selection is based on the availability of the MLAs and time delays are imminent. Four DSCs stated that a common calendar would be useful; three stated that a common calendar is not workable, while one DSC was not certain.

Discussions with the bankers revealed that they are not aware of the calendar of events. However, they suggested that a common calendar of events for the entire state would be useful. They also recommended that all loan disbursement must be completed by December of every year, since banks are occupied with works related to financial year end from January which makes it difficult for them to verify the documents in a qualitative manner and sanction loans to the deserving candidates.

- 3. What is the process by which applications are called for from applicants under this scheme? Is the process penetrative enough to reach all the villages and hamlets of the district concerned so that all eligible women come to know of it and apply? If not, what is the methodology suggested by the Consultant Evaluation Organization doing the study to bridge the gap?**

Table 10 Media used for publicizing the scheme

Type of media	Dakshina Kannada (No.)	Other districts (No.)	Total (No.)
Newspapers	5	53	58
Office notice board (DWCD / ZP / TP / GP)	4	23	27
KSWDC / DWCD website	0	3	3
Through Supervisors and Anganwadi teachers	5	34	39
TV/Radio	1	7	8
Others, please specify	4	22	26

This question was discussed with the TSCs. Applications are called for mostly through advertisement in the newspaper (58) and notice boards (27). Information is also given to the community through Supervisors and Anganwadi teachers (39). Other modes of communication included grama sabhas and mothers' meetings conducted in anganwadis (26). Cent per cent of the TSCs and DSCs mentioned that the process was penetrative enough to reach all the villages and hamlets of the district concerned so that all eligible women come to know of it and apply. Additional methods for ensuring wider publicity are discussed in the chapter in recommendations. Sushma et al (2016) in a study of Udyogini beneficiaries in Kolar district state that it is evident from the results that Udyogini scheme has created employment opportunities to the women beneficiaries through establishing various micro-enterprises. Large scale publicity should be given by Karnataka State Women Development Corporation to popularize the Udyogini scheme through local institutions, extension programmes and mass media among the local people who seek employment by starting micro-enterprises.

4. Whether there is a basis or documented set of norms under which the District level Selection Committee makes the 3:1 selection of applicants? If indeed there is one in place, what are they? Are they fair, transparent and judicious? If not at all or partly so, what set of norms can be suggested under which the District level Selection Committee can make the 3:1 selection of applicants?

As per the Government order WCD 32, 2004, Bangalore dated 6.7.2004, annexure I (1) the following norms are specified for selection of 3:1 applications:

- i. Age of the applicant must be between 18-45 years
- ii. The annual household income of the applicant must not exceed Rs. 40,000. Income certificate must be furnished signed by Tahsildar. Income limit does not apply for destitute, widows and physically challenged applicants
- iii. Whether the business already exists? Or is a new business being established? If the business is already existing, such applicants should be rejected
- iv. Ascertain if the following documents have been submitted
 - Recent photograph
 - Income certificate of general candidates and SC/STs have to be certified by Tahsildar. Although this criteria does not apply for destitute, widow and physically challenged, a document certifying their status must be submitted
- v. Business plan for the business being established
- vi. Preference must be given for extremely poor, destitute, widow and physically challenged. In addition, preference may be given to candidates who have undergone prior skill development training or vocational training conducted any KSWDC or any other department. About 10% of the allocated target has been earmarked to benefit applicants of members of World Bank assisted Swashakthi or Stree Shakthi groups.

Discussions with TSCs and DSCs revealed that although the above norms are in place, they are unable to follow the same in some cases due to receipt of inadequate applications, political interference, inadequate applications for establishing new businesses etc. For instance, all 5 TSCs in Dakshina Kannada stated that adequate

numbers of applications are not received for shortlisting 3:1 applications. Similarly, 7 TSCs in other districts also stated they were unable to strictly adhere to the short listing norms. Three of the DSCs also expressed that following the norms strictly was indeed a challenge. Suggestions/ modifications for selection of 3:1 applications have been discussed in the chapter on recommendations.

- 5. Whether there is a basis or documented set of norms under which the bank receiving the applications makes the final selection of applicants (beneficiaries)? If indeed there is one in place, what are they? Are they fair, transparent and judicious? If not at all or partly so, what set of norms can be suggested under which the bank can make the final selection of applicants (beneficiaries)?**

Discussions with the Lead Bank Managers and Taluk level Bank Managers revealed that they first verify the scheme norms as mentioned for 3:1 shortlisting of the candidates by the DSC. Once this is done, the credit worthiness of the candidate, their transactions with the bank and CIBIL score is verified. Only if these are satisfactory, the bank does spot verification of the existing unit or the proposed unit and finalises the selection.

- 6. Is the CIBIL score of applicants used in the process of selection of beneficiaries? If not, whether or not it will be advisable to use the CIBIL score of applicants for making the 3:1 or final selection? If yes, whether it should be used only by banks or by the District level Selection Committee, or both?**

It was interesting to note that in other districts, 60% of the TSCs mentioned that CIBIL score is not considered for beneficiary selection, while 40% stated that they consider it. In Dakshina Kannada, the finding was other way round, where 80% stated they consider the CIBIL score, and 20% mentioned that they do not consider the score. TSCs mentioned that there have been several instances where bankers have refused the applications based on several grounds. Hence the TSCs are currently getting the applications vetted by the banks prior to short listing and then submitting to DSCs. The bankers invariably verify the CIBIL score and credit worthiness of the candidate during vetting. Only such applications that are found credit worthy are short listed and submitted to DSCs for finalising.

On the other hand five out of nine DSCs stated that they do not consider CIBIL score for short listing, while four of them stated affirmative.

Table 11 CIBIL score consideration by banks for beneficiary selection

Response	Dakshina Kannada	Percent	Other districts	Percent	Total	Percent
No	2	33	16	26	18	27
Yes	4	67	45	74	49	73
Total	6	100	61	100	67	100

When this question was posed to the bankers, in other districts 74% stated that they consider CIBIL score for selection of beneficiaries, while 26% stated negative. In Dakshina Kannada, 67% stated affirmative, while 33% stated that they do not consider CIBIL score for beneficiary selection. Overall 73% bankers consider CIBIL score for beneficiary selection, while 27% stated negative. Generally it was observed that Grameena banks, Cooperative Societies do not consider CIBIL score. However, they prefer candidates with good rapport and transaction with the banks.

CIBIL score for selection of beneficiaries in future

Among the TSCs who stated that they do not consider CIBIL score, 56% stated that it should be considered for short listing, while 38% were not sure and 6% mentioned it may not be required.

Of the five DSCs who do not consider the CIBIL score, three mentioned that it will be useful to consider the score, while two DSCs were unsure.

Among the bankers who do not consider the CIBIL score, 81% felt it should be considered by banks and DSCs , while 13% felt it may not be necessary since this is a welfare oriented scheme and 6% were not sure.

Bankers have the access to verify the CIBIL score of all candidates. The applications going to the DSCs are usually vetted by the banks beforehand since most TSCs get the applications verified by banks before sending the applications to the DSC. Hence applications submitted to the DSCs have been verified for CIBIL score. This is a good process and could be continued.

7. What has been the loan sanction (number) wise and loan sanction (amount) wise share of widows, destitute and disabled women in each of the financial years of the evaluation period? Does this indicate that there was indeed a preference for loans sanctioned to widows, destitute and disabled women as mandated? If not, how can the share be increased?

Table 12 Respondents in preferred categories (widows, destitute and physically challenged)

Category	Dakshina Kannada (No.)	Other districts (No.)	Total (No.)
Widow	4	55	59
Destitute	1	1	2
Physically challenged	1	4	5
Total	6	60	66

Of the total 1006 respondents who had received the loan, 66 (6%) beneficiaries were destitute, widows or physically challenged. Among the respondents interviewed in other districts 6% belonged to such category, while in Dakshina Kannada this figure is 7%. This indicates that a very small per cent of loans have been given to beneficiaries in these categories. This may be due to various reasons such as lack of information about the scheme among such deserving women, non-availability of interested candidates etc.

Table 13 Year-wise beneficiaries in preferred categories

Dakshina Kannada						
Category	2010-11	2011-12	2012-13	2013-14	2014-15	Total
Widow	1	1	1	0	1	4
Destitute	0	0	0	0	1	1
Physically challenged	0	1	0	0	0	1
Total						6
Other districts						
Category	2010-11	2011-12	2012-13	2013-14	2014-15	Total
Widow	10	9	11	10	15	55
Destitute	0	0	0	1	0	1
Physically challenged	1	1	0	0	2	4
Total						60

The year-wise details reveal that there is not much difference in the distribution of beneficiaries across the years in Dakshina Kananda district. The case is similar in other districts too.

Table 14 Amount-wise Preferred category-wise beneficiaries

Sanction amount (Rs)	Dakshina Kannada				Other districts			
	Widow	Destitute	Disabled	Total	Widow	Destitute	Disabled	Total
0-25000	0	0	0	0	5	1	1	7
25001-50000	3	0	1	4	43	0	2	45
50001-75000	0	0	0	0	2	0	0	2
75001-100000	1	1	0	2	3	0	1	4
No response	0	0	0	0	2	0	0	2
Total	4	1	1	6	55	1	4	60

The loan sanctioned amount-wise details reveal that most loans sanctioned to women in the preferred categories is between Rs. 25,001 – 50,000 indicating that these are enterprises with relatively small investment such as tailoring, animal husbandry etc.

Table 15 Year-wise and Category-wise Physical and Financial Achievement for 2010-11 to 2014-15

(Figures in per cent)

Year-wise total	SC		ST		Minority		Disabled		Widow		Destitute		Others		Total	
	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin
2010-11	25	28	5	5	6	6	2	3	5	6	3	3	53	49	73	65
2011-12	27	30	10	11	1	1	4	3	1	2	6	6	51	47	86	70
2012-13	21	23	4	5	12	11	1	1	3	3	0	0	58	58	109	105
2013-14	30	36	6	7	11	9	1	1	4	5	1	1	48	41	86	74
2014-15	27	32	6	7	9	8	1	1	4	4	1	1	52	46	115	108
Average	26	30	6	7	8	7	2	2	3	4	2	2	52	48	94	84

Source: secondary data from KSWDC

The above table is based on the secondary data provided by the KSWDC for the nine selected districts. In terms of the overall physical achievement, an average of 52% of beneficiaries belong to other caste category, 26% belong to SC, 6% belong to ST and minorities represent 8% of the total achievement. A very small per cent, i.e. 2% of the beneficiaries are disabled, 3% are widows and 2% are destitute. Thus overall, about 7% of the beneficiaries belong to

preferred categories of beneficiaries. This percentage is very similar to the study findings, where 6% respondents belong to such category. This indicates that a very small percent of loans have been given to beneficiaries in these categories.

In terms of the overall financial achievement, an average of 48% of the total amount has been utilised by other category beneficiaries, 30% by SCs, 7% by STs and 7% by minority community beneficiaries. A very small percent, i.e. 2% of the amount has been utilised by disabled, 4% by widows and 2% by destitute women.

8. From 2016-17, the selection committee is being chaired by the MLA. What is the impact of this on programme implementation, evaluate the advantages and disadvantages

Table 16 View on MLA Chairmanship for Selection Committee

Response	DSC	TSC	Bankers
Cannot say	2	12	7
No	5	40	38
Yes	2	6	4
No response	0	0	18
Total	9	58	67

Prior to 2016-17 the District Selection Committee was chaired by the Deputy Director and the Taluk Selection Committee was chaired by the Child Development Project Officer (CDPO). However, in 2016-17 the guidelines were modified and the selection committee at the Taluk level is now chaired by the MLA. In majority of the DSCs and TSCs, the discussions revealed that this had led to undue delays and political interference in selection of beneficiaries. However, in Dakshina Kannada this did not seem to be an issue. Comparison of time taken for selection of beneficiaries prior to change in guidelines reveals that earlier the process was completed in less than 2 months, while it takes 4-6 months after introducing the MLA-led Committee. This issue is particularly perceived in Bangalore urban district where there are 28 constituencies, thus timely coordination with 28 MLAs is a herculean task. Specific advantages of having the Committee chaired by the MLA were not perceived.

10.2.2 Process Preceding Getting Loans

9. What has been the mean and median time taken by each district from the date on which the loan application is received to the date on which applications are sent to the District level Selection Committee, and from there to the date on which the meetings of the selection ends, and further from there to the date on which banks receive the 3:1 applications and actually sanction the loan? Can the process be improved for faster and better results? What could they be?

Table 17 Mean and Median time taken for processing loan application

District	Receipt of loan applications and sending it to District level selection committee (No. of days)		Number of days taken by District level selection committee to complete the meetings after receiving the loan applications (No. of days)		Number of days taken by District level selection committee to send 3:1 applications to banks after meeting ends (No. of days)		After receiving 3:1 applications how many days bank takes to finalize beneficiaries and sanction loan (No. of days)	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median
Bangalore Urban	70	60	50	60	16	15	33	30
Belgaum	49	60	51	60	20	25	42	30
Bellary	39	38	18	15	15	15	49	45
Dakshina Kannada	29	30	28	30	25	15	26	30
Kodagu	42	45	27	30	30	30	40	30
Mysore	63	30	25	15	19	15	86	90
Ramanagar	34	30	15	15	13	15	55	50
Uttara Kannada	24	30	14	15	8	5	19	20
Yadgir	150	180	35	30	30	30	40	30

The above table indicates that the Uttara Kannada takes the least time for processing the application overall, followed by Dakshina Kananda. In Yadigir, the mean time taken for receipt of loan applications and sending it to District level selection committee is 150 days which is the longest, while the median time taken is 180 days. The mean time taken by District level selection committee to complete the meetings after receiving the loan applications is highest in Bangalore Urban and Belgaum at 50 and 51 days respectively with a median time of 60 days, while it is just 14 days in Uttara Kannada district.

The mean and median time taken by District level selection committee to send 3:1 applications to banks after meeting ends is highest in Kodagu and Yadgir at 30 days. In Uttara Kannada this process takes just about a week's time.

The mean time taken by bank takes to finalize beneficiaries and sanction loan after receiving 3:1 applications is highest in Mysore at 86 days, while the median is 90 days. In Uttara Kannada this process takes about 20 days.

This indicates that the mean and median time taken for the various steps in each district are varying considerably and this was affected by several factors such as availability of selection committee members, availability of staff to process the files, timely processing by bankers etc.

10. What are the Skill development training been imparted to beneficiaries? Have these trainings been helpful?

The study team made an attempt to visit training institutions in all the selected districts. However, in Kodagu and Belgaum, the district offices were not able to provide any information on the training institutes, facilitate a visit to the same nor EDPs conducted. The list of training institutes visited are as below:

Table 18 List of training institutes visited

SN	District	Name of the institute
1.	Bangalore	Renuka Charitable Trust
2.	Bellary	Synd RESTI
3.	Dakshina Kannada	RUDSETI Institute Scheduled Caste/Scheduled Tribes Studies and Development Trust
4.	Mysore	RUDSETI Institute
5.	Ramanagar	Canara Rural Self Employment Training Institute for Rural Women Canara Bank AD Pai Institute for Rural Development & Self Employment Training Institute
6.	Uttara Kannada	Synd RSETI
7.	Yadgir	BITSERDS

When the training institutions were queried about the participation of beneficiaries, five institutions expressed 100% beneficiaries will attend full programme, two institutes said 90-98% beneficiaries attend the complete programme and the remaining two institutions opined that only 84-85% of beneficiaries attend the complete programme. However, most training institutes expressed that they would like to follow a fixed training schedule planned in advance, which is not being followed currently. List of participants are intimated at the last moment, which makes planning difficult for them.

The training institutes were asked to provide the details of trainings and number of beneficiaries covered during the reference period of study. Three out of the nine institutes were able to provide these details.

Table 19 Training details from training institutes

S N	District	Name of the institute	2010-11	2011-12	2012-13	2013-14	2014-15
1.	Bangalore	Renuka Charitable Trust	Not conducted		934	1200	1340
2.	Bellary	Synd RESTI	Not provided	Not provided	Not provided	Not provided	Not provided
3.	Dakshina Kannada	RUDSETI Institute	41	22	28	26	59
		Scheduled Caste/Scheduled Tribes Studies and Development Trust	148	167	86	87	101
4.	Kodagu	Corporation Bank Self Employment Training Institute	Not provided	Not provided	Not provided	Not provided	Not provided
5.	Mysore	RUDSETI Institute	227	206	152	279	361
6.	Ramanagar	Canara Rural Self Employment Training Institute for Rural Women	Not provided	Not provided	Not provided	Not provided	Not provided
		Canara Bank AD Pai Institute for Rural	Not provided	Not provided	Not provided	Not provided	118

S N	District	Name of the institute	2010-11	2011-12	2012-13	2013-14	2014-15
		Development & Self Employment Training Institute					
7.	Uttara Kannada	Synd RSETI	Not provided	Not provided	Not provided	Not provided	Not provided
8.	Yadgir	BITSERDS	Not provided	Not provided	Not provided	22	169

Table 20 EDP Training attended by the beneficiaries

Response	Dakshina Kannada (No. of respondents)	Per cent	Other districts (No. of respondents)	Per cent	Grand Total	Per cent
Cannot remember	0	0	8	1	8	1
No	10	12	305	30	315	29
Yes	75	88	685	68	760	69
No response	0	0	8	1	8	1
Grand Total	85	100	1006	100	1091	100

Under Udyogini scheme, Entrepreneurship Development Programmes (EDP) are being imparted to beneficiaries. This is a mandatory training as per the guidelines. There are no skill trainings being imparted.

In other districts, about 68% of respondents stated that they had participated in EDP training prior to taking the loan amount. Nearly 40 respondents stated that they had attended EDP training but had not received any loan amount. Around 30% respondents stated that they had not participated in EDP, while negligible percentage could not recall about training. In Dakshina Kannada, 88% respondents affirmed that they participated in EDP while 12% stated that they had not participated in EDP. Overall 69% beneficiaries interviewed have attended the EDP, while 29% did not participate.

Among those who participated in the three-days EDP, majority, i.e. 52% of the beneficiaries participated in trainings in other institutes such as local NGOs, while about 27% attended training in Rural Development and Self-employment Training Institute (RUDSETI), while 16% attended training conducted by Initiatives for Development Foundation (IDF), while a few others could not recall the institute.

Table 21 Reasons for not participating in EDP

Response	Dakshina Kannada	Percent	Other districts	Percent	Total	Percent
Not Aware	4	40%	275	90%	279	89%
Not interested	4	40%	16	5%	20	6%
Training institute faraway	0	0%	5	2%	5	2%
Cannot stay away from home	1	10%	1	0%	2	1%
Training not relevant to my existing business	1	10%	0	0%	1	0%
Other issues		0%	8	3%	8	3%
Total	10	100%	305	100%	315	100%

Among those who did not attend the EDP, 90% of them in other districts stated that they were not aware of the EDP, 5% were not interested, 2% mentioned that the training institute was far and 3% has other issues. In Dakshina Kannada, out of the 10 respondents who did not attend EDP, 4 were not aware, 4 were not interested, while the remaining two stated other reasons as evident in the above table. Overall it was found that 89% of those who did not attend the EDP were not aware of the programme, while 6% were not interested, and the remaining gave other reasons.

Table 22 Usefulness of the EDP

Response	Dakshina Kannada (No. of respondents)	Per cent	Other districts (No. of respondents)	Per cent	Total (No. of respondents)	Per cent
Cannot Say	0	0	22	3	22	3
No	2	3	46	7	48	6
Yes	73	97	607	89	680	88
No response	0	0	10	1	10	1
Total	75	100	685	100	760	100

It is evident from the above table that nearly 89% of the respondents opined that the EDP was useful in enhancing their knowledge, improving skills, building self-confidence, developed the ability to face competition, helped in developing marketing linkage, helped in developing financial linkages and being better prepared to start / handle small business. A small percentage (7%) stated that the training was not very useful since it was more theoretical, while about 3% were unable to give a firm response.

In Dakshina Kannada 97% respondents stated that the training was useful, while 3% mentioned that it was not useful. Overall 88% expressed that the training was useful, 6% felt it was not useful and 3% were not clear about the usefulness.

On the usefulness of the training programme, the training coordinators opined that EDP programmes are considerably useful to beneficiaries to start their own business.

Table 23 Extent of usefulness of EDP

Response	Dakshina Kannada	Percent	Other districts	Percent	Total	Percent
Considerable	52	72	122	20	174	26
Less extent	0	0	55	9	55	8
Some extent	20	27	420	69	440	65
No response	1	1	10	2	11	2
Total	73	100	607	100	680	100

Among the respondents who stated that the training was useful, in other districts, 69% mentioned that it was useful to some extent, 20% stated that considerable extent, 9% stated less extent and 2% chose not to respond. In Dakshina Kannada, 72% mentioned that EDP was useful to a considerable extent, 27% expressed that it was to some extent and 1% chose not to respond. Overall, 65% expressed that EDP was useful to some extent, 26% felt it was useful to a considerable extent and 8% felt it was useful to a less extent.

All the TSCs and DSCs mentioned that the EDPs are being conducted and they must be continued since they are useful. Some of the TSCs in Dakshina Kannada mentioned that it will be useful if EDPs are conducted atleast at the taluk level to make it more accessible to most beneficiaries. However, among the bankers 15% were of stated that EDPs are not being conducted and 13% stated they are not aware if it is being conducted or not. Most bankers (84%) opined that the EDPs need to be continued since they are useful, while 3% stated that they are not very useful, while the remaining were not sure.

Table 24 Ways in which EDP was useful

Response	Dakshina Kannada	Percent	Other districts	Percent	Grand Total	Percent
Improved knowledge	37	51	543	89	580	85
Improved skill	52	71	452	74	504	74
Built self confidence	45	62	230	38	275	40

Response	Dakshina Kannada	Percent	Other districts	Percent	Grand Total	Percent
Developed ability to face competitive situations	3	4	59	10	62	9
Helped in developing marketing linkages	5	7	85	14	90	13
Helped in developing financial linkages	3	4	81	13	84	12
Better preparedness to start/handle small business	8	11	110	18	118	17

Regarding the usefulness of the EDP, in other districts, 89% mentioned that the training had helped improve knowledge, 74% said it helped improve skill, 38% felt it helped build confidence, while 18% stated that it have better preparedness to start/ handle small business, and 14% mentioned it helped in developing marketing linkages. In Dakshina Kannada, 71% affirmed that the EDP has helped improve skill, 51% mentioned that it helped improve knowledge, 62% stated that it helped build their self-confidence, while 11% opined that it enabled to prepare better to start/ handle small business. Overall it was evident that the EDP had helped improve knowledge (85%), improved skill (74%), build self-confidence (40%) and enabled to prepare better to start/ handle small business (17%) among others.

11. What is the percentage of number of beneficiaries in whose case the banks demanded collateral security? (District wise year wise figures may be provided). Is it proper or necessary that collateral security be insisted by banks in this social scheme partly subsidized?

Table 25 Collateral security provided by the beneficiaries

Response	Dakshina Kannada (No. of respondents)	Per cent	Other districts (No. of respondents)	Per cent	Total (No. of respondents)	Per cent
No Response	0	0	85	8	85	8
No	47	55	780	78	827	76
Yes	38	45	141	14	179	16
Total	85	100	1006	100	1091	100

Despite the fact that the scheme specifies that collateral security is not required for Udyogini loan, the above table shows that nearly 16% respondents had given collateral security. This was especially true in case of beneficiaries who had received a loan of above R. 50,000. A large percentage, i.e. 76% stated that they had not given collateral

security. It was interesting to note that about 8% beneficiaries chose not to respond to this question.

In Dakshina Kannada, 45% had given collateral security such as pahani, LIC bond, guarantor signature, while 55% had not given collateral security. However, it may be noted that some of these documents do not strictly qualify as collateral security. The banks have insisted on these documents without which loans were not released. The finding is other way round in other districts, where 78% had not given collateral security and 14% had given security.

As per the Master Circular issued by Reserve Bank of India vide RBI/2015-16/74, FIDD.MSME & NFS.BC.No. 07/06.02.31/2015-16 dated 1.6.2015, banks are mandated not to accept collateral security in the case of loans up to Rs.10 lakh extended to units in the MSE sector.

Table 26 District-wise and Year-wise Collateral security provided by the beneficiaries

District	2010-11	2011-12	2012-13	2013-14	2014-15	Total	Per cent
Bangalore urban	9	3	16	14	17	59	9
Belgaum	2	6	13	7	11	39	2
Bellary				1	1	2	
Dakshina Kannada	9	8	7	6	8	38	9
Kodagu	1					1	1
Mysore	3	4	4	8	8	27	3
Ramanagara			4	4	5	13	
Uttara Kannada	9	3	16	14	17	59	9
Yadgir	0	0	0	0	0	0	0
Total	24	21	44	40	50	179	100

Among the 179 beneficiaries who had given security, 33% are from Bangalore Urban, 22% are from Belgaum, 20% are from Dakshina Kannada and 15% are from Mysore. The numbers are negligible in other districts. In terms of years, the number of beneficiaries who provided collateral security is highest in 2014-15, closely followed by 2012-13 and 2013-14.

10.3 Outcome/ Impact Related Findings

10.3.1 After the Loan

12. Whether the beneficiaries have undertaken the business activity sanctioned by the bank after availing the benefit? If so, have they continued with the activity? If not, what are the causes for the deviations?

Table 27 Utilization of Loan Amount

Response	Dakshina Kannada (No. of respondents)	Percent	Other districts (No. of respondents)	Percent	Total (No. of respondents)	Percent
Starting new business activity	48	56	444	48	492	49
Improving / Expanding existing	37	44	437	47	474	47
Loan not used for sanctioned business activity	0	0	37	4	37	4
No Response	0	0	3	0	0	0
Total	85	100	921	100	1006	100

Among the total 1091 respondents interviewed, 85 have not received any loan amount, hence the question of utilisation does not arise for these respondents. Hence, out of the remaining 1006 respondents, 47% have utilised the loan for improving/ expanding existing business, 49% have utilised it for starting new business and 4% have not utilised loan amount for the sanctioned purpose. Devi Gayathri (2005) concluded that women have utilized the loan to upgrade the existing activity rather than starting new business.

Among the remaining 921 respondents in other districts, about 48% of respondents have utilised the loan for starting new business activity, 47% have utilised the loan for improving/ expanding existing business and 4% have not utilised the loan for the sanctioned business activity. There was no response from 3 respondents. Of those who did not use the loan for sanctioned business activity, 54% accepted that it was wilful deviation. While others were engaged in other business activities, used the loan for other domestic needs, genuine financial difficulties etc.

In Dakshina Kannada, 56% respondents had utilised the loan amount for the sanctioned purpose, while 44% has utilised it for expanding/ improving existing business. There were no cases where loan amount had not been used for the sanctioned purpose.

In the FGDs, the 43% TSCs mentioned that 80-100% beneficiaries have used the loan for the sanctioned purpose, 26% TSCs mentioned that about 60-80% beneficiaries have used the loan for the sanctioned purpose, 17% TSCs stated that 40-60% beneficiaries have utilised the loan for the sanctioned purpose, while 4% stated that 20-40% beneficiaries use the loan appropriately. 9% TSCs stated that they do not know if the loan amount has been used for the sanctioned purpose. In Dakshina Kannada, all the TSCs mentioned the loan has been used by the beneficiaries for the sanctioned purpose.

When the same question was posed to the bankers, 36% of them stated that 80-100% beneficiaries had utilised the loan for the sanctioned purpose, 31% mentioned that 60-80% beneficiaries have utilised the loan appropriately, 11% mentioned that it was used by 40-60% beneficiaries, 7 % stated that just 20-40% used the loan for the actual proposed purpose, while 15% were unable to respond. In Dakshina Kannada, 50% bankers opined that 80-100% used the loan for the sanctioned purpose, 33% stated that 60-80% beneficiaries used the loan for the proposed purpose, while 17% mentioned that 40-60% used it appropriately.

Table 28 Beneficiaries Continuing the Business

Response	Dakshina Kannada (No. of respondents)	Percent	Other districts (No. of respondents)	Percent	Total	Percent
No	6	7	125	14	131	14
Yes	79	93	756	86	835	86
Total	85	100	881	100	966	100

In other districts, among the 881 who have utilised loan for the sanctioned business purpose, at the time of the study, 86% have continued the business, while 14% have discontinued due to various reasons. The reasons include, lack of interest, inadequate profit, lack of marketing links etc. In Dakshina Kannada, 93% are continuing the business after utilising the loan, while 7% are not continuing mostly due to lack of interest, marketing links and finance to carry forward the business. Overall, 86% beneficiaries are continuing the business, while 14% are not.

Among those who have taken up the activity, 36% TSCs mentioned that 60-80% are continuing the activity, 23% stated that 40-60% are doing the activity till date, 19% stated that 80-100% are continuing the business. There was no response from 11%, while an equal percentage, i.e. 6% mentioned that 10-20% and 20-40% are continuing the activity. The TSCs opined that wilful deviation, inadequate profit, domestic issues etc. In Dakshina Kannada, all the TSCs mentioned that 80-110% beneficiaries are continuing the business activity for which the loan has been utilised.

Among the beneficiaries who have utilised the loan amount for the sanctioned purpose, about 30% of the bankers opined that 40-60% beneficiaries are continuing the business, 25% said 60-80% are continuing, 23% stated that 80-100% are still engaged in the same business. About 10% bankers mentioned that just 20-24% beneficiaries are continuing the business and there was no response from 13% bankers. In Dakshina Kannada, 50% bankers mentioned that 40-60% beneficiaries are continuing the business, 33% stated that 80-100% beneficiaries are engaged in the same business, while 17% mentioned that 60-80% are continuing the same business. The bankers opined that the reason for not continuing includes, taking loan for the sake of subsidy, personal and domestic issues, lack of commitment, inadequate profit etc.

Table 29 Details of Loan Utilization for business activities

Sl. No.	Activity	Districts										Grand Total	%
		Bangalore urban	Belgaum	Bellary	Dakshina Kannada	Kodagu	Mysore	Ramanagara	Uttara Kannada	Yadgir			
1	Agriculture and allied	0	0	0	1	1	0	2	0	0	4	0	
2	Animal Husbandry	34	93	18	17	5	41	20	2	16	246	29	
3	Auto rickshaw purchase	1	0	0	0	2	0	0	0	0	3	0	
4	Bakery	4	0	1	3	0	1	0	3	0	12	1	
5	Fancy Store	3	7	2	3	0	3	0	2	1	21	3	
6	Beauty Parlour	5	1	5	0	0	3	0	1	0	15	2	
7	Hotel/ Canteen/ Tea shops	10	4	3	4	2	1	2	3	1	30	4	
8	Fish Stall	1	0	0	2	0	0	0	4	0	7	1	
9	Flower Shop	4	3	6	1	0	0	0	0	1	15	2	
10	Vegetables & fruit vending	15	3	7	0	0	0	0	4	5	34	4	
11	Grocery and Petty shops	15	4	5	4	7	4	1	7	10	57	7	
12	Condiments/ Snacks production and sales	1	0	0	1	0	2	0	1	0	5	1	
13	Artisan/ Handicraft Works	2	2	3	1	0	3	4	3	1	19	2	
14	Sales and Marketing	2	1	8	7	0	1	1	1	0	21	3	
15	Shops & Establishments	14	7	16	8	2	4	12	6	3	72	9	
16	Weaving	16	2	0	0	0	0	1	0	0	19	2	
17	Tailoring/ Bag making	51	21	29	20	3	18	8	9	5	164	20	
18	Cloth Shop	36	12	21	7	3	5	2	3	2	91	11	
	Total	214	160	124	79	25	86	53	49	45	835		
	Total interviewed	324	225	150	85	30	112	60	55	50	1091		
	Percentage utilised the loan for the sanctioned purpose and are continuing the business	66	71	83	93	83	77	88	89	90	77		

In the above table under:

- Artisan/ Handicraft Works activities such as pottery, toys manufacturing, agarbathi, leaf plate, fabric dyeing, chappal manufacture, etc. have been considered
- Sales and Marketing activities such as lime, coconut, aluminium pots, solar items etc. have been considered
- Shops & Establishments activities such as (medical, mobile, laundry, optical, stationery, photocopying, DTP, flour mill, tent house, mechanic etc. have been considered

It may be observed from the above table that out of the total 835 respondents who have utilised the loan for the sanctioned purpose and are continuing the business activity at the time of survey, 79 are from Dakshina Kannada and 756 are from other districts. Overall out of the total respondents interviewed, 77% have received the loan amount, utilised the loan for the sanctioned purpose and are continuing the business activity. This percentage is highest in Dakshina Kannada (93%), followed by Yadgir (90%), and Uttara Kannada (89%) and Ramanagara (88%). This percentage is least in Bangalore urban (66%), Belgaum (71%), followed by Mysore (77%).

Overall, the most prominent activities are Animal husbandry (29%) and Tailoring/ bag making (20%), followed by cloth business (11%), while the least prominent activities include fish stall, bakery, condiment production and sales. Negligible number of respondents have utilised the Udyogini loans for auto rickshaw purchase and agriculture and allied activities. Incidentally this pattern is the same in Dakshina Kannada district also. Mahboob (2008) in a study of Udyogini beneficiaries in Mandya district found that dairy was the major activity carried out by 30.83 per cent of the beneficiaries followed by shop keeping (14.16%), tailoring (10.83%) and beauty parlor (9.16%).

13. Whether Udyogini scheme has improved the economic and social conditions of beneficiaries? If yes, to what extent? Outstanding (both success and failures) and interesting cases may please be documented as case studies? (Consultant Evaluation Organization doing the study may create indicators for measuring this on perception of the members and then report on its basis comparing status prevailing during 2009-10). If the answer to this question is in the negative from the data collected, what have been the causes of failure in realization of the primary objective of the scheme?

The baseline information on the economic and social condition of the beneficiaries was not made available to the study team. Hence the improvement in economic and social condition has been based on the perception of the respondents. It may be noted here that the support provided by the KSWDC is limited to the small subsidy amount; hence the improvement in economic and social condition cannot be solely attributed to this support. The fact that the extent of utilisation of loan, the way the business is being operated, the net profits obtained, investment through financial sources/ benefits from other schemes has a bearing on the economic improvement cannot be discounted. However, the utility of loan amount in totality and its contribution to improved socio-economic status cannot be discounted.

Table 30 Improvement in Economic Condition

Row Labels	Dakshina Kannada	Percent	Other districts	Percent	Total	Percent
Cannot say	1	1	20	3	21	3
No	0	0	6	1	6	1
Yes	78	99	724	96	802	96
No change	0	0	6	1	6	1
Total	79	100	756	100	835	100

It is evident from the above table that 96% respondents stated that the Udyogini has been useful in improving the economic condition, while 3% were unable to give a decisive reply, and negligible one per cent stated that there was no change and no improvement in economic condition. In case of Dakshina Kannada district, 99% affirmed that the Udyogini scheme has been useful to improve their economic condition, while one respondent was unsure. It may be inferred that 96% of the respondents stated there has been an improvement in economic condition as a result of the entrepreneurship activity.

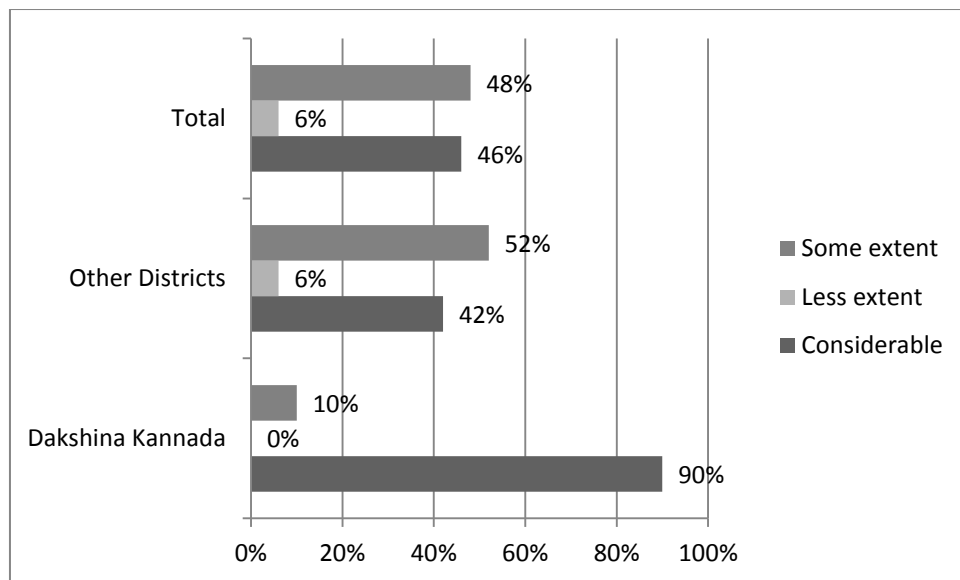


Figure 2 Extent of Improvement in Economic Condition

Among those who stated that the scheme was useful in improving their economic condition in other districts, 52% mentioned that it was to some extent, 42% mentioned that it was considerable, while 6% opined that it was to a less extent. In Dakshina Kannada, 90% articulated that the economic improvement was considerable, while 10% stated that it was to some extent. Overall 46% mentioned that the improvement in economic condition was considerable, 48% to some extent and 6% stated it was to a less extent.

The hypothesis that there is a significant association between the level of education and annual income earned from income generation activity/ enterprise was formulated.

The correlation between education and annual income from income generation activity/ enterprise reveals that:

Correlation variables	Education ~e	Annual income from IGA ~a
Education ~e	1.0000	
Annual income from IGA ~a	0.0745	1.0000

There is a positive correlation between educational attainments of the respondents and their annual income from business activity. (Educational attainments were coded on 6 point scale, with illiterate being coded as 1 and graduate & others being 6 to order the categories)

The test signifies that in simple terms this means that respondents with higher level of education earned higher annual income from business activity and vice versa.

When queried about the indicators for improvement in economic conditions, the respondents gave varied responses based on their perception of their condition before the Udyogini loan and after the loan which are tabulated below:

Table 31 Improvement in Economic conditions through entrepreneurship

Issue		Dakshina Kannada				Others districts				Total			
		Improved considerably	Improved to some extent	No change	Sub total	Improved considerably	Improved to some extent	No change	Sub total	Improved considerably	Improved to some extent	No change	Total
Access to credit	No.	69	10	0	79	469	207	80	756	538	217	80	835
	%	87	13	0	100	62	27	11	100	64	26	10	100
Habit of savings	No.	53	24	2	79	429	215	112	756	482	239	114	914
	%	67	30	3	100	57	28	15	100	58	29	14	100
Access to loan with lower interest rate	No.	49	30	0	79	297	357	102	756	346	387	102	914
	%	62	38	0	100	39	47	13	100	41	46	12	100
Diversified source of income	No.	44	31	4	79	198	422	136	756	242	453	140	914
	%	56	39	5	100	26	56	18	100	29	54	17	100
Involvement in decision - household and financial matters	No.	63	15	1	79	290	330	136	756	353	345	137	914
	%	80	19	1	100	38	44	18	100	42	41	16	100
Individual income for personal use	No.	61	16	2	79	356	311	89	756	417	327	91	914
	%	77	20	3	100	47	41	12	100	50	39	11	100
Skills/knowledge start small business	No.	39	35	5	79	232	391	133	756	271	426	138	914
	%	49	44	6	100	31	52	18	100	32	51	17	100
Purchase of assets	No.	30	37	12	79	174	402	180	756	204	439	192	914
	%	38	47	15	100	23	53	24	100	24	53	23	100

In other districts, access to credit seems to have improved considerably for 62% respondents in other districts, 27% stated that it was to some extent, while 11% mentioned there is no change. Habit of savings had improved considerably for 57% respondents, 28% mentioned it was to some extent, while 15% stated there was no change. Access to loan with lower interest rate has enhanced considerably for 39%, while it was to some extent for 47% and 13% stated there was no change. Nearly 26% beneficiaries interviewed mentioned that this has helped diversify their income source, while 56% stated it was to some extent and 18% mentioned there was no change. About 38% respondents stated that their involvement in decision making in household and financial matters has improved considerably, while 44% stated this was to some extent and 18% mentioned there was no change. Individual income for personal use has enhanced considerably for 47% respondents, while it was to some extent for 41% respondents and 12% stated there was no change. Skills/ knowledge to start small enterprises had increased considerably for 31%, while for 52% it was to some extent and 18% felt there was no change. Nearly 53% respondents mentioned that purchase of assets had enhanced to some extent, while 23% stated that there was considerable increase and 24% mentioned there was no change.

In Dakshina Kannada access to credit has improved considerably for 87% respondents, while it improved to some extent for 13% respondents. Habit of savings has improved for 67% considerably while it improved to some extent for 30% respondents. Access to loan with lower interest rate has enhanced considerably for 62%, while for 38% it has improved to some extent only. The loan has helped diversify income source for 56% to a considerable extent, while for 39% it is to some extent, and 5% there is no change. It was interesting to note that 80% women stated that their involvement in decisions regarding household and financial matters has improved considerably, which is a positive indicator for economic empowerment. About 19% mentioned this aspect has improved to some extent. Nearly 77% stated that individual income for personal use has bettered considerably, while 20% expressed that it was to some extent only. Enhancement in skills/ knowledge to start small business has improved considerably for 49%, while it to some extent for 44%. About 38% stated that the entrepreneurship had helped purchase assets to a considerable extent, while 47% stated that it is to some extent, and 15% stated there was no change.

Overall it may be inferred that majority of the respondents expressed considerable improvement in access to credit (64%), habit of savings (58%), involvement in decision making in household and financial matters (42%) and individual income for personal use (50%). All of these are important indicators of economic empowerment. On the other hand, the beneficiaries interviewed perceived positive changes to some extent in access to loan with lower interest rate (46%), diversified source of income (54%), skills/ knowledge to start small enterprises (51%) and purchase of assets (53%). Basavaraj .B. (2016) concluded that Udyogini scheme activities brought some changes in lives of women like social empowerment and economic empowerment.

The correlation between annual income from IGA and the loan amount received shows the following result:

Correlation variables (observations = 827)	Loan amount received ~d	Annual income from IGA ~a
Loan amount received ~d	1.0000	
Annual income from IGA ~a	0.1582	1.0000

Annual income classes and loan amount received are positively correlated. Thus it may be inferred that higher the loan amount received, higher is the annual income from IGA.

Loans from other financial sources

The respondents were asked if they had taken loans from others sources for their business and if so, what the quantum of loan was. About 97 respondents (12%) stated they had taken loans/ financial support from various sources summing up to Rs. 28,19,000. The average amount of loan from other sources was calculated to be Rs. 29,061/-. The responses by the beneficiaries are tabulated below:

Table 32 Loan from other sources for business

Financial Source	No. of respondents	Total Loan amount (Rs.)
Banks	14	9,75,000
Money lender	3	30,000
Hand loans	8	2,08,000
Chit funds	2	No response
SHGs	69	15,06,000
Other Govt. scheme	1	1,00,000
Total	97	28,19,000

The response to this question was not very forthcoming. From the data received, it may be inferred that the respondents rely on SHGs for financial support, followed by banks. It is needless to say that such financial sources also contribute to the improvement in economic conditions of the beneficiaries.

Table 33 Improvement in Social Condition

Row Labels	Dakshina Kannada	Percent	Other districts	Percent	Total	Percent
Cannot say	1	1	42	6	43	5
No	0	0	7	1	7	1
Yes	78	99	685	91	763	91
No change	0	0	22	3	22	3
Total	79	100	756	100	835	100

A vast majority, i.e. 91% of respondents perceive that their social condition has improved due to the entrepreneurship activity, while 3% stated that there is no change, 6% were not able to give a firm response and 1% stated in the negative. In Dakshina Kannada, 99% respondents stated that their social condition had improved. It can be derived from the above that 91% stated that there was an improvement in social condition as a result of the entrepreneurship activity, 5% were not sure, 3% did not perceive any change.

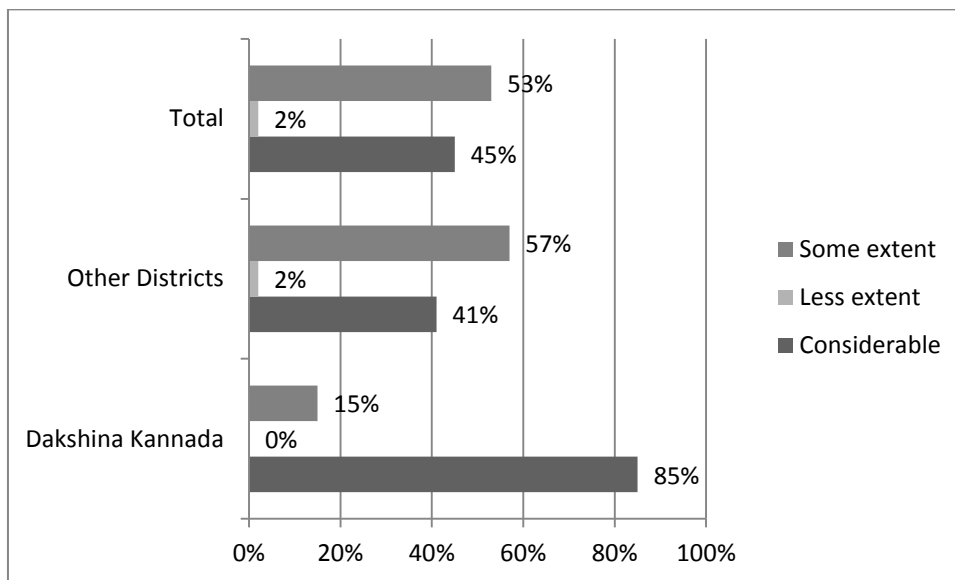


Figure 3 Extent of Improvement in Social Condition

Among those who affirmed that there was improvement in social condition in other districts, 57% expressed that the improvement was to some extent, while 41% mentioned that it was to a considerable extent and a negligible 2% stated that it was to a less extent. In Dakshina Kannada, 85% claimed that they had seen considerable improvement, while 15% expressed that it was to some extent. Overall, 45% expressed considerable improvement in social condition, 53% to some extent and 2% to less extent.

The TSCs and DSCs in all locations opined that there was improvement in the economic and social condition of the beneficiaries. All TSCs and DSC in Dakshina Kannada stated that the improvement was to a considerable extent. In other districts, around 46% stated that the improvement was to a considerable extent, while 42% mentioned that it was to some extent, while and 12% expressed that it was to a less extent. In the case of DSCs, 56% mentioned that the improvement was considerable, while 44% stated that it was to some extent.

The response from bankers was somewhat mixed. Around 87% stated that there was improvement in economic and social improvement, 10% were unable to give a firm response, while 3% said there was no improvement. In Dakshina Kannada, one out of the six bankers interviewed was unable to give a decisive reply.

Regarding the extent of improvement in economic and social conditions, 43% bankers felt that it was to some extent, while 41% expressed that there was considerable improvement and 3% stated that the improvement was to a less extent. There was no response from 13% bankers regarding the extent of improvement. In Dakshina Kannada, 50% bankers stated that the improvement was considerable, 33% felt that it was to some extent, and there was no response from 17% bankers.

When queried about the indicators for improvement in social conditions, the respondents gave varied responses based on their perception of their condition before the Udyogini loan and after the loan which are tabulated below:

Table 34 Social empowerment through entrepreneurship

Issue		Dakshina Kannada				Other district				Total			
		Improved considerably	Improved to some extent	No change	Sub total	Improved considerably	Improved to some extent	No change	Sub total	Improved considerably	Improved to some extent	No change	Total
Self confidence	No.	74	4	1	79	494	174	88	756	568	178	89	835
	%	94	5	1	100	65	23	12	100	68	21	11	100
Mobility	No.	59	19	1	79	323	320	113	756	382	339	114	835
	%	75	24	1	100	43	42	15	100	46	41	14	100
Recognition in family /community	No.	51	27	1	79	314	331	111	756	365	358	112	835
	%	65	34	1	100	42	44	15	100	44	43	13	100
Interaction with outsiders & communication skills	No.	63	15	1	79	339	315	102	756	402	330	103	835
	%	80	19	1	100	45	42	13	100	48	40	12	100
Financial literacy	No.	33	45	1	79	287	354	115	756	320	399	116	835
	%	42	57	1	100	38	47	15	100	38	48	14	100

It is evident from the above table that in other districts, 65% respondents stated considerable improvement in self-confidence, while 23% mentioned it was to some extent and 12% felt there was no change. In terms of mobility the respondents expressed that it had improved considerably for 43%, while 42% stated it was to some extent and 15% opined there was no change. Recognition in family/ community had increased for 42% beneficiaries while it was to some extent for 44% and 15% felt there was no change. Interaction with outsiders had improved considerably for 45% respondents and to some extent for 42% and 13% felt there was no change. Financial literacy had improved considerably for 38% and to some extent for 47% and 15% stated there was no change.

In keeping with the above findings, Benni and Chowdappa (2016) found that after the loans 77.5 % of the respondents were able to provide better schooling, 67.5% were able to provide better health to their children and family. The participation of women in organized activities and social services like raising funds for girl's marriage, settling family disputes has increased. In a study of Udyogini beneficiaries in Mandya district, carried out by Mahboob (2008) majority of the members opined (58.00%), that Udyogini scheme has increased their social participation and that it had helped them in the overall development of the family.

In other Dakshina Kannada, self-confidence seems to have improved considerably for 94% respondents and to some extent for 5%. Mobility had improved considerably for 75% respondents, 24% mentioned it was to some extent. Recognition in family/ community has enhanced considerably for 65%, while it was to some extent for 34%. Nearly 80% beneficiaries interviewed mentioned that interaction with outsiders and communication skill shave enhanced considerably, while 19% stated it was to some extent. About 42% respondents stated that financial literacy has improved considerably, while 57% stated this was to some extent.

Overall it may be inferred that majority of the respondents expressed considerable improvement in self-confidence (68%), mobility (46%), recognition in family/ community (44%) and interaction with outsiders and communication skills (48%). All of these are important indicators of social empowerment. On the other hand, the beneficiaries interviewed perceived positive changes to some extent in financial literacy (48%).

14. In what percentage of all units established under this scheme (information will be needed district wise and year wise) have plaques stating “Unit Financed By Karnataka State Women Development Corporation” displayed? What were the main reasons for non- conformity with this requirement?

Table 35 Display of Plaque for support from KSWDC

District	2010-11	2011-12	2012-13	2013-14	2014-15	Total	
						No. of respondent	Percent
Bangalore urban							
No	28	32	53	42	43	198	93%
Yes	3	1	6	3	3	16	7%
Total	31	33	59	45	46	214	100%
Belgaum							
No	5	26	28	35	54	148	93%
Yes	1	1	3	4	3	12	8%
Total	6	27	31	39	57	160	100%
Bellary							
No	11	20	24	21	35	111	90%
Yes	2	1	1	6	3	13	10%
Total	13	21	25	27	38	124	100%
Dakshina Kannada							
No	7	9	2	7	8	33	42%
Yes	7	4	16	7	12	46	58%
Total	14	13	18	14	20	79	100%
Kodagu							
No	5	3	4	5	4	21	84%
Yes	2	1			1	4	16%
Total	7	4	4	5	5	25	100%
Mysore							
No	11	14	16	23	18	82	95%
Yes		2		1	1	4	5%
Total	11	16	16	24	19	86	100%
Ramanagara							
No	5	5	10	18	15	53	100%
Total	5	5	10	18	15	53	100%
Uttara Kannada							
No	2	3	8	13	18	44	90%
Yes		2	2		1	5	10%
Total	2	5	10	13	19	49	100%
Yadgir							
No	5	5	5	1	12	28	62%
Yes	1	6	3	7		17	38%
Total	6	11	8	8	12	45	100%
Grand Total	95	135	181	193	231	835	

Note : Total number of beneficiaries who have utilised the loan for the sanctioned purpose and continuing the business is 835 (756 other districts and 79 from Dakshina Kannada). Hence the above table has been compiled for the same.

The study revealed that 86% beneficiaries had not displayed a plaque, while 14% had displayed a plaque acknowledging support from KSWDC. In Dakshina Kannada, 58% stated that they have displayed a plaque stating that they have been supported by KSWDC, while the remaining 42% mentioned negative. In Yadigiri, 62% have displayed a plaque, while in Ramanagara 100% mentioned they have not displayed the plaque. In most other districts also above 90% respondents stated that they have not displayed a board. The most common reason for not displaying the plaque is lack of awareness of the mandate in the guidelines to display the board. Some beneficiaries opined that the amount of subsidy from KSWDC was less, so displaying a board seemed redundant.

It was interesting to note that in Dakshina Kannada, 100% TSCs claimed that they had informed the beneficiaries to display a plaque for KSWDC's support. In other districts, 77% mentioned that they had not informed the beneficiaries, while 21% stated that they had informed the beneficiaries. When queried why most beneficiaries had not displayed the plaque, the TSC members accepted that lack of information among beneficiaries was the main reason.

15. What is the performance of repayment of loans with regards to timely repayment of instalments and clearing the loan (irrespective of the time taken to do so) completely? What are the reasons for cases of non- payment? What measures can be suggested to improve the timeliness of instalments and clearance of loans (other than waiver)?

Table 36 Status of Loan Repayment

Response	Dakshina Kannada	Percent	Other districts	Percent	Total	Percent
Loan not given	0	0	85	8	85	8
Ongoing loan	41	48	303	30	344	32
Repaid completely & closed in time	41	48	518	51	559	51
Repayment incomplete / time delayed / lapsed	3	4	99	10	102	9
No response		0	1	0	1	0
Total	85	100	1006	100	1091	100

The study brought out the fact that 51% had repaid and close the loan in time, 32% had ongoing loans, and 9% had not repaid on time / were defaulters, while 8% had not received any loan amount. It may be recalled here that loan repayment records were not available with beneficiaries or the banks for verification.

The above table shows that the percentage of loans repaid completely and closed on time is about 51% in other districts. Among the respondents interviewed 30% had ongoing loans and 10% had overdue loans or had become defaulters. Among other districts 8% (85 respondents) had not received any loan amount or subsidy from banks although loans had been sanctioned to them and their names are in the beneficiary list. The reasons for overdue or defaulting loans included genuine financial difficulties (59%), wilful deviation (24%) and other reasons such as drought, death of cattle, domestic issues, health issues etc.

In Dakshina Kannada, 48% had repaid completely and closed the loan on time, a similar percent had ongoing loans and 4% had overdue loans or had become defaulters.

Completely repaid loan

All the DSCs expressed that 80-100% loans are repaid and closed on time. Regarding loans that were repaid completely and closed in time, the TSCs in Dakshina Kannada opined that 80-100% beneficiaries had repaid loans in time, while in other districts, 34% TSCs stated 80-100% had closed in time. Around 32% mentioned that 40-60% had repaid in time, 13% stated that it was 20-40% beneficiaries, 15% expressed that it was 60-80% beneficiaries and 6% chose not to respond.

Among the bankers in Dakshina Kannada, 2 bankers felt that the repayment is complete in case of 80-100% beneficiaries, while one each felt that it was complete among 40-60% and 60-80% beneficiaries, while 2 bankers chose not to respond. In other district, 285 bankers felt that the repayment was complete in 80-100% cases, 25% stated that it complete in 60-80% cases and 21% felt that it was complete in 40-60% cases, 13% did not respond and an equal percent of bankers, i.e. 7% felt that it was 10-20% and 20-40% beneficiaries.

Incomplete repayment

All the DSCs expressed that less than 20% of the loans are not repaid on time and there are time delays. In Dakshina Kannada, just one TSC expressed that about 10-20% beneficiaries had not made complete repayment, while all other TSCs expressed that there is no case of

incomplete repayment. In other districts, 40% TSCs mentioned the number of cases of incomplete repayment maybe 10-20%, 21% stated that it may 20-40%, 4% expressed that it maybe 40-60%, 1% stated that it maybe 60-80%, while 34% TSCs opined that there are no cases of incomplete repayment.

In Dakshina Kannada, 2 bankers stated that there was incomplete repayment in 60-80% cases and one banker stated that it was 20-40%, while 3 bankers chose not to respond. In other districts, 45% expressed that the number of incomplete repayment maybe less than 20%, 42% mentioned that it maybe 20-40% cases, 9% opined that it could be 40-60% and 3% opined that it could be 60-80%.

Defaulters

All the TSCs in Dakshina Kannada mentioned that there are no defaulters. In other districts, about 31 TSCs mentioned that there are defaulters. Of these, 11 TSCs mentioned the number of defaulters maybe 10-20% and a similar number of TSCs stated that this number maybe 20-30%, and 6 TSCs mentioned that there maybe less than 10% defaulters, while 2 TSCs stated that 40-50% beneficiaries are defaulters. The TSCs expressed that the reasons for incomplete repayment and defaulting include wilful non-repayment, genuine financial difficulties, apathy towards government schemes, and financial loss in business etc.

One banker in Uttara Kannada expressed that the percentage of defaulters maybe 20-40%, while 83% stated there are no defaulters. In other districts, 36% bankers mentioned that the number of defaulters is less than 20%, 11% stated that it is 40-60%, 8% mentioned that it is 20-40%, 2% stated that it is 80-100%, while 43% mentioned that there are no defaulters. The bankers opined that the reasons for non-repayment include loan not being used for the sanctioned purpose, loss in business, domestic issues, etc.

Measures to ensure timely repayment

TSCs expressed that the measures suggested to ensure timely repayment include regular follow-up by DWCD ground staff, lower bank interest, stringent action for non-repayment, support for marketing products etc.

Bankers suggested that continuous follow-up by DWCD, proper training to beneficiaries, avoid political interference etc. may ensure better repayment.

16. Please document 3-4 outstanding examples of success under the scheme which is worthy of emulation and being flagged as case studies. Similarly, are there some examples of failure that result in learning for future?

Case studies have been documented in section 10.4.

17. Should the scheme be continued? If yes, with what modifications/ recommendations? If no, why so?

Table 37 Result of availing loan under Udyogini scheme

Response		Dakshina Kannada					Other districts					Grand Total				
		Cannot say/ Don't know	No	Yes	Yes to some extent	Sub total	Cannot say/ Don't know	No	Yes	Yes to some extent	Sub total	Cannot say/ Don't know	No	Yes	Yes to some extent	Total
Prevented me from borrowing money at higher rates of interest from money lenders	No.	0	1	72	6	79	46	12	494	204	756	46	13	566	210	835
	%	0	1	91	8	100	6	2	65	27	100	6	2	68	25	100
Has given me self-confidence to become self-reliant through self-employment	No.	0	1	48	30	79	59	12	334	351	756	59	13	382	381	835
	%	0	1	61	38	100	8	2	44	46	100	7	2	46	46	100
Has given me the capacity to become financially better-off	No.	1	2	40	36	79	69	20	284	383	756	70	22	324	419	835
	%	1	3	51	46	100	9	3	38	51	100	8	3	39	50	100
Has given me the skill to deal with financial organisations	No.	1	2	47	29	79	67	21	267	401	756	68	23	314	430	835
	%	1	3	59	37	100	9	3	35	53	100	8	3	38	51	100
Ability to face difficult situation	No.	2	2	41	34	79	69	25	244	418	756	71	27	285	452	835
	%	3	3	52	43	100	9	3	32	55	100	9	3	34	54	100

Since there was no baseline data on the pre-scheme status of beneficiaries, the impact and improvement in the lives of the beneficiaries cannot be attributed solely to the inputs of the scheme. However, it was repeatedly found that the loan and subsidy put together had a positive impact on the lives of the beneficiaries. It is a known fact that the impact is dependent on optimal utilisation of the loan amount for the sanctioned business purpose, individual skill sets to operate the business, membership in self-help groups and any additional financial and material resource support the beneficiary may have received from various other quarters. Hence the question on the achievement of the purpose of the scheme may be seen in light of the perception of the respondents and the statements they have made thereof.

It is evident from the above table that in other districts, 65% respondents perceived that since loans were available under the scheme, it has prevented them from borrowing money at higher interest rates from money lenders. Similarly 44% also opined that it had given them self-confidence to become self-reliant through self-employment, while 46% also stated that this was true to some extent only. Nearly 51% respondents felt that the loan had given them the capacity to become financially better-off to some extent, while 38% stated that this was very much true. About 53% mentioned that utilizing the loan has given them the skill to deal with financial organizations to some extent, while 35% affirmed that it had helped them considerably in these aspects since they are able to interact with banks independently as a result of availing the loan through banks. Over half, i.e. 55% beneficiaries expressed that they have the ability to face difficult situations to some extent, while 32% stated that their capability in this regard has enhanced visibly.

In Dakshina Kannada, a vast majority i.e. 91% expressed that the availability of financial support under the scheme had prevented them from borrowing money at higher rates of interest from money lenders. Nearly 61% mentioned that the scheme had given them self-confidence through self-employment, while 38% stated this was true to some extent only. About 51% beneficiaries expressed that the scheme had enabled them to become financially better-off, while 46% stated the scheme was helpful in this regard to some extent. Fifty-nine per cent respondents opined that the scheme had given them the skill to deal with financial organizations, while 37% stated this was achieved to some extent only. The ability to face difficult situations had increased for 52% beneficiaries, while 43% stated this was true to some extent only.

Overall it may be inferred that as a result of availing loan under Udyogini scheme, 68% respondents felt that it had prevented them from borrowing money at higher interest rate from money lenders, while 25% stated this was true to some extent. The scheme had given self-confidence to become self-reliant through self-employment for 46% and a similar percent also felt this was achieved to some extent only. On the other hand, capacity to become financially better-off, skill to deal with financial organizations and ability to face difficult situations have seen a positive change to some extent among 50%, 51% and 54% respondents respectively, while 39%, 38% and 34% beneficiaries perceived that these aspects were achieved considerably. Basavaraj (2016) observed that Udyogini scheme activities are most suited for sustainable rural development through the participation of the stakeholders at all levels. He inferred that Udyogini scheme activities reduce poverty and vulnerability of the poor by increasing capital / asset formation at the household level, improving household and enterprise incomes, enhancing the capacity of individuals and households to manage risk, increasing enterprise activity within households, expanding employment opportunities for the poor in non-farm enterprises, empowering women, and improving the accessibility of other financial services at the community level. The study concludes that Udyogini scheme activities brought some changes in the lives of women like social empowerment and economic empowerment.

Table 38 Opinion of Beneficiaries on Continuation of the Scheme

Response	Dakshina Kannada	Percent	Other districts	Percent	Total	Percent
Don't know	2	2	26	3	28	3
No	5	6	13	1	18	2
Yes	78	92	879	96	957	95
No Response	0	0	3	0	3	0
Total	85	100	1006	100	1091	100

A vast majority, i.e. 95% affirmed that the scheme should continue, 2% stated negative, 3% were not sure. In Dakshina Kannada, 92% respondents opined that the scheme has to continue. 6% felt it need not continue, while 2% were not sure. In other districts, 96% expressed that the scheme should continue, 3% were unsure and 1% felt that it should not continue.

The respondents who stated that the scheme has to be continued suggested a few modifications to the scheme for improve the effectiveness. Their responses have been tabulated in the table below. Majority of the respondents stated that the loan amount and subsidy amount has to be enhanced. Some of them also expressed the banks need to reduce rate of interest, make it interest free, ensure fairer and faster selection of beneficiaries and better guidance from KSWDC/ banks. In Dakshina Kannada, respondents also opined that the age limit must be increased, loans could be made interest free and loans could be given directly by KSWDC.

Problems faced by beneficiaries

The beneficiaries articulated some of the problems they have faced in accessing the Udyogini scheme. The respondents expressed that the bankers were one of the hurdles in accessing loans since they purposefully delayed loan disbursement stating credit worthiness of the beneficiary as the cause of concern, despite loan being sanctioned. The beneficiaries had to visit the bank several times to obtain the loan. In some cases, middlemen and bankers have taken ‘commission’ to process the loan amount. Women also expressed that the bankers were unhelpful and rude which was quite insulting. In some cases, the respondents had signed on loan documents, but they received only a sewing machine or only the subsidy amount and did not receive any loan amount.

Table 39 Modifications Suggested to improve the scheme

Response	Dakshina Kannada	Percent	Other districts	Percent	Total	Percent
Enhancement of loan amount	64	81	712	81	776	81
Enhancement of subsidy amount	40	51	743	85	783	82
Increase age limit	35	44	329	37	364	38
Standardized rate of interest	2	3	178	20	180	19
Simplifying application format	2	3	110	13	112	12
Ensure faster selection of beneficiaries	3	4	188	21	191	20
Ensure fair selection of beneficiaries	1	1	222	25	223	23
Loans must be processed faster	5	6	234	27	239	25
Need better guidance and inputs from the KSWDC and banks	7	9	174	20	181	19

Response	Dakshina Kannada	Percent	Other districts	Percent	Total	Percent
Need marketing support from KSWDC	11	14	226	26	237	25
Reduce interest rates	42	53	533	61	575	60
Make it interest free loan	20	25	362	41	382	40
Loan should be given from KSWDC directly	27	34	203	23	230	24

Note: The percentage in the above table has been calculated based on the number of 'yes' responses in the previous table (78 in Dakshina Kannada, 879 in other districts and 957 in total)

Vast majority of the respondents opined that the loan amount and subsidy amount has to be enhanced. Nearly half the respondents mentioned that although the loan amount was adequate (refer table 39) to give a fillip to existing business in a small way, it will be helpful if the loan amount is enhanced so that considerable improvement can be made in the business or start up new enterprises in a slightly bigger scale.

All the TSCs opined that the scheme has to be continued with the following suggestions: enhance loan amount and subsidy amount, enhance income limit and make it realistic, provide ore staff to KSWDC for better monitoring, reduce interest rates, simplify procedures and documents required, banks need to process the loans faster and the selection committee could be chaired by staff of KSWDC or DWCD.

All the DSCs opined that the scheme has to continue. Majority of the DSCs suggested that the loan amount has to be enhanced, interest rate has to be reduced or it should be made free of interest, loan documents have to be simplified and the selection committee should be chaired by a staff of KSWDC or DWCD.

Among the bankers in Dakshina Kannada only one among the six bankers was unsure, while all the remaining stated that the scheme has to continue. Among the other districts, 77% bankers stated that the scheme has to continue, while 13% stated negative. Five per cent were not sure of the response, while a similar per cent chose not to respond.

Extending their suggestions to improve the scheme, the bankers suggested that the loan amount has to be enhanced, rate of interest reduced, while a few others mentioned that the procedures could be simplified and the selection committee could be chaired by a staff of KSWDC or DWCD.

18. Is the current loan amount adequate? Is there a need to increase the maximum loan amount? As per the Government order Ma. Ma. E./78/ WCD/2016, Bangalore dated 6/7/2016, there is a difference in subsidy for various category of women, for instance, for SC/ST it is Rs. 50,000 or 50% of loan amount whichever is lesser, Rs. 7500 or 20% whichever is lesser for general and minority category and Rs. 10,000 or 30% for widows, destitute and disabled women. Evaluate the advantages and disadvantages of this and recommend suitable subsidy for each category of women.

a) Adequacy of Loan Amount

Table 40 Adequacy of Maximum limit of Loan amount

Response	Dakshina Kannada	Percent	Other districts	Percent	Total	Percent
Don't know	0	0	50	7	50	6
No	55	70	319	42	374	45
Yes	24	30	387	51	411	49
Total	79	100	756	100	835	100

The table above shows that in other districts, 51% respondents opine that the loan amount is inadequate, while 42% stated it is inadequate. In Dakshina Kannada, the finding was other way round, where 70% stated that loan amount is inadequate and 30% expressed that it is adequate. Overall the finding reveals a mixed response, where 49% stated that the loan amount is adequate and 45% affirmed that it was inadequate. However, majority of the respondents as seen in the earlier table, have suggested that enhancing the loan amount will help them improve their business and gain better incomes. Prabhavathi and Basava Raja (2016) suggested that Udyogini scheme could be more effective by providing subsidies and also raising loan amount so that a larger group of women can take the benefit of this scheme.

b) Need to increase maximum limit of Loan amount

Table 41 Suggestion for Increase in Maximum Loan Amount

Loan Amount (Rs. In lakhs)	Dakshina Kannada	Percent	Other districts	Percent	Total	Percent
Above 1,00,000 – upto 2,00,000	41	75	276	87	317	85
2,00,000 – 3,00,000	8	15	29	9	37	10
Above 3,00,000	6	11	13	4	19	5
No response	0	0	1	0	0	0
Total	55	100	319	100	374	100

Among the respondents who stated that the maximum loan amount was inadequate, 75% in other districts suggested that maximum loan amount should be made above Rs. 1,00,000 upto Rs. 2,00,000, while 15% stated that it should be made Rs. 2,00,000 – 3,00,000, while 11% mentioned it should be made above Rs. 3,00,000/-. In Dakshina Kannada, 87% expressed that the loan amount limit should be raised to above Rs. 1,00,000 upto Rs. 2,00,000, 9% said it should be Rs. 2,00,000 – 3,00,000, 4% mentioned it should be made above Rs. 3,00,000/-. Overall it may be inferred that 85% suggested to enhance the maximum loan amount to above Rs. 1,00,000 upto Rs. 2,00,000, 10% said it could be made Rs. 2,00,000 – 3,00,000/- and 5% expressed it could be above Rs. 3,00,000/-.

c) Adequacy of subsidy amount

Table 42 Adequacy of subsidy amount

Response	Dakshina Kannada	Percent	Other districts	Percent	Total	Percent
Don't know	1	1	36	5	37	4
No	60	76	458	61	519	62
Yes	18	23	129	17	147	18
No response	0	0	133	18	133	16
Total	79	100	756	100	835	100

The subsidy amount was perceived to be inadequate by many respondents. This was evident in the fact that 61% in other districts mentioned it was inadequate, while 17% stated it was adequate and there was no response from 18% respondents. About 5% were not sure. In Dakshina Kannada, 76% expressed the need to increase the subsidy, while 23% were content with the existing amount. Overall, about 62% opined that the subsidy was inadequate, 18% stated it was adequate, 16% did not respond and 4% were not sure of the response.

When the TSCs were asked about the adequacy of subsidy amount, 81% in other districts stated negative, 15% mentioned it was adequate. In Dakshina Kannada, 60% TSCs expressed that the subsidy amount was not adequate, while 40% articulated that it was adequate. Overall 79% TSCs were of the opinion that the subsidy amount was not adequate, while 17% stated that it was adequate, and a negligible percentage (3%) was not sure.

Among the DSCs, two out of the nine DSCs mentioned that the subsidy amount was adequate, while the remaining opined that it was inadequate.

When the same question was posed to the bankers, 54% in other districts mentioned that subsidy amount was not adequate, while 33% stated that it was adequate. In Dakshina Kannada districts, 67% bankers opined that the subsidy amount was adequate, while 17% felt that it was not adequate. Overall, 51% bankers were of the opinion that subsidy amount is not adequate, 36% felt that it is adequate, 9% were not sure, while 6% chose not to respond.

Pearson Chi and likelihood ratio tests of Association between annual income from IGA and response on adequacy of subsidy shows the following result:

Association between annual income from IGA and adequacy of subsidy

Income class intervals	Don't know	No	Yes	Total
1 (0 - <100000)	32	348	125	505
2 (100000 - <150000)	4	76	12	92
3 (150000 - <200000)	0	35	4	39
4 (200000 - <500000)	1	58	6	65
Total	37	517	147	701

Pearson chi 2 (6) = 23.6589 Pr = 0.001

Likelihood ration chi 2 (6) = 27.9986 Pr = 0.000

The annual income classes and adequacy of subsidy amount are significantly associated. The responses- *Don't know*, *No* and *Yes* have significant association with the annual income class interval a respondents belong to. The response to the adequacy of subsidy is influenced to some extent by the annual income the respondent receives from the business.

d) Need to increase subsidy amount

Table 43 Suggestion for Increase in Subsidy Amount

Range	Dakshina Kannada	Percent	Other districts	Percent	Total	Percent
10 - 20	1	2	22	5	23	4
20 - 40	30	50	195	42	225	43
40 - 60	29	48	239	52	268	52
60-80	0	0	3	1	3	1
80 - 100	0	0	0	0	0	0
Total	60	100	459	100	519	100

Among the respondents who expressed that the subsidy was inadequate, 52% in other districts were of the opinion that it should be made 40-60% of the loan amount, 42% stated it must be 20-40% of the loan amount. In Dakshina Kannada, 50% felt that the subsidy should be made 20-40% of the loan amount, while 48% opined that it could be made 40-60%. The overall picture reveals that 52% respondents prefer the subsidy to be 40-60%, while 43% prefer it to be 20-40% of the sanctioned loan amount.

Among the TSCs who said subsidy was not adequate, in other districts, 58% TSCs felt it should be 20-40% of the loan amount, 37% stated that it should be 40-60%. In Dakshina Kannada, 67% stated that it should be made 20% of the loan amount for all beneficiaries, while 33% opined that 20-40% would be adequate. Overall, 57% TSCs were of the view that subsidy should be 20-40% of the loan amount, while 35% stated that it could be made 40-60% of the loan amount.

All the DSCs who stated the subsidy was inadequate, mentioned that it could be made 30-50% of the loan amount for all category of beneficiaries.

Among the bankers who stated that the subsidy amount was not adequate, majority of them expressed that the subsidy must be 40-60% of the loan amount.

e) Need for differential subsidy based on caste category

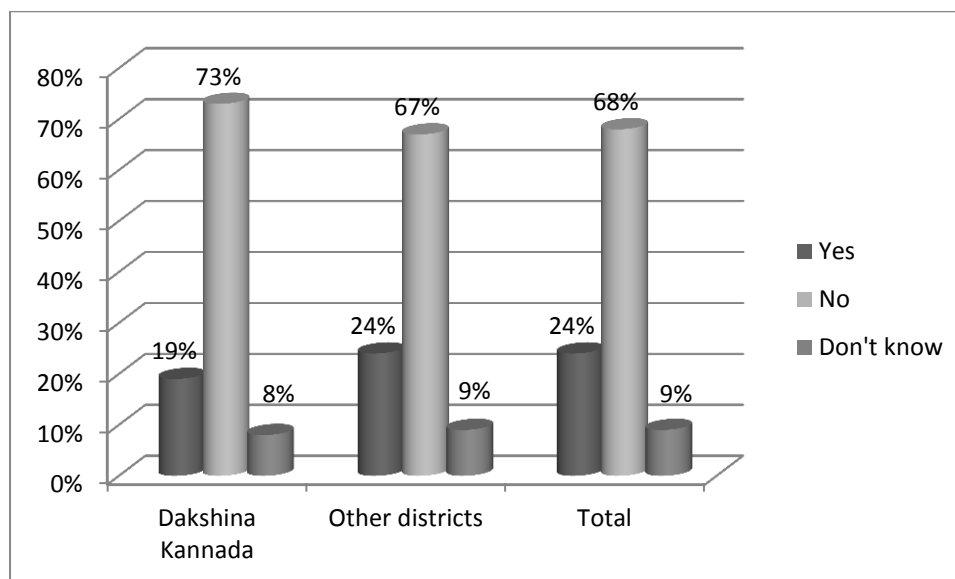


Figure 4 Need for differential subsidy based on caste category

When queried about the need for differential subsidy based on caste, 67% (507) respondents in other districts stated that this was not required, while 24% (184) mentioned that it must continue and 9% (65) were not sure. In Dakshina Kannada, 73% (58) expressed that such differentiation should not continue, while 19% (15) mentioned that it should continue and 8% (6) respondents were not sure. Overall it may be seen that 68% (565) stated that differential subsidy based on caste category should not be continued and it must be an equal subsidy for all since women empowerment has to be addressed on an equitable platform. About 24% (199) stated that differentiation must continue, while 9% (71) were not able to give a decisive reply. Beneficiaries across the districts unanimously expressed the need for common subsidy irrespective of the caste however, some additional amount maybe given to destitute, physically challenged and widows. The fact that SC/STs are given exorbitant subsidies, while genuine entrepreneurs received miniscule subsidy was a major demotivating factor.

It was interesting to note that among the respondents interviewed, 50% of the respondents belonging to SC and 40% belonging to ST category also opined that differential subsidy is not needed.

Table 44 Caste-wise response on the need for differential subsidy amount

Caste	Response	District/Division			Grand Total
		Dakshina Kannada	Other district	Grand Total	
		Number	Number	Number	Percent
Minority	Don't know	3	8	11	12%
	No	3	44	47	51%
	Yes	25	9	34	37%
	Total	31	61	92	100%
Others	Don't know	1	40	41	9%
	No	24	337	361	75%
	Yes	9	70	79	16%
	Total	34	447	481	100%
SC	Don't know	0	13	13	7%
	No	3	104	107	54%
	Yes	2	78	80	40%
	Total	5	195	200	100%
ST	Don't know	0	4	4	6%
	No	3	22	25	40%
	Yes	6	27	33	53%
	Total	9	53	62	100%
Grand Total		79	756	835	

Among the TSCs in other districts, 47% felt that caste category based subsidy is not required, while 41% mentioned that it is required, 6% were not sure. In Dakshina Kannada, four out of five TSCs expressed that caste category based subsidy is not required. Overall among all TSCs, 50% opined that differential subsidy based on caste is not required, 40% stated that it should continue, while 10% were not sure. However, all TSCs expressed that additional subsidy must be given to the destitute, physically challenged and widows.

Discussions with the DSCs revealed that seven out of the nine DSCs felt that differential subsidy should continue, but it should be made differential for destitute, physically challenged and widows, and not based on caste.

Among the bankers interviewed, 59% were of the view that differential subsidy based on caste category is not required, while 41% stated that differential subsidy must be given for the destitute, physically challenged and widows, but not based on caste.

Pearson Chi and likelihood ratio tests of Association Caste and differential subsidies was carried out with the caste and response to the need for differential subsidies.

Association between caste and need for differential subsidy

Caste	Don't know	No	Yes	Total
Minority	11	47	34	92
Others	41	361	79	481
SC	13	107	80	200
ST	4	25	33	62
Total	69	540	226	835

Pearson chi 2 (6) = 74.2290 Pr = 0.000

Likelihood ratio chi 2 (6) = 72.9604 Pr = 0.000

The results show that caste of respondents and response on the need for differential subsidies are significantly associated. The responses, *Don't know*, *Yes*, and *No* are influenced to some extent by the caste to which the respondent belongs.

Similarly the test between the annual income received from IGA and the response on the need for differential subsidies was carried out.

Association between annual income from IGA and need for differential subsidy

Income class intervals	Don't know	No	Yes	Total
1 (0 - <100000)	60	379	177	616
2 (100000 - <150000)	7	71	29	107
3 (150000 - <200000)	0	31	12	43
4 (200000 - <500000)	2	59	8	69
Total	69	540	226	835

Pearson chi 2 (6) = 20.7004 Pr = 0.002

Likelihood ratio chi 2 (6) = 26.2475 Pr = 0.000

The results shows that annual income received from IGA and response on the need for differential subsidy amount are significantly associated. The responses, to the need for differential subsidy, i.e. *Don't know*, *No* and *Yes* is influenced to some extent by the annual income the respondent receives from the business.

19. Is the full sanctioned loan amount being released from the banks?

Table 45 Receipt of Loan Amount

Receipt of Loan amount	Dakshina Kannada	Percent	Other districts	Percent	Grand Total	Percent
No	5	6	222	32	227	21
Yes	80	94	784	78	864	79
Grand Total	85	100	1006	100	1091	100

This question was posed to the beneficiaries. Among the total 1091 beneficiaries interviewed, 864 (79%) stated that they had received the loan amount in full, while 227 (21%) stated that they received not received the amount in full (partial or full amount not received).

In Daskshina Kannada, 80 (94%) respondents had received the full amount, while 5 (6%) respondents had not received the full loan amount. In other districts, 784 (78%) had received the full loan amount, while 222 (32%) had not received the full loan amount.

A correlation test between education of respondents and loan amount received from banks was carried out. The result is shown below:

Association between education and loan amount received

Correlation variables	Education ~e	Loan amount ~d
Education ~e	1.0000	
Loan amount ~d	0.1627	1.000

There is a positive correlation between educational attainments of the respondents and the loan amount received. In simple terms, this means that respondents with higher the level of education received higher level of loan amount.

Table 46 Reasons for not receiving full sanctioned loan amount

Reason for not receiving full loan amount	Dakshina Kannada	Percent	Other districts	Percent	Grand Total	Percent
Insurance and others	0	0%	37	17%	37	17%
Subsidy withheld	5	100%	100	45%	105	46%
Loan amount was not given	0	0%	85	38%	85	37%
Grand Total	5	100%	222	100%	227	100%

The study found that among those who did not receive the full amount, 46% mentioned that subsidy amount had been withheld, 17% stated that a random amount ranging 25-50% of the sanctioned amount had been deducted towards bank charges, middleman charges, insurance etc., while 37% stated that they had not received any loan amount.

In other districts, 85 respondents had not received any loan amount nor the subsidy amount. However, as per the secondary data provided by KSWDC their names are in the list of beneficiaries. About 45% stated that subsidy amount had been withheld. This is despite the fact that the guidelines of the scheme clearly state that the full sanctioned amount has to be released to the beneficiary. It was interesting to note that about 17% expressed that a random amount had been deducted from their loan amount towards unit/ animal insurance, middleman charges, bank charges etc. This amount ranged from 25-50% of the sanctioned amount. In Dakshina Kannada, in all the cases subsidy amount had been withheld.

20. Have the bank accounts of the beneficiaries been linked to Aadhar card?

Table 47 Bank accounts linked to Aadhar card

Response	Dakshina Kannada	Percent	Other districts	Percent	Total	Percent
Don't know	0	0	2	3	2	3
No	1	17	8	13	9	14
Yes	5	83	51	84	56	83
Total	6	100	61	100	67	100

It was found that 83% of the banks had linked the accounts of beneficiaries to Aadhar card, while 14% had not and 3% mentioned they were not sure.

This question was posed to the bankers. In Dakshina Kannada, one cooperative society mentioned that the accounts of beneficiaries were not linked to Aadhar card, while all others banks mentioned that linkages had been done. In other districts, 84% bankers stated that accounts had been linked to Aadhar card, while 13% mentioned that it was no linked; and 3% were not sure that if it was linked.

Are the Entrepreneurship Development Programmes (EDP) useful? Is there a need for changes in the training syllabus?

The usefulness of the EDP has been discussed under question no. 10 of Sl. No. 10.2.2 process preceding getting the loan.

Table 48 Need for changes in EDP syllabus

Response	Dakshina Kannada	Percent	Other districts	Percent	Total	Percent
Cannot remember	0	0	47	7	47	6
No	75	100	570	83	645	85
Yes	0	0	50	7	50	7
No Response	0	0	18	3	18	2
Total	75	100	685	100	760	100

Among those who had attended training programme in other districts, 7% mentioned that a change is required, while a vast majority (83%) stated there is no change required. A few others were unable to recall the syllabus. There was no response from 3% respondents. In Dakshina Kannada none of the respondents felt the need for change in syllabus. Thus overall, just 7% expressed the need for change, 6% could not recall the syllabus to make any comments and 85% opined that changes are not required. Among those who felt the need for change in syllabus, most of them expressed the need for practical hands-on and interactive training with less focus on theoretical aspects.

Each of the Training Institutes has prepared a programme schedule and imparted training to the beneficiaries. The sample training schedule may be referred at annexure 6. Four institutes stated that they provide reference materials, but this was not corroborated by the participants. It was observed that group work method was used by most institutes, while audio-visuals, interaction with successful entrepreneurs, field visits were rarely used. Sometimes, games and ice-breaking sessions are also used.

Regarding adequacy of training course content 56% of Training Coordinators felt it was adequate, 33% said it was not adequate and the remaining were not sure. Majority of the

coordinators felt that the duration of training has to be increased to six days. The Training institutes also suggested that travel allowance could be paid to the beneficiaries to encourage better participation and the programme could be made residential if feasible. The Training institutes recognised the importance of field visits, but most institutes do not have a vehicle nor does the budget provided per person allow hiring external transport facilities. The training cost given to the training institutes is currently Rs. 520 which is negligible. This could be increased to Rs. 900-1000 per person, along with the budget for one field visit.

Training/ Syllabus Content

While in most districts EDP has been conducted, in Kodagu and Belgaum there were no documents to corroborate the same. In these two districts, NGOs seem to have conducted the training, but the proof of documents were inadequate in Kodagu and in Belgaum documents were non-existent. The team was not able to meet the training institutes in these two districts since efforts to communicate with them were futile and the district offices were also not able to communicate and coordinate meetings with them.

Analysis of the training content in the other seven districts revealed that there was no common syllabus being followed. Other than a session schedule, detailed modules were not available in most institutes. Hence, in-depth analysis of training content could not be taken up. The scrutiny of the session schedule, hand book for entrepreneurs (available only in RUDSETI Ballari and Dakshina Kannada) and discussion with the Training Coordinators revealed that the EDP covered topics such as meaning of entrepreneurship, qualities of an entrepreneur, conflict resolution, effective communication, developing self-confidence, marketing strategy and sales technique, preparation of business plan and skill training on preparing chemicals at home, dairy management etc. However, participants across all districts stated that they did not receive any reference reading materials. Institutes such as Canara Bank Rural Self Employment Training Institute in Ramanagara conducted a more comprehensive training as compared to other institutes where the training was spread across six days. However, all entrepreneurs irrespective of whether they were starting new enterprises or improving existing ones had the same training content. It was noted that since the educational level of the participants varied widely, it was a challenge to ensure all participants learned something and benefitted. Thus it is evident that a revamp in the overall content with more focus on practical sessions in keeping with the profile of participants and standardisation is required in the training content.

Table 49 Need for skill training

Response	Dakshina Kannada	Percent	Other districts	Percent	Total	Percent
Cannot say	3	4	44	4	47	4
No	70	82	729	72	799	73
Yes	12	14	225	22	237	22
No response		0	8	1	8	1
Total	85	100	1006	100	1091	100

When queried about the need for skill training irrespective of whether the respondents require skill training, 73% mentioned they do not require training, 22% stated they need skill training, while 4% were not sure.

In other districts, 72% stated negative, 22% stated they require training programme, while 4% were unsure. A negligible one percent did not respond to this query. In Dakshina Kannada the finding was similar where 82% stated that they do not require training, 14% mentioned that they require training and 4% were not sure.

Among those who expressed the need for further training, majority of them stated they require training in topics such as animal husbandry, advanced tailoring, machine embroidery, computer training, business development etc.

21. Is follow-up of beneficiaries being done?

The guidelines clearly state the need for regular follow-up and also mentions that once in six months the CDPO has to conduct a review meeting at the taluk level along with bankers to resolve any pending issues regarding release of loan amount, repayment problems and also review the progress of beneficiaries. It also outlines the need to document success stories. It also highlights the need to verify the business unit after loan sanction to ascertain the proper utilization of the loan.

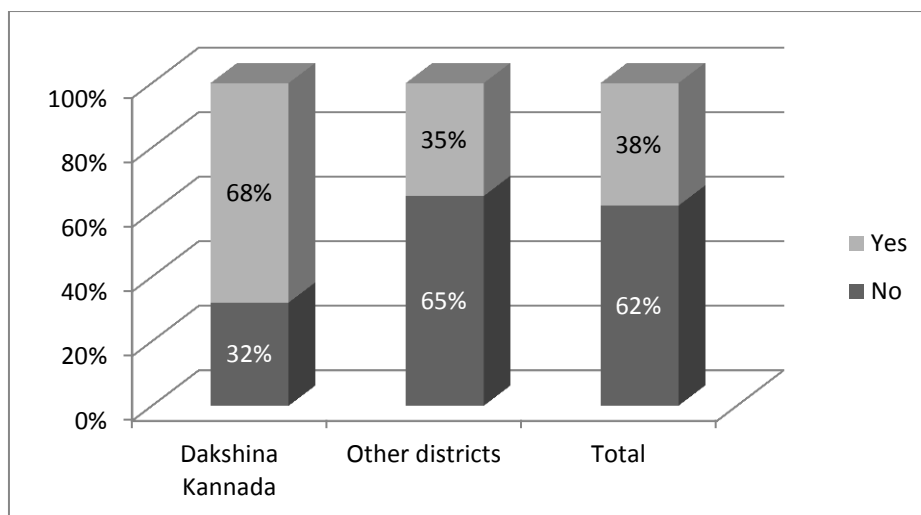


Figure 5 Follow-up of beneficiaries after loan sanction

The study showed that there was no follow-up in 62% (514) cases, while 38% (321) claimed there was some form of follow-up.

It was found that in other districts, 65% (489) beneficiaries stated that there is no follow-up after loan sanction, while 35% (267) mentioned that there was follow-up. It was interesting to note that the finding was the other way round in Dakshina Kannada, where 68% (54) agreed that there was follow-up after loan sanction either by the bank or the DWCD and 32% (25) mentioned there was no follow-up.

In other districts, 74% of the TSCs claimed that they follow-up on beneficiaries especially through the anganwadi teachers and supervisors during their regular field visits, while 23% mentioned that they do not follow-up. In Dakshina Kannada four taluks mentioned that they follow-up except in case of one taluk.

In case of bankers, in Dakshina Kannada all the bankers mentioned that they follow-up beneficiaries after loan sanction. In the case of other districts, 92% stated they follow-up, while 5% mentioned that there is no follow-up and 3% chose not to respond.

In case of training coordinators, no follow up system 56% intuitions mentioned they have a feedback system in place, but it is not used only when required, while the remaining 44% mentioned there is no system of follow-up of beneficiaries.

22. Recommendations for improving the effectiveness of the scheme

Recommendations for improving the effectiveness of the scheme have been discussed in detail in the chapter in Recommendations.

Table 50 Result of availing loan under Udyogini scheme

Response		Dakshina Kannada					Other districts					Grand Total				
		Cannot say/ Don't know	No	Yes	Yes to some extent	Sub total	Cannot say/ Don't know	No	Yes	Yes to some extent	Sub total	Cannot say/ Don't know	No	Yes	Yes to some extent	Total
Prevented me from borrowing money at higher rates of interest from money lenders	No.	0	1	72	6	79	46	12	494	204	756	46	13	566	210	835
	%	0	1	91	8	100	6	2	65	27	100	6	2	68	25	100
Has given me self-confidence to become self-reliant through self-employment	No.	0	1	48	30	79	59	12	334	351	756	59	13	382	381	835
	%	0	1	61	38	100	8	2	44	46	100	7	2	46	46	100
Has given me the capacity to become financially better-off	No.	1	2	40	36	79	69	20	284	383	756	70	22	324	419	835
	%	1	3	51	46	100	9	3	38	51	100	8	3	39	50	100
Has given me the skill to deal with financial organisations	No.	1	2	47	29	79	67	21	267	401	756	68	23	314	430	835
	%	1	3	59	37	100	9	3	35	53	100	8	3	38	51	100
Ability to face difficult situation	No.	2	2	41	34	79	69	25	244	418	756	71	27	285	452	835
	%	3	3	52	43	100	9	3	32	55	100	9	3	34	54	100

Since there was no baseline data on the pre-scheme status of beneficiaries, the impact and improvement in the lives of the beneficiaries cannot be attributed solely to the inputs of the scheme. However, it was repeatedly found that the loan and subsidy put together had a positive impact on the lives of the beneficiaries. It is a known fact that the impact is dependent on optimal utilisation of the loan amount for the sanctioned business purpose, individual skill sets to operate the business, membership in self-help groups and any additional financial and material resource support the beneficiary may have received from various other quarters. Hence the question on the achievement of the purpose of the scheme may be seen in light of the perception of the respondents and the statements they have made thereof.

It is evident from the above table that in other districts, 65% respondents perceived that since loans were available under the scheme, it has prevented them from borrowing money at higher interest rates from money lenders. Similarly 44% also opined that it had given them self-confidence to become self-reliant through self-employment, while 46% also stated that this was true to some extent only. Nearly 51% respondents felt that the loan had given them the capacity to become financially better-off to some extent, while 38% stated that this was very much true. About 53% mentioned that utilizing the loan has given them the skill to deal with financial organizations to some extent, while 35% affirmed that it had helped them considerably in these aspects since they are able to interact with banks independently as a result of availing the loan through banks. Over half, i.e. 55% beneficiaries expressed that they have the ability to face difficult situations to some extent, while 32% stated that their capability in this regard has enhanced visibly.

In Dakshina Kannada, a vast majority i.e. 91% expressed that the availability of financial support under the scheme had prevented them from borrowing money at higher rates of interest from money lenders. Nearly 61% mentioned that the scheme had given them self-confidence through self-employment, while 38% stated this was true to some extent only. About 51% beneficiaries expressed that the scheme had enabled them to become financially better-off, while 46% stated the scheme was helpful in this regard to some extent. Fifty-nine per cent respondents opined that the scheme had given them the skill to deal with financial organizations, while 37% stated this was achieved to some extent only. The ability to face difficult situations had increased for 52% beneficiaries, while 43% stated this was true to some extent only.

Overall it may be inferred that as a result of availing loan under Udyogini scheme, 68% respondents felt that it had prevented them from borrowing money at higher interest rate from money lenders, while 25% stated this was true to some extent. The scheme had given self-confidence to become self-reliant through self-employment for 46% and a similar percent also felt this was achieved to some extent only. On the other hand, capacity to become financially better-off, skill to deal with financial organizations and ability to face difficult situations have seen a positive change to some extent among 50%, 51% and 54% respondents respectively, while 39%, 38% and 34% beneficiaries perceived that these aspects were achieved considerably. Basavaraj (2016) observed that Udyogini scheme activities are most suited for sustainable rural development through the participation of the stakeholders at all levels. He inferred that Udyogini scheme activities reduce poverty and vulnerability of the poor by increasing capital / asset formation at the household level, improving household and enterprise incomes, enhancing the capacity of individuals and households to manage risk, increasing enterprise activity within households, expanding employment opportunities for the poor in non-farm enterprises, empowering women, and improving the accessibility of other financial services at the community level. The study concludes that Udyogini scheme activities brought some changes in the lives of women like social empowerment and economic empowerment.

10.4 Success Stories

10.4.1 Moving Ahead with a Modified Shop

A Case study of grocery shop in Bangalore Urban District

Empowering women has been topping the list of many a government in the recent years. And to that end, the number of women who are progressing towards self-reliance is rising as well. This fact is evidenced by women like Shantamma of Anekal who have made use of the schemes for women from the government and other external sources to better their lives.

Shantamma, a 45-year-old woman from Anekal taluk, Bangalore district, made use of the loan benefits offered to women under the Udyogini scheme of the Karnataka State Women's Development Corporation (KSWDC) to improve her existing business. When times were tough for Shantamma to upgrade her business, she turned to Udyogini and found a little help she could use.

Shantamma is educated up to class 5 and used to help her husband in running a grocery shop in Anekal, close to her house, on the main road. She is part of a family of 7, which includes her two sons. The family's main source of income was the grocery shop until her children grew up and started their own businesses. One son is 30 years old and he has another grocery business; her second son is 26 years old and sells CCTV units in Hebbugodi,

“Our lives changed for better after we upgraded our shop to meet the changed tastes and demands of the locality. We get good business. I thank the Udyogini scheme for supporting us with the loan”



Bangalore. She has two grandchildren, one boy and one girl, aged five years and two years, respectively. Their family does not have any land and the family income through the shop was only Rs 10,000 till they thought of an upgrade.

Changing Times, Changing Demands

According to Shantamma, her husband started the business 13 years ago and she is now continuing the same business. With changing demands and likes, the couple had to consider upgrading the shop to include more items and also to carry out some repairs and such. They had been putting off the upgrade because they did not have money. So when Shantamma heard about the Udyogini scheme through her SHG federation, she approached CGPO office and was sanctioned a loan of 1 lakh. As of date, she has repaid the entire loan under the scheme.

Having learned the basics of the business from her husband, Shantamma also enrolled into an entrepreneurship development training (EDP) under the scheme at IDF. Today, Shantamma is successfully running her business with adequate profits and demand for products from her shop. Seeing her interest and skill in doing business, the whole family now supports her in her endeavour, including her husband.

Her shop is quite popular in the locality because it stocks all product varieties, including snacks, cooking items, soaps, household items and more. She has several loyal customers too who buy from her regularly. Each month, Shantamma takes the help of her husband and buys supply from either Bangalore or locally. Sometimes, the supply is booked through phone and cash paid after delivery. According to her, the operational costs towards her shop are approximately Rs 3 lakh per month, including buying material for grocery, shop rent, salary for two helps and electricity. She is able to make around Rs 45,000 as profit after all the expenses.

Better Quality of Life

After graduation from being a housewife to a small scale businesswoman, Shantamma has found renewed confidence in herself and has seen her socio-economic status improve greatly as well. Self-reliance and more money have given them better access to education, income, quality of life and more. Now, her eyes are set on expanding her business to include newer products and more varieties.

The Udyogini scheme was initiated by the KSWDC in 1997-98 in order to empower women by providing loans and subsidies and helping them become self-reliant through self-employment. The loan is disbursed through commercial banks, district co-operative banks, Regional Rural Banks and other financial institutions.

10.4.2 Bamboo for a Better Life

A Case study of bamboo business from Belgaum District

For some, it was the need to be self-reliant; for others, it was the need to earn a livelihood and find a source of income. For Mahadevi Hanumantha Mangalapathi, it was an attempt to better their lives with the only skill she had and that she had practised for many years.

Mahadevi is 50 years old and hails from Halkarni village in Khanapur taluk, Belgaum. She has not had any education and her primary job has been making baskets out of bamboo. She and her husband have been making baskets as a tradition since the past 20 years or more.

Changing Times Changing Needs

Mahadevi's family comprises five members, including her two sons and a daughter. The sons are employed in private companies, whereas the daughter is married. The household income is 1 lakh per annum. With a fairly large family and changing times, it was becoming difficult for Mahadevi to continue with her old ways of basket making. She, therefore, wanted to expand her business so that she could contribute better to family income.

So she approached the Karnataka State Development Corporation (KSWDC), which she had heard of through her anganwadi teacher and sought a loan. The KSWDC, which had introduced a flagship scheme in 1997-98 called Udyogini to help women like Mahadevi, gave her a loan to improve her existing business and perhaps make a slightly larger investment.



"At my age, I am able to make profits worth Rs 10,000 per month. With Udyogini's help, I have been able to upgrade my business and continue for some more years. I am happy."

She received a loan of Rs 50,000 and a subsidy of Rs 10,000 from State Bank of India, Khanapur, because she belongs to the Scheduled Caste category, in 2012-13. She used this money to improve her existing business by buying more bamboo and other required raw materials to make more baskets. She was already sufficiently skilled in basket making, having learnt to create these baskets from her parents, so she did not undergo any training through KSWDC.

Sourcing Raw Materials

Mahadevi purchases her raw materials from the Forest department. Each month, she spends around Rs 25,000 towards arranging the required bamboo. Transporting the raw materials from Khanapur to her village alone takes Rs 3,000 to Rs 4,000, she says. According to her, the cost of materials also depends on the product that is in demand and the type of bamboo that she has to source. After these are purchased, poles of varying thickness are made.

Bamboo Products

“For example, Dogi is thick and sells at Rs 80 to Rs 100 per pole. It measures around 15 to 16 feet in length and is used for plastering and

Basket	Rs 50
Winnow round	Rs 50
Winnow square	Rs 60
Payad	Rs 100 to 200
Ladder	Rs 200

painting. Gala is thin and sells at Rs 50 per pole. People use Gala poles for various things. We split this pole and make baskets out of them. I make 30 baskets per week. Winnows are more time-consuming and I am able to make only a few per week. I make 20 winnow per week. My husband helps by splitting the bamboo while I weave it into various products. He also helps me with purchasing the raw material. My family has been very supportive of my attempt,” explains Mahadevi. She also makes Payad, which measures 8 feet in length and 2 feet in width. Payads, which are a few poles tied together, are used for centering instead of the regular and expensive metal sheets.

Like any other, there are seasonal variations in demand even in the sale of baskets and bamboo accessories. The demand is more during wedding seasons, and from April to June, she says. “But I am happy with what I am able to make as of now. We used to get only about Rs 3,000 to Rs 4,000 earlier. Given that, the fact that we get a profit of Rs 5,000 to Rs 6,000 per month now is adequate,” she adds. When asked about her aspirations for the future, she

says that she has none because her children have jobs and have their own means to a livelihood. So she is happy with making small profits on her existing business.

Mahadevi has managed to pay back most of her Udyogini loan too. She has to repay Rs 14,000 of the loan amount taken through Udyogini and she is confident that she would be able to pay it back soon through her Rs 2,000 monthly instalments. She expresses her gratitude to KSWDC and gladly approves of schemes such as Udyogini because women do deserve some support in their attempts to become self-reliant and independent.

10.4.3 Braving odds through a Beauty Parlour

A Case study of beauty parlour from Bellary District

Krishnaveni, a 46-year-old widow, runs a beauty parlour in Bellary. This is her only means of income because her husband is no more. With two children to take care of and their study needs to be met, Krishnaveni was facing very tough times without an income for the family and without any land to fall back on. She has a daughter and a son. Her daughter is in class 11 and son in class IX.

Krishnaveni, who has studied up to PUC, decided that she had to do something to set right the imbalance of money at home. So she decided to start a venture on her own, a simple business that she could manage, despite the troubles at home and the difficulty in finding a steady job. So she started tailoring clothes for the people in her locality. But she wanted to do more and then it was suggested that she should start a parlour in the neighbourhood.

Loan at the Right Time

Having decided on starting her own business, Krishnaveni started a beauty parlour along with tailoring. While she was mulling setting up the parlour, she came across Udyogini, a flagship

scheme launched by the Karnataka State Women's Development Corporation (KSWDC) in 1997-98 to financially assist women so that they could be financially self-reliant through self-employment. She had heard of it through her friends.

“Despite being educated, I found it difficult to find a job, which made it tough for us. My husband too was not earning and we had to make ends meet somehow. The Udyogini loan came as a boon for us. Now we can think of a slightly better life.”



She applied for a loan through Udyogini in 2012-13 to start a beauty parlour and was sanctioned Rs 60,000. Not only did she get a loan at lower interest rates, but she also got a subsidy that prevented her from being burdened with a huge loan.

Although Krishnaveni had some skills in relation to this business, she also underwent entrepreneurship development training for carrying out this business through the bank.

After getting the loan, Krishnaveni set up her parlour and tailoring business at her house (in a separate room) in 2013. Slowly her business started flourishing and now she makes Rs 750 to Rs 1,000 per day through her parlour and through tailoring. She stitches blouses and dresses for girls. She charges Rs 100 per blouse at a minimum and Rs 150 per dress at a minimum. She buys whatever raw material she requires from the local market. Each month, she spends approximately Rs 8,000 towards raw materials, repair, maintenance and other such operational costs. For all other things, her friends help her out.

Facial	Starting Rs 300
Waxing	Rs 100 to 150
Eye brow	Rs 30
Hair cut	Rs 60 to Rs 200
Make-up (Marriage)	Rs 2,000

Although there is variation in the demand for the beauty parlour service, in line with the wedding and festive seasons, Krishnaveni has found adequate demand for her services and products. As such, she is able to make Rs 15,000 to Rs 20,000 in profit every month.

Better Income at Home

Now, Krishnaveni's household annual income has increased to Rs 2.5 lakh. Krishnaveni calls her business a success and says that the business has helped all the way in changing the status of her family. "There is no other income for us. So this business is such a boon. I can think of doing so many things with the income we get now. I can think of educating my children or even setting up a bigger shop," says Krishnaveni.

Her plans for the future include starting a Beauty parlour on the main road that is bigger and has more variety of products. And she has already repaid the loan that she had taken from Udyogini. "I have complete support from my children and friends in my attempt to stand on my own and I am very happy," she says, beaming.

10.4.4 Glittering Success

A Case study of imitation jewellery shop from Dakshina Kannada District

Nagaveni is a resident of Canara Agency in Dakshina Kannada district, Mangalore. She is 65 years old and has completed only primary school. Her family consists of her husband and two daughters who have completed their BBM. Her husband is a car mechanic, and her daughters, who are 25 and 23 years old, respectively, have their own jobs. The monthly income of the household is approximately Rs 25,000. The family does not own any land.

Although times were not difficult, Nagaveni wanted to stand on her own feet and become self-reliant. So she decided to start her own business. With enough enthusiasm and initiative, she decided to learn to make jewellery and also start a cloth business. She runs a shop in the area called Canara Agency near Venkataramana Arch in Mangalore city.

With some advice and direction and with complete family support, she started her business in selling clothes, particular women's and girls' clothes such as churidhars, frocks and sarees, nine years ago. Three years ago, she decided to expand her operations into jewellery making and now, she sells imitation jewellery. This too, she learned on her own.

“I always wanted to do something to earn money, stand on my own and support my family. My husband works as a scooter mechanic. I started with making gold covering



“My self-confidence has grown after I saw what I could do and achieve. This could not have been possible if I had not got a loan and started my own business. I am grateful to KSWDC and Udyogini for all the support extended.”

jewellery by assembling the parts that are available in the market. I could make different ornaments such as necklaces, earrings, bangles and so on,” she explains.

Popular Among Local Women

Through the Zilla Panchayat president, she had heard about Udyogini and how a woman could get low-interest loans and subsidies through this scheme to become self-reliant. She researched a bit more and took an Udyogini loan to expand her business. She also underwent training in the basics of entrepreneurship through the Karnataka State Women's Development Corporation (KSWDC), which is instrumental for implementing Udyogini. She was sanctioned a loan of Rs 1 lakh by Vijaya Bank and she invested Rs 20,000 from personal savings.

Today her products are quite popular among the local women and her business has been fairly successful. Through her diligent efforts, she has been able to net a profit of Rs 25,000 per month. In order to keep her supplies and stock up-to-date, she does regular inventory and shopping from Coimbatore and Bangalore. She invests Rs 72,000 per month towards supplies and also towards business operations and maintenance. According to her, the investment amount varies with business and demand.

“I get good business for around 20 days in a month and during festival and marriage seasons. The remaining days see OK business. But I am not complaining. I am happy. I have managed to pay back the Udyogini loan that I took and also managed to



make some profits. What more can I ask for,” says Nagaveni.

She sells necklaces, earrings, marriage sets, rings, bangles and so on in her shop. Per month, if she invests Rs 10,000, she is able to earn Rs 3,500 to Rs 4,000 that is a profit of 30% to 35%. She also stocks clothes in her shop. Her daughters do some tailoring and put up what they stitch on sale at the shop. They buy cloth for this from the local market. Her husband and daughters help her with business occasionally, particularly in handling financial matters.

Increased Confidence

With her feet firm into a small-scale business, she now wants to open a bigger shop, buy a car, provide a good quality of life to her family members, buy gold and much more. She also plans to expand her business in a big way and thus create more jobs for the people of her village. “Our life has improved significantly. My self-confidence has grown and I now believe that I too can become something. This is thanks to KSWDC and Udyogini scheme,” she says, adding that she hopes to give back something to society.

Udyogini is a flagship scheme introduced by the KSWDC in 1997-98 with the aim of supporting needy women in their attempt to become self-reliant and find self-employment. It provides financial support, guidance and training to these women so that they can carve a decent life for themselves in this society.

10.4.5 Blossoming as a Beautician

A Case study of beauty parlour from Dakshina Kannada District

Usha A N is a resident of Kakkinaje village in Belthangadi taluk, Dakshina Kannada district. A member of the local self help group, Usha is 34 years old and has studied up to Class X. Her family consists of her two daughters and husband. One of her daughters is four years old and is in LKG, whereas the other one is just two years old. Her husband is into agriculture and the couple own 1 acre of land. They grow horticulture crops such as ragi, jowar, ginger and coffee. The monthly income of the family is Rs 30,000.

Usha is an active member of the Panchashree Shree Shakthi Group, Anganwadi Kendra, Charmudi. She would actively take part in all activities and trainings organized by the SHG. Usha is also president of Kapila Mahila Vividudesha Sahakara Sangha Bank, Kakkinaje.

SHG Training to Opening a Parlour

During one of her SHG trainings, Usha attended a beautician's course organized by KSWDC and the Mahila Okkuta (women's federation), Belthangadi. When she completed the training, the members suggested that she set up her own business. This led her to think along

"It is good to be on your own. Life has changed for me after I started my own business. Earlier I had to wait for people. Now people wait for me and my services."



suggested lines and decide to try her hand at running a fancy shop and beauty parlour in her neighbourhood for the beautiful women of her locality. That is how she started a beauty parlour with the name Srilakshmi Herbal Beauty Parlour in Kakkinaje.

So with the help of a loan of Rs 50,000 availed through the Udyogini scheme, Usha started her business in 2010-11. The Udyogini scheme is aimed specifically at women like Usha, who with some financial assistance and training help, can get on their own feet. It provides loans with subsidies and at low interest rates to help women become self-reliant and independent.

When she started, Usha had no skills, but the training by the KSWDC and the Mahila Vokkoota taught her all that she had to know. She now handles her business alone and as efficiently as she can. She also got an opportunity to learn tailoring from the Women and Child Department, Belthangadi. Each month she has to spend close to Rs 20,000 towards the required materials for her shop and parlour and also towards other miscellaneous expenses. She purchases these items from Mangalore, with some help from her husband.



In Popular Demand

Now it looks as if people were just waiting for Usha to start a parlour because business boomed immediately after she did and she has had good demand since then. “My parlour was the first one in the neighbourhood. I set it up on the Main Road in Kakkinaje. Now there are two more. The demand for beauty services is high during festivals and wedding seasons. March to June, July and August are busy months for me,” she says, adding that she charges Rs 300 for facial and Rs 30 for doing up the eye brows. Her profit per month is Rs 10,000.

Although she did not have any plans for starting a business, the nudge towards starting one helped her start a business and pay back her loan, take care of her daughter's education, handle any family events, buy gold or even make investments. "It is funny. Earlier I used to wait for people. Now people wait for me," quips Usha.

For now, her future plans include attempting tailoring, upgrading her beauty parlour services and helping poor people.

10.4.6 A Canteen gives Courage

A Case study of canteen from Kodagu District

Things were very bad for Jyothi B C, a 38-year-old resident of Kushalnagar in Kodagu district even though her husband was an earning member. She had to work as an agriculture labourer in order to make ends meet. Although she has studied till II PUC, she could not find a job that easily and the family did not have any land to fall back on.

At that time, the DC and director urged her to start a business and she decided that she would open a canteen in the Fort area in Madikeri. Following up on this, she started a canteen eight years ago with the loan of Rs 50,000 that she got through Malingshwara Sthree Shakti, a self-help group in Palur village in Madikeri taluk. And then her husband died in 2013 following a brief illness, a couple of years after they started the canteen.

“My husband used to work in the hotel industry before he died. I learnt a few things about hotels from him. That is why we had decided to start a canteen,” says Jyothi, who now stays in Kushalnagar. “With a big family, including two daughters and one son, I had to pitch in and do something to take care of the situation,” she adds.

In 2015, she moved to Kushalnagar when she started her Paying Guest business but still attends the SHG meetings twice a month at Palur village.

A Tight Schedule

After her husband died, Jyothi’s main goal was to run the business efficiently and keep the family going. For this, she would wake up at 5 AM,



“Adversity gave me courage and I was pushed into coming out and doing something on my own. Now I have enough confidence and I know I can manage. I will never forget Udyogini or the support given by KSWDC and my SHG.

cook for her family, and then leave home at 9.30 AM to attend to the canteen services. She would leave for home after closing the canteen at 4.30 PM. This routine of hers continues even today.

She is helped by two people in the canteen: one boy who is paid Rs 300 per day and a girl who is paid Rs 250 per day. According to her, Mondays and Fridays are good business days. Her business picked up and she was even able to repay the loan within six months.

A few years after she started her canteen, she wanted to make some modifications and improve her existing business. And she had heard about the Udyogini scheme offered by the Karnataka State Women's Development Corporation (KSWDC) through the District Inspector, KSWDC. So she applied for a loan in 2013-14 to boost her existing income generation activity. She received a loan of Rs 50,000 from Vijaya Bank, Madikeri branch, including Rs 10,000 as subsidy from KSWDC. She has repaid the loan completely and in time by repaying Rs 1,250 per month in 36 instalments. She also received basic entrepreneurship development training through KSWDC as part of the scheme.

The Udyogini scheme is aimed at helping needy women by giving them financial and training support so that they can become self-reliant and independent and find a source of income of their own. It was initiated by the Karnataka government in 1997-98.

Profit and Demand

Along the line, she also thought it was a good idea to start a PG for students in 2015. She now runs a PG for 15 boys and charges them Rs 3,500 per month. With all this, the family's annual household income increased to Rs 2.40 lakh. Her net profit per day is about Rs 500. She spends about Rs 1,500 per day towards items required for the canteen and buys the ingredients and necessities from Madikeri or locally, depending on requirement. She does business for Rs 2,500 to Rs 3,500 per day and makes a profit of Rs 500.

Idli	20
Rice baath	25
Coffee/tea	10
Majjige	10
Vada	10
Bajji	10
Lunch	30

According to Jyothi, there is good demand for items from her canteen from government offices and courts. Although business dips a little during the rainy season, say for about two to three months, she says that there demand is adequate to make a decent earning.

Jyothi has two daughters and a son. Her eldest daughter is 21 years old and works in a private company. Her second daughter is 19 years old and has a diploma in electrical engineering. Her son is 17 years and is pursuing a diploma in the automobile sector. “Our entire life depends on the canteen and the PG. Earlier I had to worry about taking care of needs at home and my children’s education. I had financial constraints and a lot of difficulty. But now, with the loan, things have eased a little bit,” says Jyothi, heaving a sigh of relief.

When asked about her future plans, she says that she wants to start a hotel or a restaurant. “I was told that the court and offices are likely to move in a few years time. So I will have to think of moving out and starting elsewhere,” she says.

Recollecting her journey during the tough years, Jyothi says that adversity gave her courage and that she was pushed into coming out and doing something on her own. “Now I have enough confidence and I know I can manage,” she adds.

10.4.7 Rebuilding Lost Livelihood

A Case study of condiments shop from Mysore District

They had a bakery initially. But it was demolished and their primary source of income was gone in an instant. The couple then had to start all over again.

This is the story of Rajini Krishnan, a 38-year-old resident of Hanumanth Nagar in HD Kote taluk, Mysore district. Rajini and her husband used to run a bakery and a hotel in a box shop opposite the HD Kote bus stand that they started 15 years ago. They were making a decent earning. Six years ago, their shop was demolished as part of road widening and overnight it was all gone: their primary source of livelihood.

Lost and Found

Suddenly left income-less, Rajini and her husband used all the money they had saved to start Krishna Condiments at home. With five members in the family, including children whose studies had to be factored in, it was imperative that they got back on their feet quickly again. Since her husband was also into the same



"We were able to restore and improve our business, thanks to the support under the Udyogini scheme. It would have been very difficult for us otherwise. This is a very good scheme that KSWDC has initiated and I hope more and more women avail of the benefits and guidance."

occupation, she decided that they would start a condiments shop because they were comfortable and familiar with the business. When business started looking up, the couple decided to expand the business.

That is when Rajini approached the Karnataka State Women's Development Corporation (KSWDC) to seek help. She was aware of KSWDC because she had some friends in the Women and Child Development department and was also well-known there. She had taken

part in some events conducted by the department and was an active member of the self-help group Pooja Swayam Sidda Mahila Sangha.

Rajini, who has studied up to class X, sought financial support through the Udyogini scheme so that she could improve their condiments business. She was then sanctioned a loan of Rs 42,000 under Udyogini, which was launched in 1997-98 by the Karnataka government to help women find self-employment and thus become independent and confident. Since she was pre-skilled in the business, she did not have to undergo any training organized by the KSWDC.

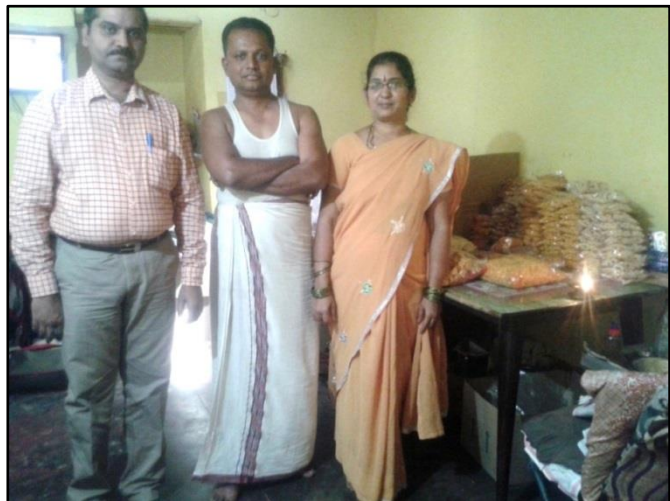
Krishna Condiments

She had started the condiments business at home with the brand name “Krishna Condiments.” Today Krishna Condiments, which was started five years ago, has grown to be a popular brand among the localites. What makes it more special is that she makes the stocks at home, which include a variety of eateries such as Kodbale, Nippattu, Chakli, masala peanuts and other savouries. She sells each item at Rs 20 per 100 grams.

According to her, there is adequate demand during most months. “We have good business during the rainy season and during the winter months. The marriage season is also good. We are thus able to earn a profit of Rs 10,000 to Rs 15,000 per month. Our income used to be Rs 7,000 earlier,” says Rajini. Each month, they buy stock for the shop from Salundi near Mysore and the cost of running the shop is approximately Rs 40,000 per month.

Looking Ahead

Till date, Rajini has paid back Rs 58,000 along with interest towards the loan that she took. She has to repay Rs 48,000 to other banks. But Rajini is confident that she would be able to pay back all of the loan amount because she has her family’s support. “Thanks to Udyogini, we were able to get back on feet and find a way to improve our earnings. So we are all very grateful for the timely help and guidance,” she says.



“Krishna Condiments has helped us take better care of our children’s education. My son is studying B.Com and is in his first year and my daughter is in class X. We would certainly like to provide good education and a better life for them and this loan has helped us take a step forward,” says Rajini. “In addition to giving a better quality of life to our children, we would like to build a good house for ourselves and further expand our condiments business,” she adds, when asked about her future plans.

10.4.8 Moolah through Marketing

A Case study of jewellery and cleaning products from Ramanagara District

For 39-year-old Hemavathi K, there was no way than to earn a livelihood and be the head of the family. She was the only earning member of the family and she had children studying who had to be supported. Her husband was no longer staying with them. The couple had separated due to irreconcilable differences.

A resident of Vivekananda Nagar in Channapatna taluk in Ramanagaram district, Hemavathi is into door-to-door marketing of jewellery and sanitation chemicals. The family did not have any land to fall back on and Hemavathi could not find a job with her teaching skills. She has completed her MA BEd. So she started door-to-door selling because she was far more interested in marketing.

Her family comprises three members, including two children, who are studying. Her son is 12 years old and her daughter is 9 years old. The annual income of the household is 1 lakh and her main occupation is marketing.



“I was at cross roads when I started doing this business. Then I learned how to sell and became good at it. That is when Udyogini supported me Without this, my family would be nowhere. I too would not have

With her being the only earning member in the family, Hemavathi took a call to start sales in 2009 after her husband and she separated. She made the decision primarily because she was not interested in teaching and was keen on marketing and she had to earn. “I thought I had greater marketing skills than teaching skills,” she says.

“I used to sell these products earlier too. But back then, I procured them from others and sold on commission basis. Later, after I learned the ropes of business, I started production in my house and marketing them,” she explains.

Decision to Extend Business

In 2014-15, she decided that she had to expand her business if she were to sustain her family. So she took a loan to improve her existing business. She had heard of the Karnataka State Women’s Development Corporation (KSWDC) and its various schemes for women through her SHG and through anganwadi members. She applied for a loan and was then sanctioned Rs 1 lakh under the Udyogini scheme. She was already skilled in what she was doing, having sold products till date, but she also underwent entrepreneurship development training through Canara Bank.

Each month she sources the raw materials for her income generation activity from Mysore and Bangalore. Her monthly investment is Rs 20,000. “I go door to door and sell phenyl, cleaning acids and some bleaching powder. I also sell all types of jewellery, including necklaces, chains, earrings, bangles, and so on. It is a tiring job because I have to be on the move all day. Some days there is no business at all. But I do manage to make profits worth Rs 10,000 per month,” says Hemavathi. According to her, she is able to sell 300 litres phenyl per month, 150 litres of cleaning acid and 25 kg of bleaching powder per month.

Even though there is adequate demand for these items in small towns and remote areas, there are seasonal variations even for these products. “Festival time is good for me. There is more demand for sanitation products during this time,” she says.

As of now, she has to repay Rs 21,387 under the Udyogini scheme and Rs 78,613 in other loans. “This seems like a big loan as of now. But I am confident that I will slowly repay all that I owe. Udyogini and KSWDC have given me that much confidence in myself,” says Hemavathi. As for her future plans, she only wants to develop her existing business and excel in it, and ensure proper education for her children.

10.4.9 Tailoring a Tale of Triumph

A Case study of tailoring and cloth business from Uttara Kananda District

Lata Moole and her husband have always been into the business of clothes and tailoring. For years, their families have been buying cloth material, and stitching and selling them. But with changing times, they decided to change their mode of operation to include fancier and more readily available clothes. Lata is 44 years old and lives on Subhash Road in Haliyal, Uttara Kannada district with her family. She has studied up to class X. Her husband is into tailoring and her son has just completed B.Com and is in search of a job. The family does not have any agricultural land.

Tailors for Generations

The family's livelihood depends on tailoring, which has been a traditional occupation. They had purchased two sewing machines five years ago for Rs 8,000 to continue with their family skill. Initially, they bought cloth from Mumbai, stitched and sold clothes. Now they buy material from Hubli, and also sell readymade garments for women. It was her husband's decision to expand their existing business and get into selling readymade clothes for women.

Lata had heard about the Karnataka State Women's Development Corporation (KSWDC) and of the Udyogini scheme for the welfare of women that KSWDC had

launched in 1997-98, through the supervisor of the Department of Women and Child Development. When her husband told her about the plans to expand business, she decided it was a good idea and agreed about applying for a loan through Udyogini.

So she applied for an Udyogini loan for business expansion and was sanctioned Rs 50,000 by the Karnataka Grameena Vikas Bank, Haliyal, in 2011-12. "We were sanctioned Rs 50,000 but the bank retained Rs 10,000 as deposit towards security. So we got Rs 40,000 plus a

"Our financial status has improved after we upgraded our business. We were supported in our attempt to do better by the Udyogini scheme. We face stiff competition in our business but we have the confidence that we will do better."



subsidy of Rs 7,500 through KSWDC,” says Lata, adding that she has to repay Rs 40,000 under the scheme.

Readymade Clothes

Lata was already skilled in her business because she has been doing this for many years. So she did not need any entrepreneurship development or skill training. She started selling sarees and churidhars. Their monthly investment towards the business in terms of supply materials and operations amounts to Rs 25,000. They source material or cloth from Mumbai and Hubli. She charges Rs. 80-250 for a blouse, Rs. 150 – 250 for a churidhar and Rs. 250 for uniform skirt and blouse

“People do buy clothes from us. But the demand varies with the seasons and with the varieties that we stock. The demand is more during Dasara, Diwali, marriage seasons, and village fairs and when schools re-open. We sell goods worth Rs 15,000 to Rs 20,000 every month and we get profits between Rs 5,000 and Rs 6,000,” explains Lata, adding that they still stitch clothes and have not completely given up tailoring. Uniforms are particularly stitched, she says.

New Home

The family has now taken a loan to construct a house, now that the annual household income has increased to Rs 60,000 to Rs 70,000. “Our financial status has improved a little bit now. My son has completed his BCom and is in search of a job. We hope things will only get better from here onwards,” says Lata, expressing hope.



Although she has complete support from family, she fears the intense competition she has to face from bigger textile retailers. “We want to expand our business and sell more and earn better profits. But we face tough competition from the regular shops that are bigger and fancier. We can only hope to get better than this,” she says. But I am glad and thankful that I have the support of my family and support from my bank and KSWDC, she adds, stating that women like her should make use of the schemes offered specially for them.

10.4.10 Flourishing through a Flour Mill

A Case study from Yadgir District

Vasantha wanted to be an entrepreneur, even if a small scale one. The household income too was nothing to talk about and she knew that the family could do with more income. With this in mind, she decided to venture into a small scale business, based on suggestions received from her self-help group member friends. Vasantha is a member of the Sharadambe Self Help Group.

Vasantha is from Shahpur in Yadgir district. She is 36 years old and has studied up to class VIII. Her family consists of six members, including two daughters aged 21 and 22 years, respectively, a son aged 19 years and her mother-in-law. Her daughters are married and her son is in B.Com second year. Her husband is into agriculture labour and they own two acres of land on which they grow cotton, chilli and red gram. They get Rs 40,000 as income from the land. The annual income is Rs 80,000, including the income from the flour mill and from their land.

Inclined to Excel

Given this scenario and Vasantha's inclination to becoming a self-employed woman, she took the initiative to start a venture. She knew about the Karnataka State Women's Development Corporation (KSWDC) and its flagship Udyogini scheme for empowering women.

“I used to do cloth business earlier. At one time, I got an opportunity to showcase the textiles I was selling at an exhibition stall organized by the KSWDC. At this exhibition, I got a chance to interact with the KSWDC officials where I got to know of the Udyogini scheme,” she says.



She approached the CDPO of KSWDC to seek a loan under the Udyogini scheme to start a flour mill because she felt the demand for one in her locality. “After I got the loan for the flour mill at home, I stopped the cloth business because I was not making any profit,” she says.

Self-Made Business

“The decision to start a business was my own. I had my family’s complete support but it was me who decided that I too should do something and contribute to family welfare,” she says, adding that her husband and son do help her out at the mill sometimes. Although she did not have any pre-existing business skill, she was not deterred. She enrolled in the entrepreneurship development training in Yadgir organized under the Udyogini scheme and stepped forward.

So she was sanctioned a loan of Rs 70,000 to start a new enterprise four years ago of which she used Rs 60,000 to start the mill. Since then, there has been no looking back for Vasantha. Today, she has repaid half the loan taken under Udyogini. She has to repay Rs 40,000 as on date and she confident that she would be able to pay back all loan amounts soon.

Her business does not require investment in any production material. It only requires adequate and uninterrupted electricity supply and proper maintenance of the machines. The maintenance and electricity costs amount to around Rs 600 to Rs 700 per month for her. “I have enough customers to keep my business going. Business is a bit slow during the summer months. But I still make a net profit of Rs 18,000 per month, which is good according to me,” says Vasantha. She charges Rs 4 per kg of rice that she grinds in the flour mill. She grinds all pulses and grains in her mill, including rice, jowar, wheat, ragi and pulses.

Better Financial Status

“Thanks to this business, the financial status of my household has improved and we can think of providing good education to our children. I used to earn Rs 600 per month earlier. Now I get Rs 2,000 per month. The income is also a supplement to what my husband earns. I can say confidently now that I am also an earning member of the family,” says Vasantha proudly. So what are her future plans and aspirations? “To improve existing business and perhaps start another small scale business. And become a good entrepreneur,” she quips.

11 REFLECTIONS AND CONCLUSIONS

Rural development and alleviation of poverty have been given a high priority in the outline of our economic policies and strategies of Five Year plans. Various approaches and strategies have been adopted by the policy makers and planners to guarantee equity and social justice to the rural poor. In India, since the early national plans, successive governments have emphasised the role of finance in promoting equitable growth¹.

The proposed goal of microfinance sector is to improve the welfare of the poor as a result of better access to small loans. Lack of access to credit for the poor may have negative consequences for various household level outcomes including technology adoption, agricultural productivity, food security, nutrition, health and overall welfare. Access to credit, therefore, affects welfare outcomes by alleviating the capital constraints of poor households. Access to credit, in addition, increases the poor households' risk-bearing ability, improves their risk-coping strategies and enables consumption, over time. By doing so, microfinance is argued to improve the welfare of the poor (Navajas, et al., 2000; Diagne and Zeller, 2001).

Improved access to finance by the poor facilitates enhancement of the quality of their lives by augmenting their income-earning capacity, regulating their consumption, building their assets, minimising income inequalities, improving their social status and so on. Therefore, finance is one of the decisive inputs for economic activity, growth and development (Dasgupta, 2001).

With this view point, the KSWDC has launched the Micro credit scheme for the members of Sthree Shakthi self help groups. The rationale behind the scheme is that very meager amount is deposited through regular savings by the self-help group members, which in many cases is inadequate to meet the financial and credit needs of the SHG members. Hence the scheme aims to supplement the savings of the groups, provide access to credit so that opportunities are created for involving in entrepreneurial activities. The scheme also aspires to extend prospects for self- development among women and ultimately enable SHG women to attain financial self-sufficiency and economic empowerment.

¹ The focus on poverty and finance was articulated legendary in the report on the All-India Rural Credit Survey of 1951-52 (RBI, 1954)

i. Selection of beneficiaries

The Udyogini scheme is being implemented since 1997-98. The intended target group of beneficiaries are the members of women entrepreneurs, who are presumed to be below poverty line since the annual income level has been prescribed to Rs. 40,000 per annum. Like in all its schemes, the KSWDC gives preference to the physically challenged, destitute and widows in selecting beneficiaries in this scheme. The original guidelines have been revised a few times. Currently, the loan amount is Rs. 1,00,000 and the maximum subsidy is Rs. 50,000 for SC/STs only, while for physically challenged, destitute and widows it is Rs. 10,000 and for all other women it is Rs. 7,500. However, the criteria for selection of beneficiaries and loan documents remain quite the same.

There is a calendar of events issued by the KSWDC and to be followed across all districts, it has not been practically possible due to various reasons such as, adequate applications are not received, inadequate outreach about the scheme, unrealistic prescription of annual income, inaccessibility of local MLAs etc.

Although the scheme is being implemented by the KSWDC, the short listing of beneficiaries is done by the DWCD functionaries (CDPO/ Supervisors), the final selection of beneficiaries is by done by the banks and the committee chaired by the MLA. The staff of KSWDC has interacted with some of the beneficiaries that have received benefit from the scheme. On one hand, the beneficiaries are not aware of the existence of the KSWDC, on the other hand, the onus of repayment is on the bankers and Deputy Directors as per the guidelines. In majority of the cases, beneficiaries are under the impression that the loan is given by the DWCD and bank. Once the loan is disbursed, the bankers become accountable for the repayment. Hence, it may be understood that although this is the scheme of the KSWDC, their role is limited to the release of the subsidy only.

As per the guidelines preference has to be given to physically challenged, destitute and widows, however, in the current scheme of subsidy, just 7% of women under such category have benefitted from the scheme. It appears that only SC/ST women will obtain the maximum benefit of the scheme, thus defeating the purpose of the scheme. Thus, the emphasis should be laid on reaching out to the target group and providing maximum support to them.

Stringent screening and spot verification of the entrepreneur units is a must to ensure fair and judicious selection of beneficiaries. Similarly, action must be initiated for deviation of loan for other purposes.

Although the guidelines specify that the Udyogini loans are meant for starting new enterprises, in the larger interest of benefitting genuine entrepreneurs, the loans may be extended to expand or improve existing business. This is already being followed in many districts due to lack to adequate applications for new businesses.

ii. Loan documents

The loan documents prescribed for the loan seem a little cumbersome. In several cases, beneficiaries categorically mentioned that they are unable to understand the documents and have got it done through middlemen. The income certificates submitted by maximum beneficiaries are farce.

The guideline on maximum household income should be revised drastically taking into account the current minimum wages fixed by competent authority. This income level must be revised once in two years at least to make it relevant. Separate income could be fixed for urban and rural areas considering the fact that income levels are generally higher in urban areas.

iii. Loan disbursal

As per the guidelines, the entire sanctioned amount has to be disbursed to the beneficiary, and the subsidy received from KSWDC is meant to be backend subsidy, i.e. the subsidy amount may be considered towards last instalment of loan repayment after loan and its interest if repaid completely. The beneficiary repays only the loan amount and interest on it. However in 21% of the cases, this was not so. Subsidy amount has been deducted, middlemen/ bank charges have been deducted, while in some cases no loan has been released, while only subsidy amount has been released. About 16% respondents had given collateral security for the Udyogini loan, which is not required as per the guidelines. In Bangalore urban, it was observed that in one of the privately owned cooperative societies, the loan had been used to obtain political mileage and only sewing machines had been given to several beneficiaries. To avoid such issues, clear guidelines need to be issued to all concerned banks. It may be better to provide Udyogini loans only through nationalised banks where a separate ledger can be maintained for the purpose.

iv. Loan utilisation

Overall, 8% (85) beneficiaries interviewed had not received any loan amount. Among the others who had received the loan, nearly 96% of the respondents have utilised the loan for the sanctioned purpose, while the remaining had not utilised it for the sanctioned purpose. The average loan amount sanctioned is Rs. 54,303/-. Among those who had utilised the loan amount 86% are continuing the business, while 14% have discontinued. No action has been taken for deviation. The most prominent businesses are animal husbandry and tailoring. Despite the loan amount being relatively small, it has been useful to the extent of giving a fillip to ongoing businesses.

v. Loan repayment

Loan repayment is one of the most important aspects that denote the health and success of a loan scheme. Since the loan documents were not available in majority of the cases, the accurate repayment status could not be understood. However, interaction with the bankers revealed that 51% had repaid and closed the loan in time, while 32% had ongoing loans and 9% had delayed repayments or were defaulters. The bankers opined that most beneficiaries repay on time, while delays occur in some cases due to genuine financial difficulties, loss in business and wilful deviation.

vi. Capacity building

The guidelines mandate that all beneficiaries must have undergone EDP. While in most districts EDP has been conducted, in Kodagu and Belgaum there were no documents to corroborate the same. In these two districts, NGOs seem to have conducted the training. It maybe better in future to handover the training to bank-run institutions or to credible organisations selected at the state level through a transparent process. The EDPs seems to have been helped improve knowledge (85%), improve skill (74%), build self-confidence (40%) and enabled to prepare better to start/ handle small business (17%) among others. However the methodology used in training could be made more practical oriented with exposure visits, interaction with successful entrepreneurs to make it more realistic and relevant to the participants.

vii. Economic impact

The Udyogini scheme aims to empower women economically by providing financial assistance through a bank loan and subsidy. The actual extent of enhancement of income or economic impact solely through Udyogini scheme could not be assessed accurately since baseline figures were not available. However, overall it may be inferred that majority of the respondents expressed considerable improvement in access to credit (64%), habit of savings (58%), involvement in decision making in household and financial matters (42%) and individual income for personal use (50%). All of these are important indicators of economic empowerment. The enhancement in these parameters may be attributed to the progress and growth in entrepreneurship activity as a whole. In a study of women empowerment through Udyogini scheme in Karnataka, Prabhavathi and Basava Raja (2016) found that Udyogini scheme improved entrepreneurial skills of rural women and all income generation activities have made women financially sustainable

viii. Social impact

Improved economic status necessarily has a positive impact on the social status of most people. This is true in the case of Udyogini scheme also. Overall it may be inferred that majority of the respondents expressed considerable improvement in self-confidence (68%), mobility (46%), recognition in family/ community (44%) and interaction with outsiders and communication skills (48%). All of these are important indicators of social empowerment, which have accrued as a result of engaging in entrepreneurial activity.

Among other benefits, Devi Gayathri (2005) in a study of Udyogini scheme in Karnataka found that the women got loan without difficulty from the government and this programme exposed women to information about the scheme and option to improve their life.

Conclusion

In conclusion, it may be said that the Udyogini scheme has helped beneficiaries start new enterprises and also give a fillip to existing businesses, thus encouraging self-employment. The improvement in business has helped increase the income from the activity to some extent. The scheme has enabled beneficiaries to develop a linkage with the banks which may be used in future for financial assistance. The economic and social benefits of being entrepreneurs are discernable to the respondents.

The study indicates the scope to simplify loan documents, standardise the loan sanction process, undertake stringent selection of genuine women beneficiaries, modify the chairmanship of the selection committee, enhance the loan amount and subsidy, focus the subsidy on the need/ vulnerability rather than caste, strengthen the KSWDC human resource and infrastructure at district level and establish appropriate systems for monitoring and documentation to make the process simpler, faster, more transparent, effective and free of political interference.

However, the objective specified by the KSWDC for Udyogini scheme and its active role in this scheme seems to be inverse. Hence these need to be redefined appropriately in keeping with the overall mission of the KSWDC along with clarity in roles and responsibilities between the banks, KSWDC and DWCD.

12 RECOMMENDATIONS

The evaluation study commenced during the mid-March 2017 and was completed by May 2017. The study covered the period 2010-11 to 2014-15. However, the scheme guidelines have been revised in 2015-16 to enhance the subsidy amount for SC/STs to a maximum of Rs. 50,000 and the selection committee is now chaired by the MLA. Hence, the timing of the evaluation is not the most appropriate since the revised, currently in-use guidelines have not been covered. Nevertheless, the study team has made every effort to cover all aspects of the scheme, including the advantages and disadvantages of the modified guidelines and the following recommendations are made in light of achieving the objectives of the scheme and improving the overall effectiveness of the scheme.

Short term recommendations

1. The documents for loan could be simplified and assistance could be provided by the KSWDC to prepare the loan applications. The formats could be uploaded on the website of KSWDC, along with a sample filled-in application for easy reference.
2. The current process of selection through a Committee chaired by the MLA comes across as a cumbersome, highly time consuming process and entails political interferences in many cases, making the selection biased. It is recommended that a committee headed by the General Manager/ Deputy Director, KSWDC along with representatives from DWCD may be formed to carry out the selection at the taluk level. The final selection list could be duly approved by the Managing Director, KSWDC.
3. The initial process could be handled by the District Inspectors, prior to shortlisting. The final selection of beneficiaries needs to be done only after spot verification of the enterprise and verifying all the credentials provide by the prospective beneficiaries.
4. The calendar of events may be widely publicised by KWSDC in al leading regional and national newspapers for the benefit of public and it should be strictly adhered to. At the same time, it is also important to have realistic targets for the districts. Hence it may be better to consult the districts before finalising the targets.
5. Wide publicity of the scheme is essential especially on television and radio to ensure wider outreach. Pamphlets could be printed with simple details such as name of the schemes, purpose, eligibility criteria, documentation required, calendar of events for selection could be published and distributed through various channels which are

accessible by educated and illiterate women such as SHGs, KMF milk collection centres, schools, colleges, counselling centres, prominent shops in markets etc.

6. At Rs. 40,000 per annum, the household income level mentioned in the eligibility criteria seems obsolete. As per the notification of the Department of Labour, Government of Karnataka bearing No. KAE 30 LMW 2012 dated :14-05-2013², published in Gazette dated 14-05-2013, the minimum wages and variable dearness allowance for Karnataka for agricultural works from 1.4.2016-31-31.3.2017 is Rs. 303.98 per day. Assuming that two adults earn Rs. 303.98 per day for atleast 100 days in a year, the annual household income will be Rs. 60, 796 per annum. The Department of Labour revises the minimum wages once in three years. As per the Economic Survey of Karnataka 2015-16, the average per capita income in Karnataka is Rs. 1,16,976/-. Bengaluru urban was highest at Rs. 2,71,387 and Kalburgi was least at Rs.67,886.

Hence the eligibility criterion on annual household income needs to be revised appropriately taking this rate into consideration. In addition, the current market rates for various labour works may be realistically considered. Women entrepreneurs with annual household income not exceeding Rs. 2,50,000 in urban areas and Rs.1,50,000 in rural areas may be considered under the scheme.

7. During the study, it was found that a common loan amount was sanctioned to several beneficiaries irrespective of the type of business activity, or whether it is a new business or expansion. Considering the fact that the financial requirement for starting a new enterprise and expanding an existing one are different, the maximum loan amount could be different for both categories. For new enterprises a maximum of Rs. 1,50,000 could be given, however for expanding existing enterprises, the loan amount could be enhanced to Rs. 2,00,000 – 3,00,000. At the same time, it is also important to analyse the loan requirement during the spot verification.
8. Trainings need to be conducted at the taluk level to make it convenient for the beneficiaries to attend. The training budget per beneficiary that is provided to the training institute needs to be enhanced to Rs. 900-1000 per day along including one full-day field/ exposure visit, boarding, lodging, training institution fees, and high quality reference material. There should be uniform typology for training programs conducted by different institutes with emphasis on hands-on training.
9. Repeat loans may be considered for successful entrepreneurs after due diligence.

² Accessed at <http://labour.kar.nic.in/labour/2016-17%20Minimum%20wages%20rates.pdf>

10. Interested beneficiaries may be referred to specific skill training programmes conducted by other institutions/ departments.
11. KSWDC should create an MIS for documentation and maintenance of data about beneficiaries, training etc. at the KSWDC state level office.

Long term recommendations

1. In its current form, the financial support to Udyogini beneficiaries is mostly provided by the banks, with a small subsidy from KSWDC. The meagre subsidy provided will make little impact and is not helpful in meeting the objectives of the scheme formulated by KSWDC. The KSWDC has no stake either in selection of beneficiaries or in supporting the beneficiaries financially in a substantial manner. Hence, the objective of the KSWDC for this scheme and KSWDC's contribution in the scheme needs to be redefined.
2. Banks could have a separate window/ counter for handling Government loans and schemes of all departments. This will help streamline the systems and documentation.
3. An in-house team of experts with expertise in loan advancing, recovery, accounting and MIS could be appointed, who can take responsibility of administering the Udyogini scheme and all other loan schemes of the KSWDC. This apart, a point of contact for information and guidance on schemes needs to be established, where prospective beneficiaries of the various schemes could approach to get more clarity on schemes and documentation required.
4. The training programme needs to be standardised with active learning methodologies which can be customised for educated as well as illiterate beneficiaries. Training content needs to be separate for beneficiaries setting up new enterprises and beneficiaries expanding enterprises. The syllabus needs to be tailor made for both these categories. A common syllabus for the entire state will make the training standardised. The content needs to focus on practical sessions catering to the information and skills required for broad enterprise sectors such as animal husbandry, agro based, service, business/marketing, and handmade/ handicrafts sector. A professional and well-renowned, credible organisation/ Consultant/ NGO may be contracted to design the training programme and revamp the syllabus along with standardised modules and course content.
5. There is wide disparity in the present format of subsidy where 50% (maximum of Rs. 50,000) subsidy is given for SC/STs and a maximum of Rs. 10,000 for destitute,

physically challenged and widows and a maximum of Rs. 7500 for all other women. There are separate Corporations such as SC-ST Corporation, Ambedkar Corporation, Valmiki Corporation, Minority Corporation etc. that provide comprehensive support to SC/ST women and minorities, hence SC/ST women/ minority women in genuine need can avail their assistance. Since the endeavour of the KSWDC is to focus on extending assistance to widows, physically challenged and destitute, higher subsidy could be provided to them. The KSWDC needs to consider women entrepreneurs on a common platform. The subsidy could be made 25% of the loan amount sanctioned across all caste categories, while 30% could be considered for widows, physically challenged and destitute which are the preferred and vulnerable target groups. Alternatively, interest rate subsidy/ incentive may also be provided to beneficiaries with early/ prompt repayment.

6. Like most government schemes, the up-to-date information on progress of this scheme is limited by the lack of systematic monitoring and follow-up. The DIs could follow-up Udyogini beneficiaries during their monthly visits. The follow-up must be atleast for one year after loan sanction. A realistic target for visiting beneficiaries could be given. A database of beneficiaries needs to be maintained at the state level. Right from sanction to monitoring/ follow-up all information on the beneficiary needs to be made available on this database. Regular follow-up will also help limit the incidences of deviation in utilisation.
7. The study brought out the inadequacy in the human resource at the district and state level. Currently, the staff at the district level comprises of the District Inspectors, who are assisted by one contractual staff, i.e. Counsellor, of the State Resource Centre, while at the state level one case worker is handling several schemes. The KSWDC needs to seriously consider recruiting additional staff at the district level and the head office, along with required infrastructure and logistic support to deliver the schemes in an effective manner. At the district level, there is an immediate need for two other staff namely, a computer operator and accounts cum administration assistant, so that the DIs can focus on implementation and monitoring of the schemes. For larger districts such as Bangalore urban, Uttara Kananda, Belgaum, KSWDC needs to recruit additional District Inspectors on a priority basis. The staff are not provided any mode of transport which makes follow-up difficult, hence a vehicle/ vehicle allowance may be provided for effective follow-up and monitoring.

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APPENDICES

1. Terms of Reference
2. Scheme guidelines and circulars
3. List of Taluks covered
4. Study tools
 - a. Check list for Secondary Data from KSWDC
 - b. Interview Schedule for Beneficiary
 - c. Proforma for reporting Case Study
 - d. Focus Group Discussion for District Selection Committee Checklist
 - e. Focus Group Discussion for Taluk Selection Committee Checklist
 - f. Interview Schedule for Development Inspector
 - g. Interview Schedule for Banker
 - h. Interview Schedule for Training Coordinator
5. Year-wise Taluk and Category-wise achievement in selected districts 2010-11 to 2014-15 Karnataka State Women's Development Corporation
6. Calendar of events
7. EDP Training programme schedule
8. Suggestions of independent assessor and Technical Committee

Annexure 1: Terms of Reference

Terms of Reference for the Evaluation of Udyogini scheme, implemented in the period from 2010-11 to 2014-15 by the Karnataka State Women's Development Corporation, Bengaluru.

1. Study Title:

The title of the study is “*Evaluation of Udyogini scheme, implemented in the period from 2010-11 to 2014-15 by the Karnataka State Women's Development Corporation, Bengaluru*”.

2. Department implementing the scheme:

The scheme being evaluated is implemented by the Karnataka State Women Development Corporation, Bengaluru, falling under the Women and Child Development Department of Karnataka.

3. Background Information:

According to the 2011 Census, women comprise 49.31 % of the total population of the State of Karnataka. The percentage of women's population is more or less the same in all the southern States of India. However, the percentage of Scheduled Caste (SC) women to total population is more in Tamilnadu (10.03%) compared to Karnataka (8.53%) while that for India as a whole is 8.08%. The percentage of Scheduled Tribe (ST) women to total population is more in Andhra Pradesh (3.49%), as compared to other Southern States.

It is in the recent years that the issue of women's empowerment as a development objective has moved centre stage. With this objective in mind, the Department of Women and Child Development (DWCD), Government of Karnataka, formulated many schemes which aim at not only on empowering women, but also towards their well-being in various spheres. This is done through Karnataka Mahila Abhivrudhi Yojane (KMAY).

The Karnataka State Women's Development Corporation (KSWDC) was established in the year 1987 under Companies Registration Act 1956. This is a limited company having shares incorporated under the Companies Act, 1956.

The Objectives of the Corporation include:-

- To promote schemes for sustained income generating activities among women's groups and women from the weaker sections of the society. Priority shall be given to single women, and women belonging to households are also eligible for assistance.
- Identification of women entrepreneurs (individuals, co-operatives, associations, etc.)
- Preparation of a shelf of viable projects and providing technical consultancy services.
- Facilitating the availability of credit through banks and other financial institutions through the scheme of margin money assistance.
- Promotion of marketing of products/goods manufactured or produced through tie-up arrangements with State Level Marketing Organizations.
- Promoting and strengthening of Women's Co-operatives and other Organizations.
- Arranging and training of beneficiaries in the concerned trade, project formulation and financial management through existing institutions such as Women's Polytechnics and it is.
- The activities of the Corporation shall only cover those sections of women who qualify for assistance under the Integrated Rural Development Project.

4. About the Scheme:

Udyogini is a flagship scheme of the KSWDC. The scheme started from the year 1997-98 vide Government of Karnataka order no. WCD: 202 Ma.Ma.E:97, dated: 03.09.1997 and is being implemented till date. Under the scheme, loans (including a subsidy portion that is borne by the KSWDC) are given to women for assisting them in being financially self-reliant through self-employment, especially through the trade and service sector. As per Government of Karnataka order no. WCD: 32 Ma.A.Ni/2004, dated: 06.07.2004, the maximum loan amount has been increased from Rs. 50,000 to 1, 00,000. The loan component of assistance is given through commercial banks, district co-operative banks, Regional Rural Banks (RRBs) and other financial institutions. KSWDC provides a subsidy @ 30% of the loan amount, or Rs.10, 000, whichever is less, to all women except the general

category, excluding widows, destitute, disabled. For other categories the subsidy is @ 20% of the loan or Rs.7, 500, whichever is less. The age limit for the beneficiary is 18-45 years, and family income limit to avail this benefit is Rs.40, 000 per annum for all categories, including those belonging to SC/ST. The income limit is exempted only for women belonging to special category viz., widows, destitute and disabled. The list of activities supported under Udyogini is given in *attached to this* ToR.

5. Monitoring Arrangements:

(a) **State Level:** The Additional Chief Secretary/Principal Secretary/Secretary to Government Women and Child Development Department reviews the financial and physical progress of the scheme every month along with heads of line departments, PD & FD.

(b) **District Level:** The Chief Executive Officers of the district Zilla Panchayat review the progress under the scheme every month along with districts officers of Women and Child Development Department.

(c) **Taluk Level:** The nodal officers of the taluk along with Taluk Executive Officers review the progress with Assistant Directors and CDPOs of the Department.

6. Progress achieved

Details of physical and financial progress from 2010-11 to 2014-15 is as follows.

Sl. no	Year	Target fixed		Achievement	
		Physical (beneficiaries)	Financial (Rs lakhs)	Physical (beneficiaries)	Financial (Rs lakhs)
1	2010-11	10900	982.70	8866	703.74
2	2011-12	15518	1474.88	14488	1131.00
3	2012-13	9332	834.94	9752	941.18
4	2013-14	10500	935.13	10259	764.70
5	2014-15	11598	1030.13	11994	1030.05

The period of evaluation of the study is confined to the years from 2010-11 to 2014-15. The District wise details of beneficiaries assisted under the scheme is given in *Annexure 2* of the ToR.

7. Purpose of the Scheme:

- a. To prevent women entrepreneurs from borrowing money at higher rates of interest from money lenders.
- b. To empowers women by providing loans through Banks and other financially institutions by giving a subsidy from the Corporation to undertake business activities / micro enterprises.
- c. To assists women in gaining self-reliance through self employment, especially in the trade and service sector.
- d. To build capacity of its members to become a financially sound.
- e. To have the skill to deal with organizations helping for financial assistants.

8. Eligibility criteria to get loan/ points related to the process:

- a. Scheme benefit application forms are available in offices of the Deputy Director/CDPO, Women and Child Development Department. Alternatively, or it can be downloaded from the website of the corporation www.kswdc.com. Only women can apply for assistance.
- b. The women should be above the 18 years and up to 45 years of age.
- c. Women should be a permanent resident of Karnataka.
- d. The annual income of the family of the women should not to exceed Rs. 40,000. Women in the widow, destitute and disabled category are exempt of this income ceiling.
- e. Preference is to be given to women belonging to special category viz., widows, destitute and disabled women.
- f. The applicant women should have knowledge and experience of the activity under which the loan (and subsidy) is sought.
- g. The subsidy is to be released only when the bank has agreed to provide the loan.

9. Records to be submitted for getting loan:

The following documents are to be enclosed along with the loan application form to be submitted in duplicate to the jurisdictional CDPO under this scheme-

- a. Three passport size photographs of the applicant,
- b. Certificate regarding training/experience of the activity under which the loan is sought,
- c. Detailed Project Report(DPR) of the activity for which financial assistance is sought,
- d. Copies of Ration card/Voter ID Card,
- e. Annual income certificate of the family, and,
- f. Caste certificate (in case of SC/ST applicants).

10. Process of sanction:

Based on annual target fixed by the KSWDC, the Deputy Director/CDPO of the Department of Woman and Child Development calls applications from eligible candidates for Udyogini financial assistance. The applications received are scrutinized and spot verification is done by the CDPO and placed before the Selection Committee comprising of -

1. The Deputy Director, Women and Child Dev Dept - Chairperson
2. The Lead Bank Manager - Member
3. Managers of the concerned service branch of the area-Member
4. A representative of NABARD- Member
5. CDPO of the concerned taluk - Member Secretary

The Committee holds interviews of the beneficiaries to make the final selection. The selection is limited to 3:1 ratio, i.e. three applications are sent to the banks for sanction of loan for every application that will receive the subsidy from KSWDC. Having done this, applications are sent to the respective banks.

The banks make the final one in three selection of the applicant to be given the loan and subsidy. After selection of beneficiaries, EDP training is imparted through RUDSETI, Canara Bank and IDF etc. for a period of three days after the bank concerned sanction the loan. After sanction of loan, banks send a request letter to

the Corporation for release of subsidy. The subsidy amount, when released, is kept in suspense account in banks. It is the responsibility of the CDPO to review and sort out the problems, if any, regarding sanction of loans by banks and delays in repayment by the beneficiaries. Further, the CDPO is to report the success stories of women made self-reliant under the scheme to the Corporation. For the units established under the scheme, prominent plaques stating “**UNIT FINANCED BY KARNATAKA STATE WOMEN DEVELOPMENT CORPORATION**” is to be displayed.

11. Scope and Objectives of the study:

The scope of the study is all the districts of the State. The study will evaluate the extent of individual women who are empowered economically. It will also be tested whether the selection of beneficiaries is fair, transparent and based on certain procedures and basis or is arbitrary or nearly so. Also it is to be evaluated whether the scheme has made the women self-reliant or not. An Analysis of individual beneficiaries will be done to arrive at conclusion on the following points.

- a) Current status of individual beneficiaries and impact on economic status of individuals by taking benchmark year as 2009-10.
- b) Awareness created to face competitive situations and make them self employed.
- c) To identify the constraints in implementation and to suggest measures for the improvement of the existing scheme.
- d) To collate suggested measures for empowerment of individual for improvement of the scheme.

12. Security for Loan:

There is no need to get collateral security of any property as it is a social security scheme. But some banks do insist on collateral security of any property when the loan amount is between Rs 50000 to Rs.100000.

13. Repayment of Loan:

The entire amount of loan provided to the beneficiary is to be repaid by the each beneficiary at 11 to 18 percent rate of interest. It is to be repaid in 24 monthly

installments, including the 2 months repayment holiday in the beginning.

14. Evaluation Questions (Inclusive not exhaustive):

A. Regarding selection of beneficiaries;

- 1) Is there a uniform calendar of events followed throughout the State under this scheme with regards to calling of applications, processing them and sanctioning the loan and subsidy amounts? If not, what has been the calendar of events for each district under the scheme for the three years 2012-13 to 2014-15?
- 2) Should there be a uniform calendar of events for the State as a whole under this scheme?
- 3) What is the process by which applications are called for from applicants under this scheme? Is the process penetrative enough to reach all the villages and hamlets of the district concerned so that all eligible women come to know of it and apply? If not, what is the methodology suggested by the Consultant Evaluation Organization doing the study to bridge the gap?
- 4) Whether there is a basis or documented set of norms under which the District level Selection Committee makes the 3:1 selection of applicants? If indeed there is one in place, what are they? Are they fair, transparent and judicious? If not at all or partly so, what set of norms can be suggested under which the District level Selection Committee can make the 3:1 selection of applicants?
- 5) Whether there is a basis or documented set of norms under which the bank receiving the applications makes the final selection of applicants (beneficiaries)? If indeed there is one in place, what are they? Are they fair, transparent and judicious? If not at all or partly so, what set of norms can be suggested under which the bank can make the final selection of applicants (beneficiaries)?
- 6) Is the CIBIL score of applicants used in the process of selection of beneficiaries? If not, whether or not it will be advisable to use the CIBIL score of applicants for making the 3:1 or final selection? If yes, whether it should be used only by banks or by the District level Selection Committee, or both?

- 7) What has been the loan sanction (number) wise and loan sanction (amount) wise share of widows, destitute and disabled women in each of the financial years of the evaluation period? Does this indicate that there was indeed a preference for loans sanctioned to widows, destitute and disabled women as mandated? If not, how can the share be increased?

B. Regarding process preceding getting loans:

- 8) What has been the mean and median time taken by each district from the date on which the loan application is received to the date on which applications are sent to the District level Selection Committee, and from there to the date on which the meetings of the selection ends, and further from there to the date on which banks receive the 3:1 applications and actually sanction the loan? Can the process be improved for faster and better results? What could they be?
- 9) What are the Skill development training been imparted to beneficiaries? Have these trainings been helpful?
- 10) What is the percentage of number of beneficiaries in whose case the banks demanded collateral security? (District wise year wise figures may be provided). Is it proper or necessary that collateral security be insisted by banks in this social scheme partly subsidized?

C. After the loan:

- 11) Whether the beneficiaries have undertaken the business activity sanctioned by the bank after availing the benefit? If so, have they continued with the activity? If not, what are the causes for the deviations?
- 12) Whether Udyogini scheme has improved the economic and social conditions of beneficiaries? If yes, to what extent? Outstanding (both success and failures) and interesting cases may please be documented as case studies? (Consultant Evaluation Organization doing the study may create indicators for measuring this on perception of the members and then report on its basis comparing status prevailing during 2009-10). If the answer to this question is in the negative from the data collected, what have been the causes of failure in realization of the primary objective of the scheme?

- 13) In what percentage of all units established under this scheme (information will be needed district wise and year wise) have plaques stating “UNIT FINANCED BY KARNATAKA STATE WOMEN DEVELOPMENT CORPORATION” displayed? What were the main reasons for non-conformity with this requirement?
- 14) What is the performance of repayment of loans with regards to timely repayment of instalments and clearing the loan (irrespective of the time taken to do so) completely? What are the reasons for cases of non-payment? What measures can be suggested to improve the timeliness of instalments and clearance of loans (other than waiver)?
- 15) Please document 3-4 outstanding examples of success under the scheme which is worthy of emulation and being flagged as case studies. Similarly, are there some examples of failure that result in learning for future?
- 16) Should the scheme be continued? If yes, with what modifications/recommendations? If no, why so?

Additional points received from KEA vide mail dated 22.10.2016

ಉದ್ಯೋಗಿನಿ ಯೋಜನೆಯ ಮೌಲ್ಯಮಾಪನದಲ್ಲಿ ಅಳವಡಿಸಬೇಕಿರುವ ಅಂಶಗಳು:

- ❖ ಪ್ರಸ್ತುತ ನೀಡಲಾಗುತ್ತಿರುವ ಸಹಾಯಧನ ಹಾಗೂ ಸಾಲದ ಗರಿಷ್ಠ ಮೊತ್ತ ಸಾಕಾಗುತ್ತದೆಯೇ? ಹೆಚ್ಚಿಸುವ ಅವಶ್ಯಕತೆ ಇದೆಯೇ? 2016-17ನೇ ಸಾಲಿನಲ್ಲಿ ಉದ್ಯೋಗಿನಿ ಯೋಜನೆಯ ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ: ಮಮಇ/78/ಮಅನಿ/2016, ಬೆಂಗಳೂರು ದಿನಾಂಕ: 06/07/2016ರಲ್ಲಿ ಹೊರಡಿಸಿರುವ ಆದೇಶದಲ್ಲಿ ಪರಿಶಿಷ್ಟ ಜಾತಿ/ ಪರಿಶಿಷ್ಟ ಪಂಗಡದ ಫಲಾನುಭವಿಗಳಿಗೆ ರೂ.50,000/- ಅಥವಾ ಶೇ.50%ರಷ್ಟು, ಪ್ರಸ್ತುತವಾಗಿ ಇತರೆ ಮತ್ತು ಅಲ್ಪಸಂಖ್ಯಾತ ಫಲಾನುಭವಿಗಳಿಗೆ ರೂ.7500/- ಅಥವಾ ಶೇ.20%ರಷ್ಟು, ವಿಧವೆ, ಸಂಕಷ್ಟ ಮಹಿಳೆ, ಅಂಗವಿಕಲ ವರ್ಗದ ಮಹಿಳೆಯರಿಗೆ ರೂ.10,000/- ಅಥವಾ ಶೇ.30%ರಷ್ಟು ಸಹಾಯಧನ ಬಿಡುಗಡೆಯಲ್ಲಿ ಅಂತರವಿದೆ ಇದರ ಸಾಧಕ/ಭಾದಕದ ಕುರಿತು ಮೌಲ್ಯಮಾಪನ ಹಾಗೂ ಪ್ರತಿ ವರ್ಗದ ಸಹಾಯಧನ ಕುರಿತು ತಿಳಿಸಿ.
- ❖ ಮಂಜೂರಾದ ಸಾಲದ ಸಂಪೂರ್ಣ ಮೊತ್ತ ಬ್ಯಾಂಕ್‌ಗಳಿಂದ ಬಿಡುಗಡೆ ಯಾಗುತ್ತಿದೆಯೇ?
- ❖ ಫಲಾನುಭವಿಗಳ ಬ್ಯಾಂಕ್ ಖಾತೆಗೆ ಆಧಾರ್ ಲಿಂಕೇಜ್ ಆಗುತ್ತಿದೆಯೇ?
- ❖ ಉದ್ಯಮಶೀಲತಾ ಅಭಿವೃದ್ಧಿ ತರಬೇತಿ (ಇ.ಡಿ.ಪಿ) ತರಬೇತಿ ಉಪಯೋಗವಾಗುತ್ತಿದೆಯೇ? ಸಮಯ ಪಠ್ಯಕ್ರಮ (Syllabus) ನ ಬದಲಾವಣೆಯ ಅಗತ್ಯತೆ ಇದೆಯೇ?
- ❖ ಫಲಾನುಭವಿಗಳ ಅನುಸರಣೆ ಮಾಡಲಾಗುತ್ತಿದೆಯೇ?
- ❖ ವಿಧಾನಸಭಾ ಸದಸ್ಯರ ಅಧ್ಯಕ್ಷತೆಯಲ್ಲಿ 2016-17ನೇ ಸಾಲಿನಿಂದ ಆಯ್ಕೆ ಸಮಿತಿ ನಡೆಯುತ್ತಿದ್ದು, ಇದರಿಂದ ಯೋಜನೆ ಅನುಷ್ಠಾನದ ಮೇಲೆ ಉಂಟಾಗುವ ಪರಿಣಾಮ, ಸಾಧಕ/ಭಾದಕ ಕುರಿತು ಮೌಲ್ಯ ಮಾಪನ ಮಾಡಬೇಕಿರುತ್ತದೆ.
- ❖ ಯೋಜನೆಯನ್ನು ಹೆಚ್ಚಿನ ಪ್ರಮಾಣದಲ್ಲಿ ಪರಿಣಾಮಕಾರಿಯಾಗಿ ಅನುಷ್ಠಾನಗೊಳಿಸಲು ತಿಳಿಸಿ.

15. Qualification of Consultant Evaluation Organization:

Consultant Evaluation Organizations should have and provide details of evaluation team members having minimum technical qualifications/capability as below-

- i. A Social scientist with minimum 10 year's experience (*Principal Investigator*).
- ii. An MBA or a Banker/retired Banker dealing with retail banking (*Member 1*). (Bank meaning commercial/Cooperative/RRB only).
- iii. A Masters in Economics)/Statistics (*Member 2*).

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

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

16. Deliverables time Schedule:

The Managing Director, Karnataka State Women Development Corporation will provide year wise and district wise targets and achievement details. The Managing Director, Karnataka State Women Development Corporation will issue necessary instructions to the Deputy Directors/CDPOs for providing list of beneficiaries from 2010-11 to 2014-15 and facilitate for collection of the necessary primary data during the course of study. It is expected to complete the study in 6 months time excluding the time taken for approval. The evaluating agency is expected to adhere to the following timelines and deliverables.

- | | |
|----------------------------|---|
| 1. Work plan submission | : One month after signing the agreement. |
| 2. Field Data Collection | : Three months from date of work plan Approval. |
| 3. Draft report submission | : One month after Field Data Collection |
| 4. Final report submission | : One month after Draft report submission |
| 5. Total duration | : 6 Months |

17. Agency for Evaluation:

The evaluating agency should be finalized as per provision of the Karnataka Transparency in Public Procurement Act 1999 and Rules 2000, through the Quality Cum Cost basis (QCBS) selection method.

18. Evaluation and Sampling Methodology:**(A) Sampling Methodology:**

The objective of the scheme is women empowerment through self employment. Keeping in view the long gestation period of businesses financed (under this scheme there cannot be any exception) and the fact that repayment of loan is to be done in 24 months, the sampling intensity for the evaluation period that is 2010-11 to 2014-15 is 5% each year of the total population of beneficiaries for that year. Sampling method followed is two stage cluster sampling in which the four revenue divisions of the State form the first cluster. Within this cluster, the districts in which the highest and lowest number of beneficiaries under the scheme were covered in a year formed the second stage cluster. But in Mysuru division Dakshina Kannada district also to be selected along with Mysuru and Kodagu. Mangaluru data to be analysed separately and placed in the report. Comparison of Mangaluru could be done with rest of the districts but its figures should not be merged with that of other districts. The insistence on selecting the districts with maximum and least number of beneficiaries emanated from the premise that performance of the scheme and the industrial activeness of a district will be a function of the number of beneficiaries. Thus, irrespective of whether the correlation between numbers of beneficiaries covered under the scheme in any year and the performance of the scheme and the industrial activeness of a district being positive or negative, the selection of districts having the highest and lowest number of beneficiaries will represent the population by representing the extremities of the range. The sample of beneficiaries will be drawn only from the districts so selected, such that at least two taluks are selected in every year in such a way that each taluk of the district is represented in at least the sample of one year of the evaluation period. But the sampling intensity will be applied to the beneficiaries covered in the Revenue division in that year. This gives the sample size as 1069 beneficiaries for the entire evaluation period. There are 89 activities for which assistance is given to the beneficiaries. The activities are to be selected in consultation with the district officers in such a way that at least 5 beneficiaries are covered for the activity which is most prominently assisted and another 5 beneficiaries which are not so prominent in the district. In case of less than 10 beneficiaries available for a district in a particular year all should be covered.

CLUSTER OF POPULATION TO BE SAMPLED

Divisio	District	Total no of Beneficiaries in the selected				
		2010-	2011-	2012-13	2013-14	2014-
Bengalur	Bengaluru Urban	892	1406	1258	1290	1760
	Ramanagara	102	304	216	197	212
Mysuru	Kodagu	100	144	121	103	121
	Mysuru	292	404	403	477	509
	Dakshina Kannada	284	278	273	314	377
Belagavi	Belgavi	785	1049	1255	553	1410
	Uttarkannada	166	200	178	219	226
Kalaburg	Bellary	410	773	395	388	550
	Yadagir	150	248	164	195	225
cluster population total		3181	4806	4263	3736	5390

The beneficiaries from each year to be selected at random from the list made available by the district officers of Women and Child Development Department. Following the above procedure, the samples for each of the 5 years evaluation period is as follows.

The district wise sample (No of beneficiaries) to be studied in evaluation is 1069.

Division	District	Total no of Beneficiaries in the selected clusters				
		2010-11	2011-12	2012-13	2013-14	2014-15
Bengaluru	Bengaluru Urban	45	70	63	65	88
	Ramanagara	5	15	11	10	11
Mysuru	Kodagu	5	7	6	5	6
	Mysuru	15	20	20	24	25
	Dakshina Kannada	14	14	14	16	19
Belagavi	Belgavi	39	52	63	28	71
	Uttarkannada	8	10	9	11	11
Kalaburgi	Bellary	21	39	20	19	28
	Yadagir	8	12	8	10	11
Total sample beneficiaries to be covered		159	240	213	187	270

The district-wise/year-wise beneficiaries (population) from the year 2010- 11 to 2014-15 is *attached to this ToR*.

(B). Evaluation Methodology:

All the district officers/CDPOs of Women and Child Development

Department will provide the list of beneficiaries to the Consultant Evaluation Organization. All the beneficiaries in the sample (totally 1069) should be interviewed regarding Udyogini scheme, the activities under taken by them and its impact on them. Detailed reports to be taken from the beneficiaries which substantiate the outcome of the scheme. FGDs to be conducted with all the stakeholders (District Level Selection Committee members at the district level and CDPOs and bank officers at the taluk level) and their views compiled and reported.

19. Contact person for further details:

Dr. K. N. Vijaya Prakash, Managing Director, Karnataka State Women Development Corporation Ltd, 6th Floor, Jayanagar Shopping Complex, 4th Block, Bengaluru, phone no.26632973 email. md.kswdc@gmail.com and Smt. Pankaja General Manager -2 Mobile.no.8904114245/26632792 will be the contact persons for giving information and details for this study.

20. 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 Karnataka State Women's Development Corporation, 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 Karnataka State Women's Development Corporation, 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 FGDs.
 - (E) Compilation of case studies / best practices.
 - (F) Table showing details of major deviations, non-conformities, digressions of the program.

21. Cost and Schedule of Budget release

Output based budget release will be as follows-

- a. The First instalment of Consultation fee amounting to 30% of the total fee can be paid 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 instalment of Consultation fee amounting to 50% of the total fee can be payable to the Consultant after the approval of the Draft report.
- c. The Third and final instalment of Consultation fee amounting to 20% of the total fee can 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.

This is intended to be an internal evaluation study, which means that the cost of the study will be borne by the line department. They are expected to allot the work to a competent evaluating agency following the procedure of Karnataka Transparency in Public Procurement Act and Rules and in consultation with the Karnataka Evaluation Authority. This should be done as early as possible, but not later than 30 days from the approval of the ToR. The evaluating agency should present the inception report before the Technical Committee of the KEA within 30 days of the allotment of study to them/Contract Agreement signing date.

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

The Terms of Reference were approved by the Technical Committee of KEA in its 26th Meeting held on 13th April 2016.

Sd/-
Chief Evaluation Officer
Karnataka Evaluation Authority

List of activities supported under Udyogini :			
1	Book binding and note books	2	Old paper marts
3	Chalk crayon manufacture	4	Papad manufacture
5	Jam, Jelly & Pickles manufacture	6	Sari & Embroidery works
7	Woolen weaving	8	Printing & Dyeing of clothes
9	Bedsheet & towel manufacture	10	Silk weaving
11	Ribbon making	12	Bakeries
13	Dry fish trade	14	Dairy & Poultry related trade
15	Footwear manufacture	16	Silk worm rearing
17	Wet grinding	18	Vegetable & Fruit vending
19	Shops & Establishments	20	Canteen & catering
21	Dry cleaning	22	Cut piece cloth trade
23	Newspaper, weekly & monthly magazine vending	24	Crèche
25	Tailoring	26	Readymade garments trade
27	Mat weaving	28	Leaf cups manufacture
29	<i>Shikakai</i> powder manufacture	30	Flour mills
31	Woolen garments manufacture	32	Tutorials
33	Cane & Bamboo articles manufacture	34	Job typing & photocopying service
35	STD booths	36	Handicrafts manufacture
37	Bottle cap manufacture	38	Plastic articles trade
39	Ink manufacture	40	Phenyl & Naphthalene ball manufacture
41	Soap oil, Soap powder & Detergent cake manufacture	42	Fax paper manufacture
43	Cotton thread manufacture	44	Nylon button manufacture
45	Vermicelli manufacture	46	Corrugated box manufacture
47	Match box manufacture	48	Jute carpet manufacture
49	Pottery	50	Agarbathi manufacture
51	Quilt & Bed manufacture	52	Travel agency
53	Security service	54	Audio & Video cassette parlor
55	Radio & TV servicing stations	56	Library
57	Real estate agency	58	Photo Studio

59	Diagnostic lab	60	Stationery Shop
61	Beauty parlor	62	Bangles
63	Gift Articles	64	Fish Stalls
65	Flower Shops	66	Chappal Manufacture
67	Mutton Stalls	68	Coffee & Tea Powder
69	Pan & Cigarette Shop	70	Tea Stall
71	Edible Oil Shop	72	Fair-price Shop
73	Fuel Wood	74	Silk Thread Manufacturing
75	Typing Institute	76	Milk Booth
77	Pan Leaf or Chewing Leaf Shop	78	Cleaning Powder
79	Condiments	80	Energy Food
81	Ragi Powder Shop	82	Tender Coconut
83	Eat-outs	84	House hold articles retail
85	Banana Tender Leaf	86	Ice Cream Parlor
87	Sweets shop	88	Clinic
89	Gym Centre		

The details of district wise list of Udyogini beneficiaries is as follows

Sl. no.	Division	District	Year wise no. of Beneficiaries				
			2010-11	2011-12	2012-13	2013-14	2014-15
1	Bengaluru	Bengaluru Urban	892	1406	125	1290	176
2		Bengaluru (R)	157	378	247	302	325
3		Ramanagara	102	304	216	197	212
4		Chitradurga	212	451	251	220	337
5		Davanagere	290	557	350	388	435
6		Kolar	240	706	279	305	300
7		Chikkaballapur	202	345	215	252	252
8		Shivamogga	214	420	285	275	303
9		Tumkuru	500	776	327	422	520
Sub Total			2809	5343	342	3651	444
10	Mysuru	Chikkamagaluru	178	327	192	198	202
11		Dakshinkannada	284	278	273	314	377
12		Udupi	184	223	183	206	161
13		Hassan	237	441	230	379	247
14		Kodagu	100	144	121	103	121
15		Mandya	236	472	307	306	298
16		Mysuru	292	404	403	477	509
17		Chamarajanagar	195	216	147	155	165
Sub Total			1706	2505	185	2138	208
18	Belagavi	Belagavi	785	1049	125	553	141
19		Vijayapura	344	420	337	364	355
20		Bagalkot	395	503	296	344	400
21		Dharwad	307	368	286	298	308
22		Gadag	211	229	253	177	213
23		Haveri	206	331	178	212	371
24		Uttar Kannada	166	200	178	219	226
Sub Total			2414	3100	278	2167	328
25	Kalburgi	Bellary	410	773	395	388	550
26		Bidar	265	447	243	284	312
27		Kalburgi	419	601	296	387	434
28		Yadgir	150	248	164	195	225
29		Raichur	380	704	332	420	426
30		Koppal	313	767	255	629	240
Sub Total			1937	3540	168	2303	218
Grand Total			8866	14488	975	1025	1199

Annexure 2: Scheme Guidelines and Circulars

ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ನಡವಳಿಗಳು

ವಿಷಯ:-ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮಹಿಳಾ ಅಭಿವೃದ್ಧಿ ನಿಗಮದಿಂದ ಅನುಷ್ಠಾನಗೊಳಿಸುತ್ತಿರುವ ಉದ್ಯೋಗಿನಿ ಯೋಜನೆಯಡಿ ಗರಿಷ್ಠ ಯೋಜನಾ ವೆಚ್ಚವನ್ನು ೨೦೦೪-೦೫ನೇ ಸಾಲಿನಿಂದ ರೂ.೫೦,೦೦೦/-ಗಳಿಂದ ರೂ.೧,೦೦,೦೦೦/-ಕ್ಕೆ ಹೆಚ್ಚಿಸುವ ಬಗ್ಗೆ.

ಓದಲಾಗಿದೆ:-ಪ್ರಧಾನ ವ್ಯವಸ್ಥಾಪಕರು, ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮಹಿಳಾ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ಇವರ ಪತ್ರ ಸಂಖ್ಯೆ:ಮಅನಿ/ಉ.ಯೋ./೧೪/೨೦೦೩-೦೪/೫೧೦೬.ದಿ.೦೩-೦೩-೨೦೦೪.

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ಪ್ರತಿಪಾನ:-

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮಹಿಳಾ ಅಭಿವೃದ್ಧಿ ನಿಗಮವು ೧೯೯೭-೯೮ನೇ ಸಾಲಿನಿಂದ ರಾಜ್ಯ ಸರ್ಕಾರದ ಯೋಜನೆಯಾದ 'ಉದ್ಯೋಗಿನಿ' ಯೋಜನೆಯನ್ನು ಅನುಷ್ಠಾನಗೊಳಿಸುತ್ತಿದೆ. ಆರ್ಥಿಕವಾಗಿ ಹಿಂದುಳಿದ ಮಹಿಳೆ ಯರನ್ನು ಸಾಮಾಜಿಕವಾಗಿ ಹಾಗೂ ಆರ್ಥಿಕವಾಗಿ ಸಬಲೀಕರಣಗೊಳಿಸಲು ನೆರವಾಗುವುದು ಈ ಯೋಜನೆಯ ಉದ್ದೇಶವಾಗಿರುತ್ತದೆ.

೧೮ ರಿಂದ ೪೫ ವರ್ಷಗಳ ವಯೋಮಿತಿಯ ಹಾಗೂ ಕುಟುಂಬದ ವಾರ್ಷಿಕ ಆದಾಯ ರೂ. ೪೦,೦೦೦/-ಕ್ಕೆ ಮೀರದ ಆರ್ಥಿಕವಾಗಿ ಹಿಂದುಳಿದ ಮಹಿಳೆಯರು ಈ ಯೋಜನೆಯಡಿಯಲ್ಲಿ ಸಹಾಯ ಪಡೆದು ಸ್ವ-ಉದ್ಯೋಗಿಗಳಾಗಲು ಅವಕಾಶವಿರುತ್ತದೆ. ವಿಶೇಷ ವರ್ಗದ ಮಹಿಳೆಯರಾದ ಸಂಕಟ ಪರಿಸ್ಥಿತಿ ಯಲ್ಲಿರುವ ಮಹಿಳೆಯರು ವಿಧವೆಯಿರುವ ಮತ್ತು ಅಂಗವಿಕಲ ಮಹಿಳೆಯರಿಗೆ ವಾರ್ಷಿಕ ಆದಾಯ ಮಿತಿ ಇರುವುದಿಲ್ಲ. ಈ ಯೋಜನೆಯಡಿಯಲ್ಲಿ ಮಹಿಳೆಯರು ವ್ಯಾಪಾರ/ಆದಾಯ ಉತ್ಪನ್ನಕರ ಚಟುವಟಿಕೆಗಳಲ್ಲಿ ತೊಡಗಲು ಗರಿಷ್ಠ ಘಟಕದ ವೆಚ್ಚ ರೂ.೫೦,೦೦೦/-ನಿಗದಿಪಡಿಸಲಾಗಿದೆ. ಸಾಲವನ್ನು ಬ್ಯಾಂಕುಗಳ ಮೂಲಕ ಒದಗಿಸಿಕೊಟ್ಟು ಸಹಾಯಧನವನ್ನು ಈ ನಿಗಮದಿಂದ ನೀಡಲಾಗುತ್ತಿದ್ದು, ಅದರಂತೆ ಮತ್ತು ವಿಶೇಷ ವರ್ಗದ ಮಹಿಳೆಯರಿಗೆ ಗರಿಷ್ಠ ಸಹಾಯಧನ ರೂ.೭,೫೦೦/- ಆಥವಾ ಬ್ಯಾಂಕಿನಿಂದ ಮಂಜೂರಾದ ಸಾಲದ ಶೇಕಡೆ ೩೦ರಷ್ಟು ಹಾಗೂ ಸಾಮಾನ್ಯ ವರ್ಗದ ಮಹಿಳೆಯರಿಗೆ ಗರಿಷ್ಠ ರೂ.೫,೦೦೦/- ಆಥವಾ ಬ್ಯಾಂಕಿನಿಂದ ಮಂಜೂರಾದ ಸಾಲದ ಶೇಕಡೆ ೨೦ರಷ್ಟು ಸಹಾಯಧನವನ್ನು ನಿಗಮವು ನೀಡುತ್ತಿದೆ.

ಪ್ರಧಾನ ವ್ಯವಸ್ಥಾಪಕರು, ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮಹಿಳಾ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ಇವರು ಮೇಲೆ ಓದಲಾದ ಪತ್ರದೊಂದಿಗೆ ಸರ್ಕಾರಕ್ಕೆ ಸಲ್ಲಿಸಿರುವ ಪ್ರಸ್ತಾವನೆಯಲ್ಲಿ ಹಣದುಬ್ಬರದಿಂದಾಗಿ ಕಚ್ಚಾವಸ್ತುಗಳು ಮತ್ತು ಸೇವೆಗಳು ಇತ್ತೀಚಿನ ದಿನಗಳಲ್ಲಿ ಬಹಳಷ್ಟು ತುಟ್ಟಿಯಾಗಿದ್ದು, ಹಾಗೂ ಉದ್ಯೋಗಿನಿ ಯೋಜನೆಯಡಿ ಯೋಜನಾ ಘಟಕದ ಗರಿಷ್ಠ ವೆಚ್ಚ ರೂ.೫೦,೦೦೦/-ಗಳನ್ನು ೧೯೯೭-೯೮ನೇ ಸಾಲಿನಲ್ಲಿ ನಿಗದಿಪಡಿಸಿದ್ದು, ಸದರಿ ವೆಚ್ಚವನ್ನು ಪರಿಷ್ಕರಿಸುವ ಅಗತ್ಯವಿದೆಯೆಂದು ತಿಳಿಸಿ ೨೦೦೪-೦೫ನೇ ಸಾಲಿನಿಂದ ಉದ್ಯೋಗಿನಿ ಯೋಜನೆಯಡಿ ಗರಿಷ್ಠ ಯೋಜನಾ ವೆಚ್ಚವನ್ನು ರೂ.೫೦,೦೦೦/-ಗಳಿಂದ ರೂ. ೧,೦೦,೦೦೦/-ಕ್ಕೆ ಹೆಚ್ಚಿಸುವಂತೆ ಹಾಗೂ ಆದ್ಯತೆಗನುಗುಣವಾಗಿ ಸಾಮಾನ್ಯ ವರ್ಗದ ಮಹಿಳೆಯರಿಗೆ ಸಹಾಯಧನವನ್ನು ರೂ.೫,೦೦೦/- ದಿಂದ ರೂ.೭,೫೦೦/-ಗಳಿಗೆ ಅಥವಾ ಬ್ಯಾಂಕಿನಿಂದ ಮಂಜೂರಾದ ಸಾಲದ ಶೇಕಡಾ ೨೦ ಇವೆರಡರಲ್ಲಿ ಯಾವುದು ಕಡಿಮೆಯೋ ಮತ್ತು ವಿಶೇಷ ವರ್ಗದ ಮಹಿಳೆಯರಿಗೆ ಸಹಾಯಧನವನ್ನು ರೂ. ೭,೫೦೦/-ದಿಂದ ರೂ.೧೦,೦೦೦/-ಗಳಿಗೆ ಆಥವಾ ಬ್ಯಾಂಕಿನಿಂದ ಮಂಜೂರಾದ ಸಾಲದ ಶೇಕಡಾ ೩೦ರಷ್ಟು ಇವೆರಡರಲ್ಲಿ

ಸರ್ಕಾರ ಅದೇಶ ಸಂಖ್ಯೆ ಮಮಅ 32 ಮಅನಿ 2004 ಬೆಂಗಳೂರು, ದಿನಾಂಕ : 06-07-2004

ಅನುಬಂಧ - I

2004-05 ನೇ ಸಾಲಿಗೆ ಉದ್ಯೋಗಿನಿ ಯೋಜನೆಯನ್ನು ಅನುಷ್ಠಾನಗೊಳಿಸಲು ಮಾರ್ಗಸೂಚಿಗಳು:

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮಹಿಳಾ ಅಭಿವೃದ್ಧಿ ನಿಗಮವು ಉದ್ಯೋಗಿನಿ ಯೋಜನೆಯನ್ನು ಅರ್ಥಿಕವಾಗಿ ಹಿಂದುಳಿದ ಮಹಿಳೆಯರು ಸ್ವಯಂ ಉದ್ಯೋಗಿಗಳಾಗಲು 1997-98ನೇ ಸಾಲಿನಿಂದ ಜಾರಿಗೊಳಿಸುತ್ತಿದೆ. ಸರ್ಕಾರದ ಅದೇಶ ಸಂಖ್ಯೆ: ಮಮಅ: 32 ಮಅನಿ : 2004 ದಿನಾಂಕ: 06-07-2004ರಂತೆ ಉದ್ಯೋಗಿನಿ ಯೋಜನೆಯ ರೂಪರೇಷೆ ಹಾಗೂ ಅನುಷ್ಠಾನಮಾಡುವ ವಿಧಾನ ಮುಂತಾದವುಗಳನ್ನು ಈ ಕೆಳಕಾಣಿಸಿದಂತೆ ಮಾರ್ಪಾಡುಮಾಡಿ 2004-05ನೇ ಸಾಲಿನಿಂದ ಜಾರಿಗೊಳಿಸಲಾಗುತ್ತದೆ.

1. ಗರಿಷ್ಠ ಯೋಜನಾ ವೆಚ್ಚವನ್ನು ರೂ. 50,000/- ಒಂದ ರೂ 1,00,000/-ಕ್ಕೆ ಹೆಚ್ಚಿಸಲಾಗಿದೆ.
2. ಸಾಮಾನ್ಯ ವರ್ಗದ ಮಹಿಳೆಗೆ ಈ ಯೋಜನೆಯಡಿಯ ಸಹಾಯಧನವನ್ನು ಯೋಜನಾ ವೆಚ್ಚದ ಶೇ.20 ರಷ್ಟು ಅಥವಾ ಗರಿಷ್ಠ ರೂ. 7,500/- ಗಳಿಗೆ ಮೀರದಂತೆ (ಇವುಗಳಲ್ಲಿ ಯಾವುದು ಕಡಿಮೆಯೋ) ಮತ್ತು ವಿಶೇಷ ವರ್ಗದ ಮಹಿಳೆಗೆ (ಪ.ಜಾ : ಪ.ಪಂ : ವಿಧವೆ : ಅಂಗವಿಕಲರು : ಸಂಕಷ್ಟಕ್ಕೊಳಗಾದ ಮಹಿಳೆಯರು) ಯೋಜನಾ ವೆಚ್ಚದ ಶೇ 30 ರಷ್ಟು ಅಥವಾ ಗರಿಷ್ಠ ರೂ.10,000/-ಗಳಿಗೆ ಮೀರದಂತೆ (ಇವುಗಳಲ್ಲಿ ಯಾವುದು ಕಡಿಮೆಯೋ) ನಿಗಮದಿಂದ ನೀಡಲಾಗುವುದು ಹಾಗೂ ಯೋಜನಾ ವೆಚ್ಚದ ಉಳಿಕೆ ಪೂರೈಕೆಯನ್ನು ಬ್ಯಾಂಕಿನ ಮೂಲಕ ಸಾಲದ ರೂಪದಲ್ಲಿ ನೀಡಲಾಗುವುದು. ಬ್ಯಾಂಕುಗಳ ಮಂಜೂರು ಮಾಡಿ ಬಿಡುಗಡೆ ಮಾಡುವ ಸಾಲದ ಪೂರೈಕೆ ಅನುಗುಣವಾಗಿ ಮೇಲೆ ತಿಳಿಸಿದಂತೆ ಸಹಾಯಧನವನ್ನು ಬಿಡುಗಡೆ ಮಾಡತಕ್ಕದ್ದು.
3. ಅರ್ಜಿದಾರರು 18 ರಿಂದ 45 ವರ್ಷಗಳ ವಯೋಮಿತಿಯವರಾಗಿರತಕ್ಕದ್ದು.
4. ಆದಾಯ ಮಿತಿ : ಅರ್ಜಿದಾರರ ಕೌಟುಂಬಿಕ ವಾರ್ಷಿಕ ಆದಾಯ (ಎಲ್ಲಾ ವರ್ಗದ ಮಹಿಳೆಯರಿಗೆ ಅನ್ವಯ) ರೂ. 40000/- ಗಳಿಗೆ ಮೀರಬಾರದು ಹಾಗೂ ಇದಕ್ಕೆ ಸಂಬಂಧಪಟ್ಟಂತೆ ಆದಾಯ ಪ್ರಮಾಣ ಪತ್ರವನ್ನು ಸಂಬಂಧಪಟ್ಟ ತಹಶೀಲ್ದಾರರಿಂದ ಪಡೆದು ಸಲ್ಲಿಸುವುದು. ಸಂಕಷ್ಟ ಪರಿಸ್ಥಿತಿಯಲ್ಲಿರುವ ಮಹಿಳೆಯರಿಗೆ, ಅಂಗವಿಕಲರಿಗೆ ಹಾಗೂ ವಿಧವೆಯರಿಗೆ ಯಾವುದೇ ಆದಾಯ ಮಿತಿ ಇರುವುದಿಲ್ಲ.
5. ಸರ್ಕಾರದ ಅದೇಶ ಸಂಖ್ಯೆ : ಮಮ ಇ145 : ಮಮಅ99 ದಿನಾಂಕ: 20.3.2000 ರಂತೆ, ರಾಷ್ಟ್ರೀಕೃತ ಬ್ಯಾಂಕುಗಳ ಜೊತೆಗೆ ಜಿಲ್ಲಾ ಕ್ರೆಡಿಟ್ ಕೋ ಆಪರೇಟೀವ್ ಬ್ಯಾಂಕ್ ಮತ್ತು ಮಹಿಳಾ ಕೋ ಆಪರೇಟೀವ್ ಬ್ಯಾಂಕು ಗಳ ಮೂಲಕವೂ ಸಾಲವನ್ನು ಒದಗಿಸಲಾಗುವುದು.

6. ಮಹಿಳೆಯರು ಈ ಯೋಜನೆಯಡಿಯಲ್ಲಿ ಸ್ವಂತ ಉದ್ಯೋಗ ಮಾಡಲು ಕೈಗೆತ್ತಿಕೊಳ್ಳಬಹುದಾದ ಬೆಟುವಟಿಕೆಗಳ ಪಟ್ಟಿಯನ್ನು ಅನುಬಂಧ -I (3) ರಲ್ಲಿ ಲಗತ್ತಿಸಿದೆ. ಈ ಬೆಟುವಟಿಕೆಗಳಲ್ಲದೆ ಇತರ ಲಾಭದಾಯಕವಾದ ಬೆಟುವಟಿಕೆಗಳನ್ನೂ ಸಹ ಕೈಗೆತ್ತಿಕೊಳ್ಳಬಹುದಾಗಿದೆ.
7. ಅರ್ಹತೆ: ಈ ಯೋಜನೆಯಡಿಯಲ್ಲಿ ಸುಾತನವಾಗಿ ಸ್ಥಾಪಿಸುವಂತಹ ಫಲಕಗಳಿಗೆ ಮಾತ್ರ ಅರ್ಥಿಕ ಸಹಾಯ ಒದಗಿಸಲಾಗುವುದು. ಈಗಾಗಲೇ ಅಸ್ತಿತ್ವದಲ್ಲಿರುವ ಅಥವಾ ವಿಸ್ತರಿಸುವಂತಹ ಬೆಟುವಟಿಕೆಗಳನ್ನು ಪರಿಗಣಿಸಲು ಅವಕಾಶ ವಿರುವುದಿಲ್ಲ. ಅಸ್ತಿತ್ವದಲ್ಲಿರುವ ಅಥವಾ ವಿಸ್ತರಿಸುವಂತಹ ಬೆಟುವಟಿಕೆಗಳಿಗೆ ಸಹಾಯ ಧನ ಬಿಡುಗಡೆ ಮಾಡಿದಲ್ಲಿ ಅಂತಹ ಸಹಾಯಧನವನ್ನು ಸಹಾಯಕ ನಿರ್ದೇಶಕರು / ಉಪ ನಿರ್ದೇಶಕರು / ಫಲಾನುಭವಿಯು ನಿಗಮಕ್ಕೆ ಬಡ್ಡಿ ಸಮೇತ ಮರುಪಾವತಿ ಮಾಡಬೇಕಾಗುತ್ತದೆ.
8. ಉದ್ಯೋಗಿನಿ ಯೋಜನೆಯ ರೂಪರೇಷೆಗಳ ಬಗ್ಗೆ ಉಪ ನಿರ್ದೇಶಕರು / ಸಹಾಯಕ ನಿರ್ದೇಶಕರು/ ಶಿವ ಅಭಿವೃದ್ಧಿ ಯೋಜನಾಧಿಕಾರಿಗಳು ತಮ್ಮ ಕಛೇರಿಯ ನೋಟಸ್ ಬೋರ್ಡಿನಲ್ಲಿ ಪ್ರಕಟಿಸತಕ್ಕದ್ದು.
9. ಉದ್ಯೋಗಿನಿ ಯೋಜನೆಯನ್ನು ರಾಜ್ಯದಾದ್ಯಂತ ಅನುಷ್ಠಾನಗೊಳಿಸಲು ಕ್ರಿಯಾ ಯೋಜನೆ ತಯಾರಿಸಿದ್ದು ಜಿಲ್ಲಾವಾರು ಗುರಿಯನ್ನು ಅನುಬಂಧ -I (7) ರಲ್ಲಿ ನೀಡಲಾಗಿದೆ.

ಈ ಯೋಜನೆಯನ್ನು ಕಾರ್ಯರೂಪಕ್ಕೆ ತರುವ ವಿಧಾನ:

ಪ್ರತಿ ತಾಲ್ಲೂಕಿನ ಶಿವ ಅಭಿವೃದ್ಧಿ ಯೋಜನಾಧಿಕಾರಿಗಳು, ಮಹಿಳಾ ಮತ್ತು ಮಕ್ಕಳ ಅಭಿವೃದ್ಧಿ ಇಲಾಖೆ, ಇವರು ಯೋಜನೆಯ ಅನುಷ್ಠಾನಾಧಿಕಾರಿಗಳಾಗಿರುತ್ತಾರೆ. ಶಿವ ಅಭಿವೃದ್ಧಿ ಯೋಜನಾಧಿಕಾರಿಗಳು ಜಿಲ್ಲಾ ವಾರ್ತಾ ಮತ್ತು ಪ್ರಚಾರ ಇಲಾಖೆಯ, ಮುಖಾಂತರ ಸ್ಥಳೀಯ ದಿನ ಪತ್ರಿಕೆಗಳಲ್ಲಿ, ಆಕಾಶವಾಹಿನಿ ಮತ್ತು ಉದ್ಯೋಗ ವಿನಿಮಯ ಕೇಂದ್ರ ಹಾಗೂ ತಾಲ್ಲೂಕಿನ ಮುಖ್ಯ ಕಛೇರಿಗಳಲ್ಲಿ ಸುಾಚನಾ ಫಲಕಗಳ ಮೂಲಕ ಪ್ರಚಾರ ನೀಡಿ ಅರ್ಜಿಗಳನ್ನು ಆಹ್ವಾನಿಸುವುದು. ಅರ್ಜಿಗಳನ್ನು ಪರಿಶೀಲಿಸುವಾಗ ಗಮನಿಸಬೇಕಾದ ಅಂಶಗಳನ್ನು ಅನುಬಂಧ -I(1) ರಲ್ಲಿ ನೀಡಲಾಗಿದೆ. ಶಿವ ಅಭಿವೃದ್ಧಿ ಯೋಜನಾಧಿಕಾರಿಗಳ ಕಛೇರಿಯಿಂದ ನೇರವಾಗಿ ಅರ್ಜಿಗಳ ಆರ್ಹತೆಗಳನ್ನು ಪರಿಶೀಲಿಸಿ ವಿತರಿಸತಕ್ಕದ್ದು. ನಿಗದಿತ ದಿನಾಂಕದೊಳಗೆ ಸ್ವೀಕರಿಸಲ್ಪಟ್ಟ ಅರ್ಜಿಗಳನ್ನು ಶಿವ ಅಭಿವೃದ್ಧಿ ಯೋಜನಾಧಿಕಾರಿರವರು ಪರಿಶೀಲಿಸಿ, ಸ್ಥಳ ತಪಾಸಣೆಮಾಡಿ, ಸಂದರ್ಶನದ ಮೂಲಕ ಆಯ್ಕೆ ಮಾಡುವುದು. ಅರ್ಜಿದಾರರಿಂದ ಸಂದರ್ಶನದ ವೇಳೆಯಲ್ಲಿ ಪಡೆಯ ಬೇಕಾದ ಮಾಹಿತಿಯನ್ನು ಅನುಬಂಧ -I(2) ರಲ್ಲಿ ನೀಡಲಾಗಿದೆ. ಸಂದರ್ಶನಾ ಸಮಿಯು ಈ ಕೆಳಗಿನ ಸದಸ್ಯರನ್ನು ಒಳಗೊಂಡಿರುತ್ತದೆ.

1. ಉಪ ನಿರ್ದೇಶಕರು/ ಸಹಾಯಕ ನಿರ್ದೇಶಕರು, ಮಹಿಳಾ ಮತ್ತು ಮಕ್ಕಳ ಅಭಿವೃದ್ಧಿ ಇಲಾಖೆ ಆಧ್ಯಕ್ಷರು
2. ಲೀಡ್ ಬ್ಯಾಂಕ್ ಮ್ಯಾನೇಜರ್ : ಸದಸ್ಯರು.
3. ಸಂಬಂಧಪಟ್ಟ ಸೇವಾ ಕ್ಷೇತ್ರದ ಬ್ಯಾಂಕಿನ ಮ್ಯಾನೇಜರ್ : ಸದಸ್ಯರು (ಬೆಂಗಳೂರು ನಗರ ಜಿಲ್ಲೆ ಹೊರತು ಪಡಿಸಿ) ಬೆಂಗಳೂರು ನಗರ ಜಿಲ್ಲೆಯಲ್ಲಿ ಸಂಚಾಲಕರು BLBC ಯವರು ಸದಸ್ಯರಾಗಿರುತ್ತಾರೆ.
4. ನಬಾರ್ಡ್ ಪ್ರತಿನಿಧಿಗಳು : ಸದಸ್ಯರು
5. ಶಿಶು ಅಭಿವೃದ್ಧಿ ಯೋಜನಾಧಿಕಾರಿಗಳು : ಸದಸ್ಯ ಕಾರ್ಯದರ್ಶಿ

ಆಯ್ಕೆ ಸಮಿತಿಯ ಶಿಫಾರಸ್ಸು ಮಾಡಿದ ಫಲಾನುಭವಿಗಳ ಅರ್ಜಿಗಳನ್ನು ಸಾಲ ಮಂಜೂರು ಮಾಡಲು ಅಯಾಸೇವಾ ಕ್ಷೇತ್ರದ ಬ್ಯಾಂಕುಗಳಿಗೆ ಕಳುಹಿಸತಕ್ಕದ್ದು. ಬ್ಯಾಂಕುಗಳು ಸಾಲ ಮಂಜೂರು ಮಾಡಿದ ನಂತರ ಸಹಾಯಕ ನಿರ್ದೇಶಕರು/ ಉಪ ನಿರ್ದೇಶಕರವರು ಸಹಾಯ ಧನವನ್ನು ಸಂಬಂಧಿಸಿದ ಬ್ಯಾಂಕುಗಳಿಗೆ ನೇರವಾಗಿ ಬಿಡುಗಡೆ ಮಾಡತಕ್ಕದ್ದು.

ಉದ್ಯೋಗಿ ನಿ ಯೋಜನೆಯನ್ನು ಅನುಷ್ಠಾನಗೊಳಿಸಲು ಕಾಲಾಪಧಿ ನಿಗದಿಪಡಿಸಲಾಗಿದ್ದು ಇದರ ವಿವರವನ್ನು ಅನುಬಂಧ-I (4) ರಲ್ಲಿ ನೀಡಲಾಗಿದೆ.

ಉದ್ಯೋಗಿ ನಿ ಯೋಜನೆಯ ಮಾಸಿಕ ಪ್ರಗತಿ ವರದಿಯನ್ನು ಅನುಬಂಧ -I (5) ಮತ್ತು -I (6) ರಲ್ಲಿ ತಿಳಿಸುವಂತೆ ಪ್ರತಿ ತಿಂಗಳು 5 ನೇ ತಾರೀಖಿನೊಳಗೆ ತಪ್ಪದೆ ನಿಗಮಕ್ಕೆ ಕಳುಹಿಸಿಕೊಡತಕ್ಕದ್ದು.

ಉದ್ಯೋಗಿ ನಿ ಫಲಾನುಭವಿಗಳನ್ನು ಗುರುತಿಸುವ ದೃಷ್ಟಿಯಿಂದ ಉದ್ಯಮ ಸ್ಥಾಪಿಸುವ ಜಾಗದಲ್ಲಿ ಉದ್ಯಮವು ಕ.ರಾ.ಮ.ಆ.ನಿಗಮದಿಂದ ಉದ್ಯೋಗಿ ನಿ ಯೋಜನೆಯಡಿ ಸ್ಥಾಪಿಸಲ್ಪಟ್ಟಿದೆ ಎಂದು ನಾಮ ಫಲಕವನ್ನು ಕಡ್ಡಾಯವಾಗಿ ಹಾಕಿಸುವುದು.

2. ಬ್ಯಾಂಕುಗಳಿಂದ ಸಾಲ ಮಂಜೂರಾದ ನಂತರ - ಸಾಲ ಬಿಡುಗಡೆಯಾಗುವ ಮುನ್ನ ಫಲಾನುಭವಿಗಳಿಗೆ ನಿಗದಿತ ತರಬೇತಿ ಸಂಸ್ಥೆಗಳ ಮೂಲಕ ಮೂರು ದಿನಗಳ ಉದ್ಯಮಶೀಲತಾ ಅಭಿವೃದ್ಧಿ ತರಬೇತಿಯನ್ನು ಏರ್ಪಡಿಸತಕ್ಕದ್ದು. ಈ ತರಬೇತಿಯು ಬಡ್ಡಿಯಾವಾಗಿದ್ದು ಆ ನಂತರವೇ ಸಾಲ ಬಿಡುಗಡೆಯಾಗುವಂತೆ ಉಪ ನಿರ್ದೇಶಕರು / ಸಹಾಯಕ ನಿರ್ದೇಶಕರು ಜಾಗೃತಿ ಪಡಿಸತಕ್ಕದ್ದು.
3. ಫಲಾನುಭವಿಯು ಯಾವ ಉದ್ದೇಶಕ್ಕೆ ಸಾಲ ಪಡೆದಿರುತ್ತಾರೋ ಅದೇ ಉದ್ದೇಶಕ್ಕೆ ಸಾಲವನ್ನು ಉಪಯೋಗಿಸಿಕೊಂಡಿರುವರೇ ಎಂಬ ಬಗ್ಗೆ ತಪಾಸಣೆ ನಡೆಸಿ ಖಾತರಿಪಡಿಸಿಕೊಳ್ಳತಕ್ಕದ್ದು.
4. ಸಾಲವನ್ನು ಫಲಾನುಭವಿಗೆ ಬಿಡುಗಡೆ ಮಾಡಿದ ಬಗ್ಗೆ ಶಿಶು ಅಭಿವೃದ್ಧಿ ಯೋಜನಾಧಿಕಾರಿಗಳು ಸಹಾಯದನ ಉಪಯುಕ್ತತಾ ಪ್ರಮಾಣ ಪತ್ರವನ್ನು ಬ್ಯಾಂಕುಗಳಿಂದ ಪಡೆಯುವುದು. ಪಡೆದಂತಹ ಉಪಯುಕ್ತತಾ ಪ್ರಮಾಣ ಪತ್ರಗಳನ್ನು ಏಪ್ರಿಲ್ 2005ನೇ ಮಾಹೆಯಾಳಿಗೆ ತಪ್ಪದೇ ನಿಗಮದ ಕಛೇರಿಗೆ ಸಲ್ಲಿಸತಕ್ಕದ್ದು.
5. ಉಪ ನಿರ್ದೇಶಕರು / ಸಹಾಯಕ ನಿರ್ದೇಶಕರು ಸದರೇ ವರ್ಷದಲ್ಲಿ ಮಂಜೂರು ಮಾಡಿದ ಎಲ್ಲಾ ಉದ್ಯೋಗಿನಿ ಫಲಾನುಭವಿಗಳ ಸ್ವತಃ ತಪಾಸಣೆ ಮಾಡಿ ಅಸ್ತಿಯನ್ನು ಸೃಷ್ಟಿಸಲಾಗಿದೆಯೇ, ಸಾಲವನ್ನು ಸದುಪಯೋಗ ಪಡಿಸಿಕೊಂಡಿರುವರೇ ಎಂಬ ಬಗ್ಗೆ ನಿಗಮಕ್ಕೆ ಏಪ್ರಿಲ್ -2006ರ ಮಾಹೆಯಾಳಿಗೆ ವರದಿ ಸಲ್ಲಿಸತಕ್ಕದ್ದು.
6. ಸಾಲದ ಮೊತ್ತವನ್ನು ದುರುಪಯೋಗಪಡಿಸಿಕೊಂಡಿದ್ದಲ್ಲಿ ಈ ಬಗ್ಗೆ ಸಾಲದ ಮೊತ್ತವನ್ನು ವಸೂಲು ಮಾಡಲು ಸೂಕ್ತ ಕ್ರಮವನ್ನು ಕೈಗೊಳ್ಳತಕ್ಕದ್ದು.
7. ಬಡವರಲ್ಲಿ ಕಡುಬಡವರು, ವಿಧವೆಯರು, ಸಂಕಷ್ಟದಲ್ಲಿರುವ ಮಹಿಳೆಯರು, ಅಂಗವಿಕಲರು ಮತ್ತು ಕುಶಲಕರ್ಮಿಗಳು ಸ್ವತಃ ಮತ್ತು ಸ್ತ್ರೀಶಕ್ತಿ ಯೋಜನೆಯ ಸ್ವಸಹಾಯ ಗುಂಪುಗಳ ಸದಸ್ಯರು ಈ ಯೋಜನೆಯ ಪ್ರಯೋಜನ ಪಡೆಯುವಂತೆ ಕ್ರಮ ಕೈಗೊಳ್ಳುವುದು.
8. ಶಿಶು ಅಭಿವೃದ್ಧಿ ಯೋಜನಾಧಿಕಾರಿಗಳು, ಉಪ ನಿರ್ದೇಶಕರು / ಸಹಾಯಕ ನಿರ್ದೇಶಕರು ಈ ಯೋಜನೆಯನ್ನು ನಿಯಮಾನುಸಾರ ಸಮರ್ಪಕ ರೀತಿಯಲ್ಲಿ ಅನುಷ್ಠಾನಗೊಳಿಸುವಲ್ಲಿ ವೈಯುಕ್ತಿಕ ಹೊಣೆಗಾರರಾಗಿರುತ್ತಾರೆ.
9. ಸಾಲದ ಅರ್ಜಿಯೊಂದಕ್ಕೆ ರೂ. 5/- ರಂತೆ ಶುಲ್ಕವನ್ನು ವಸೂಲಿಮಾಡಿ ನಿಗಮಕ್ಕೆ ಕ್ರೋಢೀಕೃತ ಮೊತ್ತವನ್ನು ಸೆಪ್ಟೆಂಬರ್ - 2004ರ ಅಂತ್ಯದೊಳಗೆ ಪಾವತಿಸತಕ್ಕದ್ದು.

ಇತ್ತೀಚಿನಲ್ಲಿ
(ಆರ್.ಎಂ. ಚಂದ್ರಪ್ಪ)

ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ - I
ಮಹಿಳಾ ಮತ್ತು ಮಕ್ಕಳ ಅಭಿವೃದ್ಧಿ ಇಲಾಖೆ.

ಅನುಬಂಧ- I(1)

ಉದ್ಯೋಗಿನಿ ಅರ್ಜಿಗಳನ್ನು ಪರಿಶೀಲಿಸುವಾಗ ಗಮನಿಸಬೇಕಾದ ಅಂಶಗಳು

1. ಅರ್ಜಿದಾರರ ವಯಸ್ಸು 13 ರಿಂದ 45 ರೊಳಗೆ ಇರುವ ಬಗ್ಗೆ.
2. ಅದಾಯ ಮಿತಿ : ಮಹಿಳೆಯರ ಕೌಟುಂಬಿಕ ವಾರ್ಷಿಕ ಆದಾಯ ರೂ. 40,000ಗಳಿಗೆ ಮೀರಿದಬಾರದು ಹಾಗೂ ಇದಕ್ಕೆ ಸಂಬಂಧಪಟ್ಟಂತೆ ಅದಾಯ ಪ್ರಮಾಣ ಪತ್ರವನ್ನು ಸಂಬಂಧಪಟ್ಟ ತಹಶೀಲ್ದಾರ ರಿಂದ ಸಲ್ಲಿಸುವುದು. ಸಂಕಷ್ಟ ಪರಿಸ್ಥಿತಿಯಲ್ಲಿರುವ ಮಹಿಳೆಯರಿಗೆ, ಅಂಗವಿಕಲರಿಗೆ ಹಾಗೂ ವಿಧವೆಯರಿಗೆ ಯಾವುದೇ ಆದಾಯ ಮಿತಿ ಇರುವುದಿಲ್ಲ.
3. ಅರ್ಜಿದಾರರು ಕೈಗೊಳ್ಳಬಹುದಾದ ವ್ಯಾಪಾರ/ಉದ್ಯಮ ಈಗಾಗಲೇ ಅಸ್ತಿತ್ವದಲ್ಲಿವೆಯೇ? ಅಥವಾ ಯಾವುದೇ ವ್ಯಾಪಾರ/ಉದ್ಯಮವೇ? ಈಗಾಗಲೇ ಅಸ್ತಿತ್ವದಲ್ಲಿಲ್ಲದಿದ್ದರೆ ಅಂತಹ ಅರ್ಜಿಯನ್ನು ತಿರಸ್ಕರಿಸುವುದು.
4. ಅರ್ಜಿದಾರರು ಈ ಕೆಳಕಂಡಿರುವ ದಾಖಲಾತಿಗಳೊಂದಿಗೆ ಅರ್ಜಿಯನ್ನು ಸಲ್ಲಿಸಿರಬೇಕು
ಅ. ಇತ್ತೀಚಿನ ಭಾವಚಿತ್ರ .
ಆ. ಅದಾಯ ಪ್ರಮಾಣ ಪತ್ರವನ್ನು ಸಾಮಾನ್ಯ ವರ್ಗೀಕರಿಸಿ/ಎಸ್.ಟಿ ಪಂಗಡದವರು ಸಂಬಂಧಪಟ್ಟ ತಹಶೀಲ್ದಾರರಿಂದ ದೃಢೀಕರಿಸಿ ಸಲ್ಲಿಸತಕ್ಕದ್ದು. ಅಂಗವಿಕಲರು : ವಿಧವೆಯರು : ಸಂಕಷ್ಟದಲ್ಲಿರುವ ಮಹಿಳೆಯರು ಅದಾಯ ಪ್ರಮಾಣ ಪತ್ರ ನೀಡುವ ಅವಶ್ಯಕತೆ ಇರುವುದಿಲ್ಲ. ಆದರೆ ಅರ್ಜಿದಾರರು ವಿಧವೆ, ಅಂಗವಿಕಲ ಅಥವಾ ಸಂಕಷ್ಟದಲ್ಲಿರುವ ಮಹಿಳೆ ಎಂಬ ಬಗ್ಗೆ ಸಮರ್ಥನ ಪತ್ರದ ದಾಖಲಾತಿ ತಪ್ಪದೆ ಒದಗಿಸಬೇಕು.
5. ಅಭ್ಯರ್ಥಿಯು ಕೈಗೊಳ್ಳಬಹುದಾದ ಉದ್ಯಮ : ವ್ಯಾಪಾರದ ಯೋಜನಾ ವರದಿಯನ್ನು ಅರ್ಜಿಯಲ್ಲಿ ನೀಡಿರುವಂತೆ ತುಂಬಿ ಸಲ್ಲಿಸತಕ್ಕದ್ದು.
6. ಬದಲಲ್ಲಿ ಕಡು ಬಡವರು, ವಿಧವೆಯರು, ಸಂಕಷ್ಟದಲ್ಲಿರುವ ಮಹಿಳೆಯರು, ಅಂಗವಿಕಲರು ಮತ್ತು ಕುಲ ಕರ್ಮಿಗಳಿದ್ದಲ್ಲಿ ಈ ಯೋಜನೆಯ ಪ್ರಯೋಜನ ಪಡೆಯಲು ಆದ್ಯತೆ ನೀಡುವುದು. ಅಲ್ಲದೆ ಈ ನಿಗಮದಿಂದ ಹಾಗೂ ಇತರ ಇಲಾಖೆಗಳಿಂದ ವೃತ್ತಿಪರ/ ಕೌಶಲ್ಯ ಅಭಿವೃದ್ಧಿ ತರಬೇತಿಯನ್ನು ಪಡೆದ ಅಭ್ಯರ್ಥಿಗಳಿಗೆ ಸದರಿ ಯೋಜನೆಯಲ್ಲಿ ಆದ್ಯತೆ ನೀಡುವುದು. ಹಾಗೂ ನಿಗಮದ ವತಿಯಿಂದ ವಿಶ್ವ ಬ್ಯಾಂಕ್ ಸೆರವಿಸ ಯೋಜನೆಯಡಿ ಅನುಷ್ಠಾನಮಾಡುತ್ತಿರುವ ಸ್ವಶಕ್ತಿ ಯೋಜನೆಯ ಹಾಗೂ ಇಲಾಖೆ ಅನುಷ್ಠಾನಗೊಳಿಸುತ್ತಿರುವ ಸ್ತ್ರೀಶಕ್ತಿ ಯೋಜನೆಯ ಸ್ವಸಹಾಯ ಗುಂಪುಗಳ ಸದಸ್ಯರಿಗೆ ಅನುಕೂಲವಾಗುವಂತೆ ಒಟ್ಟಾರೆ ಗರಿಷ್ಠ ಶೇ. 10 ರಷ್ಟು ಗುರಿ ನೀಡಲಾಗಿದೆ.

ಇವತ್ತುವು ದಿನ
(ಆರ್.ಎಂ.ಚಂದ್ರಮು)

ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ-1
ಮಹಿಳಾ ಮತ್ತು ಮಕ್ಕಳ ಅಭಿವೃದ್ಧಿ ಇಲಾಖೆ.

ಅನುಬಂಧ -I(2)

ಸಂದರ್ಶನ ಜೇಳಿಯಲ್ಲಿ ಅರ್ಜಿದಾರರ ಬಗ್ಗೆ ಗಮನಿಸಬೇಕಾದ ಅಂಶಗಳು

1. ಫಲಾನುಭವಿಯ ಕೌಟುಂಬಿಕ ಹಿನ್ನೆಲೆ ಹಾಗೂ ಅರ್ಥಿಕವಾಗಿ ಹಿಂದುಳಿದವರೇ ಎಂಬ ಬಗ್ಗೆ.
2. ಫಲಾನುಭವಿಯು ಈ ನಿಗಮದ ಅಥವಾ ಇತರ ಇಲಾಖೆಗಳಿಂದ ವೃತ್ತಿಪರ / ಕೌಶಲ್ಯ ಅಭಿವೃದ್ಧಿ : ತರಬೇತಿಯನ್ನು ಪಡೆದಿರುವರೇ ಎಂಬ ಬಗ್ಗೆ. ಹಾಗಿದ್ದಲ್ಲಿ ಅಂತಹವರಿಗೆ ಆದ್ಯತೆ ನೀಡುವುದು.
3. ಫಲಾನುಭವಿಯು ಕೈಗೊಳ್ಳಬಹುದಾದ ವ್ಯಾಪಾರ : ಉದ್ಯಮ ಈಗಾಗಲೇ ಅಸ್ತಿತ್ವದಲ್ಲಿನೆಯೇ ಅಥವಾ ಹೊಸದಾಗಿ ಪ್ರಾರಂಭಿಸಲಿರುವರೇ. ಈಗಾಗಲೇ ಘಟಕವು ಅಸ್ತಿತ್ವದಲ್ಲಿಲ್ಲದ್ದಲ್ಲಿ ಅಂತಹ ಅರ್ಜಿಯನ್ನು ತಿರಸ್ಕರಿಸುವುದು.
4. ಫಲಾನುಭವಿಯು ಕೈಗೊಳ್ಳಬಹುದಾದ ವ್ಯಾಪಾರ : ಉದ್ಯಮ ಲಾಭದಾಯಕವಾಗಿರಬೇಕು : ಶಯಾರಿಸುವ ವಸ್ತುಗಳಿಗೆ ಸಾಕಷ್ಟು ಬೇಡಿಕೆ ಇರಬೇಕು ಎಂಬ ಬಗ್ಗೆ.
5. ಫಲಾನುಭವಿಯು ಕೈಗೊಳ್ಳಬಹುದಾದ ವ್ಯಾಪಾರ ಉದ್ಯಮದಲ್ಲಿ ಅಪರಿಗಿರವ ಅನುಭವದ ಬಗ್ಗೆ.

ಇತ್ತೀಚಿನಲ್ಲಿ ತಿರಸ್ಕರಿಸಿದ
(ಅರ್.ಎಂ.ಚಂದ್ರಮು)

ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ-1
ಮಹಿಳಾ ಮತ್ತು ಮಕ್ಕಳ ಅಭಿವೃದ್ಧಿ ಇಲಾಖೆ,

ಅನುಬಂಧ-I (3)	
ಉದ್ಯೋಗಿ ನಿರೀಕ್ಷಿಸಲಾಗುವ ಉದ್ಯೋಗಗಳನ್ನು ಕಲ್ಪಿಸುವುದರ ಬಗ್ಗೆ (ಈ ಪಟ್ಟಿ ಕೇವಲ ನಿರೀಕ್ಷಿಸಲಾಗಿದೆ)	
1. ನೋಟ್ ಬುಕ್ ತಯಾರಿಕೆ ಮತ್ತು ಬುಕ್ ಬೈಂಡಿಂಗ್	17. ಬಟ್ಟೆ ತಯಾರಿಕೆ
2. ಹಳೇ ಪೇಪರ್ ನಿಂದ ಕವರ್ : ಬ್ಯಾಗ್ ತಯಾರಿಕೆ	18. ರೇಷ್ಮೆ ಹುಳು ಸಾಕಾಣಿಕೆ
3. ಸೀಮೆ ಸುಣ್ಣ ತಯಾರಿಕೆ	19. ಹಿಟ್ಟು ರುಬ್ಬುವ ಯಂತ್ರ
4. ಹಪ್ಪಳ ತಯಾರಿಕೆ	20. ಹಣ್ಣು ಮತ್ತು ತರಕಾರಿ ಅಂಗಡಿ
5. ಜಾಮ್, ಜೆಲ್ಲಿ ಮತ್ತು ಉಪ್ಪಿನಕಾಯಿ ತಯಾರಿಕೆ	21. ತರಕಾರಿ ಅಂಗಡಿ
6. ಜರಿ ಮತ್ತು ವಿಂಟ್ರಾಯ್ಡರ್	22. ಕಿರಾಣಿ ಅಂಗಡಿ (ಮನೆ ಮನೆಗೆ ಸಾಕಾಣಿಕೆ)
7. ಉಣ್ಣೆಕಂಬಳಿ ನೇಯುವಿಕೆ	23. ಕಿರಾಣಿ ಅಂಗಡಿ
8. ಸೀರೆಗೆ ಬಣ್ಣ ಹಾಕುವುದು (ಪ್ರಿಂಟಿಂಗ್ ಮತ್ತು ಡೈಯಿಂಗ್)	24. ಬಟ್ಟೆ ಮತ್ತು ತುಪ್ಪ ಮಾರಾಟ ಅಂಗಡಿ
9. ಬೆಡ್ ಶೀಟ್ ಮತ್ತು ಟವೆಲ್ ತಯಾರಿಕೆ	25. ಲೇಖನ ಸಾಮಗ್ರಿ ಅಂಗಡಿ
10. ರೇಷ್ಮೆ ನೇಯುವಿಕೆ	26. ಗಿಪ್ಸ್ ಆರ್ಟಿಸ್ಟ್ಸ್; ಪ್ಲಾಸ್ಟಿಕ್ ಸ್ಟೋರ್ಸ್
11. ಟೀಪು (ರಿಬ್ಬನ್ ತಯಾರಿಕೆ)	27. ಬಳಿ ಮತ್ತು ಸೌಂದರ್ಯೋಪ ಯೋಗಿ ವಸ್ತುಗಳ ಅಂಗಡಿ
12. ಬೇಕರಿ	28. ಹಣ್ಣು ಮತ್ತು ಹೂವಿನ ಅಂಗಡಿ
13. ಒಣ ಮೀನು ತಯಾರಿಕೆ	29. ತಿಂಡಿ ಮತ್ತು ಊಟ ಸರಬರಾಜು
14. ಹೈನುಗಾರಿಕೆ	30. ಇಸ್ರೀ ಅಂಗಡಿ ಮತ್ತು ಡ್ರೈ ಫ್ರೀನಿಂಗ್
15. ಕೋಳಿ ಸಾಕಾಣಿಕೆ	31. ಕಟ್ ಪೀಸ್ ಅಂಗಡಿ (ಬಟ್ಟೆ ಅಂಗಡಿ)
	32. ದಿನ ಪತ್ರಿಕೆ : ವಾರ ಪತ್ರಿಕೆ: ಮಾಸ ಪತ್ರಿಕೆ ಮಾರಾಟ
	33. ಮೀನು ಅಂಗಡಿ

34.ಮಾಂಸದ ಅಂಗಡಿ	54.ಎಣ್ಣೆ ಅಂಗಡಿ (Edible Oil Shop)
35.ಚಪ್ಪಲಿ ತಯಾರಿಸುವ ಕಚ್ಚಾ ಸಾಮಗ್ರಿಗಳ ಅಂಗಡಿ	55.ಚಹ ಅಂಗಡಿ
36.ಚಪ್ಪಲಿ ಮಾರಾಟ ಅಂಗಡಿ	56.ಸೌದೆ ಅಂಗಡಿ
37.ಶಿಶು ವಿಹಾರ (Creeche)	57.ನ್ಯಾಯ ಬೆಲೆ ಅಂಗಡಿ
38.ಹೊಲಿಗೆ ಅಂಗಡಿ	58.ಬೆರಳಚ್ಚು ತರಬೇತಿ ಕೇಂದ್ರ
39.ಸಿದ್ಧ ಉಡುಪುಗಳ ಅಂಗಡಿ	59.ರೇಶ್ಮೆ ದಾರ ತಯಾರಿಕೆ
40.ಸಿಗರೇಟು ಮತ್ತು ಪಾನ್ ಅಂಗಡಿ	60.ವಿಳೆ ದೆಲೆ ಮಾರಾಟ
41.ಜಾಪೆ ಹೆಣಿಗೆ ಅಂಗಡಿ	61.ಪಾಲಿನ ಕೇಂದ್ರ
42.ಅಡಿಕೆ ಪಟ್ಟೆ : ಎಲೆಯಿಂದ ದೊನ್ನೆ ಮತ್ತು ತಟ್ಟೆ ತಯಾರಿಕೆ	62.ಬಾಟಲಿ ಮುಚ್ಚಳ ತಯಾರಿಕೆ
43.ಸಿಗರೇ ಕಾಯಿ ಪೌಡರ್ ತಯಾರಿಕೆ	63.ಪ್ಲಾಸ್ಟಿಕ್ ವಸ್ತುಗಳ ತಯಾರಿಕೆ
44.ಹಿಟ್ಟಿನ ಗಿರಣಿ	64.ಇಂಕು ತಯಾರಿಕೆ
45.ಒಳ ಅಂಗಿ:ಸಾಕ್ಸ್ : ಸ್ವೆಟರ್ಸ್ : ಮಲ್ಟರ್ಸ್ ತಯಾರಿಕೆ	65.ಸಿದ್ಧ ಪಡಿಸಿದ ತಿಂಡಿ ತಿನಿಸು ಅಂಗಡಿ (Fast food resturant)
46.ಉಣ್ಣೆ ಉಡುಪುಗಳು	66.ಪಿನಾಯಿಲ್ : ನ್ಯಾಪ್ಪಲಿನ್ ಬಾಲ್ ತಯಾರಿಕೆ
47.ಕಾಫಿ ಪುಡಿ ತಯಾರಿಕೆ	67.ಸೋಪ್ ಆಯಿಲ್ ಗೋಪ್ ಪೌಡರ್ : ಡಿಟರ್ಜೆಂಟ್ ತಯಾರಿಕೆ
48.ಟುಬೋರಿಯಲ್	68.ಕ್ಲೀನಿಂಗ್ ಪೌಡರ್
49.ಹೊಲಿಗೆ ತರಬೇತಿ ಸಂಸ್ಥೆ	69.ವ್ಯಾಕ್ಸ್ ಪೇಪರ್ ತಯಾರಿಕೆ
50.ಬೆತ್ತ ಮತ್ತು ಬಿದಿರು ಅಂಗಡಿ	70.ಹತ್ತಿ ದಾರ ತಯಾರಿಕೆ
51.ಜಾಬ್ ಟೈಪಿಂಗ್ ಮತ್ತು ಷೆರಾಕ್ಸ್	71.ನೈಲಾನ್ ಗುಂಡಿ ತಯಾರಿಕೆ
52.ಎಸ್.ಟಿ.ಡಿ. ಬೂತ್	72.ಶಾವಿಗೆ ತಯಾರಿಕೆ

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| 75. ಜೂಟ್ ಕಾರ್ಪೊರೇಷನ್ ತಯಾರಿಕೆ | 90. ಗೃಹೋಪಯೋಗಿ ಉಪಕರಣಗಳ ರಿಬೇರಿ ಮತ್ತು ಮಾರಾಟ ಅಂಗಡಿ |
| 76. ಮಡಿಕೆ ಮತ್ತು ಕರಕುಶಲ ವಸ್ತುಗಳು | 91. ಗ್ರಂಥಾಲಯ |
| 77. ನಾರಿನ ಟಾಪ್ ತಯಾರಿಕೆ | 92. ಸ್ಪೀಟರ್ಸ್ ಮತ್ತು ಕಾಂಪ್ಯೂಟರ್ಸ್ ಅಂಗಡಿ |
| 78. ಅಗರಬತ್ತಿ ತಯಾರಿಕೆ | 93. ಐಸ್ ಕ್ರೀಮ್ ಅಂಗಡಿ |
| 79. ರಾಗಿ ಮತ್ತು ಹುರಿ ಹಿಟ್ಟು ತಯಾರಿಕೆ | 94. ಪಾನ್ ಅಂಗಡಿ |
| 80. ಶಕ್ತಿಯುತವಾದ ಆಹಾರ ವಸ್ತುಗಳ ತಯಾರಿಕೆ | 95. ಆಸ್ತಿ ಪಾಸ್ತಿ ಕಾರ್ಯಾಚಾರ (Real estate agency) |
| 81. ಕೈಲ್ ಮತ್ತು ಹಾಸಿಗೆ ತಯಾರಿಕೆ | 96. ದೇಹ ದಾರ್ಡ್ಯ ಕೇಂದ್ರ (Gymnastic centre) |
| 82. ಟ್ರಾವೆಲ್ ವಿಜೆನ್ಸ್ | 97. ಕ್ಲಿನಿಕ್ |
| 83. ತಿಂಡಿ ತಿನಿಸುಗಳ ಕೇಂದ್ರ | 98. ಪ್ರೋಟೀನ್ ಸ್ಪ್ಲಿಂಡರ್ |
| 84. ಹಳೆ ಪೇಪರ್ ಹಾಗೂ ಹಳೆ ವಸ್ತುಗಳ ಮಾರಾಟ | 99. ರೋಗಿ ತಪಾಸಣಾ ಕೇಂದ್ರ (Diagnostic Lab) |
| 85. ಸೆಕ್ಯೂರಿಟಿ ಸರ್ವಿಸ್ | 100. ವಿಡಿಯೋ ಪಾರ್ಲರ್ |
| 86. ಎಳ ನೀರು ವ್ಯಾಪಾರ | 101. ಬ್ಯುಟೀಶಿಯನ್ |
| 87. ಬಾಳೆ ಎಲೆ ವ್ಯಾಪಾರ | |
| 88. ಅಡಿಯೋ ಮತ್ತು ವೀಡಿಯೋ ಕ್ಯಾಸೆಟ್ ವ್ಯಾಪಾರ | |
| 89. ರೇಡಿಯೋ ಮತ್ತು ಟಿ.ವಿ ರಿಪೇರಿ ಮತ್ತು ಸರ್ವಿಸಿಂಗ್ | |

ಈ ಮೇಲ್ಕಂಡ ಚಟುವಟಿಕೆಗಳಲ್ಲದೆ ಇನ್ನಾವುದೇ ಲಾಭದಾಯಕವಾದ ವ್ಯಾಪಾರ ಉದ್ಯಮ ಈ ಯೋಜನೆಯಡಿ ಸ್ಥಾಪಿಸಲು ಅವಕಾಶ ವಿರುತ್ತದೆ.

ಇತ್ತೀಚಿನ ಸಹಿ
(ಆರ್.ಎಂ.ಚಂದ್ರಪ್ಪ)

ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ-1

ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ನಡವಳಿಗಳು

ದಿವ್ಯಂ: 2016-17ನೇ ಸಾಲಿನಲ್ಲಿ ಉದ್ಯೋಗಿಗಳಿಗೆ ಯೋಜನೆಯಡಿ ಎಸ್.ಸಿ./ಎಸ್.ಟಿ ವರ್ಗದ ಮಹಿಳಾ ಫಲಾನುಭವಿಗಳಿಗೆ ಘಟಕ ವೆಚ್ಚದ ಶೇ.50ರಷ್ಟು ಗರಿಷ್ಠ ರೂ.50,000/-ಗಳಂತೆ ಸಹಾಯಧನ ನೀಡುವ ಕುರಿತು

ಓದಲಾಗಿದೆ:

1. ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ: ಮುಮು 19 ಮುಅನಿ 2015, ಬೆಂಗಳೂರು, ದಿನಾಂಕ:15.06.2015., ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು, ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮಹಿಳಾ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ಇವರ ಪತ್ರ ಸಂಖ್ಯೆ: ಮುಅನಿ/ಉಯೋಜನೆ/ಎಸ್.ಸಿ./ಟಿಎಸ್.ಪಿ:2015-16, ದಿನಾಂಕ: 25.4.2016.


ಪ್ರಸ್ತಾವನೆ:

ಮಹಿಳಾ ಮತ್ತು ಮಕ್ಕಳ ಅಭಿವೃದ್ಧಿ ಇಲಾಖೆಯ ಆಡಳಿತ ವ್ಯಾಪ್ತಿಯಲ್ಲಿರುವ, ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮಹಿಳಾ ಅಭಿವೃದ್ಧಿ ನಿಗಮದ ವತಿಯಿಂದ ಉದ್ಯೋಗಿಗಳಿಗೆ ಯೋಜನೆಯನ್ನು ಲೆಕ್ಕ ಶೀರ್ಷಿಕೆ 2235-02-103-0-38(ಯೋಜನೆ) 059, 422, 423 ಅಡಿ ಅನುಷ್ಠಾನಗೊಳಿಸಲಾಗುತ್ತಿದೆ. 2015-16ನೇ ಸಾಲಿನಲ್ಲಿ ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮಹಿಳಾ ಅಭಿವೃದ್ಧಿ ನಿಗಮದ ವತಿಯಿಂದ ಅನುಷ್ಠಾನಗೊಳಿಸುತ್ತಿರುವ ಉದ್ಯೋಗಿಗಳಿಗೆ ಯೋಜನೆಯಡಿ 15,000 ಫಲಾನುಭವಿಗಳಿಗೆ ಸಹಾಯಧನ ಸೌಲಭ್ಯ ಯೋಜನೆಯನ್ನು ಅನುಷ್ಠಾನಗೊಳಿಸಲು ಮೇಲೆ ಕ್ರಮ ಸಂಖ್ಯೆ (1)ರಲ್ಲಿ ಓದಲಾದ ದಿನಾಂಕ:15.6.2016ರ ಆದೇಶದಲ್ಲಿ ಮಂಜೂರಾತಿ ನೀಡಿದೆ.

ಎಸ್.ಸಿ./ಎಸ್.ಟಿ/ಟಿ.ಎಸ್.ಪಿ: ಅಭಿವೃದ್ಧಿ ಪರಿಷತ್ ಸಭಾ ನಡವಳಿ ದಿನಾಂಕ:26-05-2015ರ ಸಭಾ ನಡವಳಿಯಲ್ಲಿ ಸನ್ಮಾನ್ಯ ಮುಖ್ಯ ಮಂತ್ರಿಯವರ ಅಧ್ಯಕ್ಷತೆಯಲ್ಲಿ ನಡೆದ ಕರ್ನಾಟಕ ಅನುಸೂಚಿತ ಜಾತಿ/ಉಪ ಯೋಜನೆ/ಅನುಸೂಚಿತ ಪಂಗಡಗಳ ಅಭಿವೃದ್ಧಿ ಪರಿಷತ್ ಸಭೆಯಲ್ಲಿ ಎಸ್.ಸಿ./ಎಸ್.ಟಿ ವರ್ಗದ ಮಹಿಳಾ ಫಲಾನುಭವಿಗಳಿಗೆ ಘಟಕ ವೆಚ್ಚದ ಶೇ.50ರಷ್ಟು ಗರಿಷ್ಠ ರೂ.50,000/-ಗಳಂತೆ ಸಹಾಯಧನ ನೀಡಲು ಸಭೆಯಲ್ಲಿ ಅನುಮೋದನೆಯಾಗಿರುತ್ತದೆ.

ಸನ್ಮಾನ್ಯ ಮುಖ್ಯ ಮಂತ್ರಿಯವರ ಅಧ್ಯಕ್ಷತೆಯಲ್ಲಿ ನಡೆದ ಕರ್ನಾಟಕ ಅನುಸೂಚಿತ ಜಾತಿ/ಉಪ ಯೋಜನೆ/ಅನುಸೂಚಿತ ಪಂಗಡಗಳ ಅಭಿವೃದ್ಧಿ ಪರಿಷತ್ ಸಭೆಯಲ್ಲಿ ಎಸ್.ಸಿ./ಎಸ್.ಟಿ ವರ್ಗದ ಮಹಿಳಾ ಫಲಾನುಭವಿಗಳಿಗೆ ಘಟಕ ವೆಚ್ಚದ ಶೇ.50ರಷ್ಟು / ಗರಿಷ್ಠ ರೂ.50,000/-ಗಳಂತೆ ಸಹಾಯಧನ ನೀಡಲು ಸಭೆಯಲ್ಲಿ ಅನುಮೋದನೆಯಾಗಿರುವಂತೆ, 2016-17ನೇ ಸಾಲಿನಲ್ಲಿ ಉದ್ಯೋಗಿಗಳಿಗೆ ಯೋಜನೆಯಡಿ ಘಟಕ ವೆಚ್ಚ ಗರಿಷ್ಠ ರೂ.1,00,000ಕ್ಕೆ ಶೇ.50ರಷ್ಟು / ಗರಿಷ್ಠ ರೂ.50,000/-ಗಳಂತೆ ಸಹಾಯಧನ ಹೆಚ್ಚಿಸಿ ಯೋಜನೆಯನ್ನು ಜಾರಿಗೆ ತರಲು ಸರ್ಕಾರದ ಆದೇಶ ಹೊರಡಿಸಲು ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು, ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮಹಿಳಾ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ಇವರು ಮೇಲೆ ಕ್ರಮಸಂಖ್ಯೆ(2)ರಲ್ಲಿ ಓದಲಾದ ಪತ್ರದಲ್ಲಿ

ಕೇಂದ್ರೀಕರಿಸುತ್ತಾರೆ.

ಶ್ರೀ ಕೆ.ಎಂ.ಎಸ್.ಕೆ.

 15/7/16

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15 JUL 2016

ಮೇಲಿನ ಎಲ್ಲಾ ಅಂಶಗಳನ್ನು ಸರ್ಕಾರವು ಕೂಲಂಕಷವಾಗಿ ಪರಿಶೀಲಿಸಿ, ಕೆಳಕಂಡಂತೆ ಆದೇಶಿಸಿದೆ.

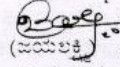
ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ: ಮಮಇ 78 ಮಅನಿ 2016, ಬೆಂಗಳೂರು, ದಿನಾಂಕ:06.07.2016.

ಪ್ರಸ್ತಾವನೆಯಲ್ಲಿ ವಿವರಿಸಿರುವ ಕಾರಣಗಳಿಂದ, 2016-17ನೇ ಸಾಲಿನಲ್ಲಿ ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮಹಿಳಾ ಅಭಿವೃದ್ಧಿ ನಿಗಮದ ವತಿಯಿಂದ ಅನುಷ್ಠಾನಗೊಳಿಸುತ್ತಿರುವ ಉದ್ಯೋಗಿನಿ ಯೋಜನೆಯಡಿ ಪರಿಶಿಷ್ಟ ಜಾತಿ/ಪರಿಶಿಷ್ಟ ಪಂಗಡಗಳ ವರ್ಗದ ಮಹಿಳಾ ಫಲಾನುಭವಿಗಳಿಗೆ ಉದ್ಯೋಗಿನಿ ಯೋಜನೆಯಡಿ ನಿಗದಿಪಡಿಸಿರುವ ಘಟಕ ವೆಚ್ಚದ ಶೇ.30ರಷ್ಟು ಗರಿಷ್ಠ 30,000/-ಗಳನ್ನು ಮಾರ್ಪಡಿಸಿ/ಘಟಕ ವೆಚ್ಚ ರೂ.1.00ಲಕ್ಷಕ್ಕೆ ಶೇ.50ಗರಿಷ್ಠ ರೂ.50,000/-ಸಹಾಯಧನ ನೀಡಲು ಮಂಜೂರಾತಿ ನೀಡಿದೆ.

ಈ ಯೋಜನೆಯ ವೆಚ್ಚವನ್ನು ಲೆಕ್ಕಶೀರ್ಷಿಕೆ 2235-02-103-0-38(ಯೋಜನೆ) ಅಡಿಯಲ್ಲಿ 2016-17ನೇ ಸಾಲಿನಲ್ಲಿ ಒದಗಿಸಿರುವ ರೂ.1500.00ಲಕ್ಷಗಳ ಅನುದಾನದಿಂದಲೇ ಭರಿಸತಕ್ಕದ್ದು.

ಈ ಆದೇಶವನ್ನು ಆರ್ಥಿಕ ಇಲಾಖೆಯ ಟಿಪ್ಪಣಿ ಸಂಖ್ಯೆ: ಆಇ 239 ವೆಚ್ಚ-10/2016, ದಿನಾಂಕ:25.6.2016ರ ಮೇರೆಗೆ ಹೊರಡಿಸಿದೆ.

ಕರ್ನಾಟಕ ರಾಜ್ಯಪಾಲರ ಆಜ್ಞಾನುಸಾರ
ಮತ್ತು ಅವರ ಹೆಸರಿನಲ್ಲಿ


(ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ) 6/7/2016

ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ-2.

ಮಹಿಳೆಯರ ಮತ್ತು ಮಕ್ಕಳ ಅಭಿವೃದ್ಧಿ ಹಾಗೂ ವಿಕಲಚೇತನರ ಮತ್ತು ಹಿರಿಯ ನಾಗರಿಕರ ಸಬಲೀಕರಣ ಇಲಾಖೆ.

ಪ್ರತಿಗಳು:

1. ಮಹಾಲೇಖಪಾಲರು, (ಜಿ & ಎಸ್‌ಎಸ್‌ಎ) ಕರ್ನಾಟಕ, ಹೊಸ ಕಟ್ಟಡ, ಆಡಿಟ್ ಭವನ, ಅಂಚೆ ಪೆಟ್ಟಿಗೆ ಸಂಖ್ಯೆ: 5398, ಕರ್ನಾಟಕ, ಬೆಂಗಳೂರು-01.
2. ಮಹಾಲೇಖಪಾಲರು, (ಇಆರ್‌ಎಸ್‌ಎ) ಕರ್ನಾಟಕ, ಹೊಸ ಕಟ್ಟಡ, ಆಡಿಟ್ ಭವನ, ಅಂಚೆ ಪೆಟ್ಟಿಗೆ ಸಂಖ್ಯೆ: 5398, ಕರ್ನಾಟಕ, ಬೆಂಗಳೂರು-01.
3. ಮಹಾಲೇಖಪಾಲರು, (ಎ & ಇ) ಕರ್ನಾಟಕ, ಹೊಸ ಕಟ್ಟಡ, ಆಡಿಟ್ ಭವನ, ಅಂಚೆ ಪೆಟ್ಟಿಗೆ ಸಂಖ್ಯೆ: 5398, ಕರ್ನಾಟಕ, ಬೆಂಗಳೂರು-01.
4. ನಿರ್ದೇಶಕರು, ರಾಜ್ಯ ಪುಷ್ಕರ ವಿಜಾನೆ, ಬೆಂಗಳೂರು.
5. ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು, ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮಹಿಳಾ ಅಭಿವೃದ್ಧಿ ನಿಗಮ, 6ನೇ ಮಹಡಿ, ಜಯನಗರ ವಾಣಿಜ್ಯ ಸಂಕೀರ್ಣ, 4ನೇ ಬ್ಲಾಕ್, ಬೆಂಗಳೂರು-11.
6. ಆಂತರಿಕ ಆರ್ಥಿಕ ಸಲಹೆಗಾರರು, ಮಹಿಳಾ ಮತ್ತು ಮಕ್ಕಳ ಅಭಿವೃದ್ಧಿ ಇಲಾಖೆ, ಬೆಂಗಳೂರು.
7. ಕಾರ್ಯದರ್ಶಿ, ಕನ್ನಡ ಅಭಿವೃದ್ಧಿ ಪ್ರಾಧಿಕಾರ, ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು.

Annexure 3: List of Taluks Covered

Sl. No.	District	Taluk	No. of beneficiaries
1.	Bangalore	Anekal	53
		Central	8
		South	92
		North	171
2.	Belgaum	Athani	16
		Bailhongal	15
		Chikkodi	33
		Gokak	36
		Hukkeri	29
		Khanapur	15
		Ramdurg	16
		Raybag	12
		Rural	7
		Saundatti	23
		Urban	23
3.	Bellary	Bellary	28
		Hagari Bommanahalli	14
		Hospet	29
		Huvina Hadagali	13
		Kudligi	17
		Rural	18
		Sandur	18
		Siruguppa	13
4.	Dakshina Kannada	Bantwal	14
		Belthangadi	12
		Mangalore	37
		Mangalore Rural	1
		Puttur	10
		Sullia	10
		Ujire	1
5.	Kodagu	Madikeri	8
		Somwarpet	11
		Virajpet	11

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Sl. No.	District	Taluk	No. of beneficiaries
6.	Mysore	Hunsur	16
		H D Kote	21
		K R Nagar	15
		Mysore	15
		Nanjanagud	19
		Periyapatna	13
		T Narasipura	13
7.	Ramanagara	Chennapatna	17
		Kanakapura	11
		Magadi	9
		Ramanagara	23
8.	Uttara Kannada	Ankola	5
		Bhatkal	5
		Haliyal	5
		Honnavar	5
		Joida	5
		Karwar	5
		Kumta	5
		Mundagod	5
		Sirsi	5
		Sidhapur	5
		Yellapur	5
9.	Yadgir	Shahpur	15
		Surpur	6
		Yadgir	29
	TOTAL		1091

Annexure 4: Study Tools

Annexure 4a

Evaluation of Udyogini Scheme, implemented in the period 2010-11 to 2014-15 by the Karnataka State Women's Development Corporation

Check list for Secondary Data from KSWDC

List of documents requested:

1. Scheme guidelines
2. Beneficiary selection criteria and process
3. What is the calendar of events with regard to calling of applications, processing them and sanctioning the loan and subsidy amount? Is there a uniform pattern across the state
4. What is the calendar of events in the selected districts under the scheme for the years 2012-13 to 2014-15?
5. Process by which applications are called for from applicants under this scheme
6. Year-wise target and achievement figures – Talukwise and Districtwise
7. Yearwise and Category wise List of beneficiaries - numbers and loan amount for selected districts only (SC/ST, general, widows, destitute and disabled women categories)
8. List of training institutes, affiliated banks and training programs conducted – district wise data
9. List of Norms under which the District Level Committee makes the 3:1 selection of applicants
10. Related circulars and government orders
11. Any other related reports and documents
12. Sample of Quarterly reports submitted to KSWDC from District Inspectors
13. Sample of field / beneficiary monitoring format used by District Inspectors

Annexure 4b

**Evaluation of Udyogini scheme implemented in the period from 2010-11 to 2014-15
by the Karnataka State Women's Development Corporation**

Interview Schedule for Beneficiary

District: _____ Taluk: _____

Grama Panchayat/ Municipality: _____ Name of Village/ Urban Area: _____

Beneficiary category

- a) SC/ST b) Physically challenged c) Widow d) Destitute e) Minority f) General

I. General Information						
1.	Name of the respondent				Contact no.	
2.	Age years				
3.	Education	a) Illiterate	b) Signature only			
		c) Primary/ Middle	d) SSLC			
		e) PUC	f) Graduate & others			
4.	Caste	a) Others	b) SC			
		c) ST	d) Minority			
5.	Type of family	a) Nuclear b) Joint c) Extended				
6. J	Type of Landholding (Landless = 0) acres				
7.	Primary Occupation of respondent	a) Agriculture	b) Agriculture labour			
		c) Self employed	d) Housewife			
		e) Employed	f) Any, other, specify			
8.	Average Annual Household Income	Rs. per year				
9.	Ownership of house	a) Own	b) Rented			
		c) Leased				
10.	Drinking water source	a) Piped water supply to house	b) Surface (tank/ river/ canals)			
		c) Own Borewell	d) Public tap/ borewell/ wells			
		e) Community R.O. Unit				
11.	Electrification	a) Yes	b) No			
12.	Toilet facilities	a) Yes	b) No			
13.	Cooking device	a) Traditional fuel-wood cook stove	b) Improved cook stove (sarala ole)			
		c) LPG	d) Induction stove			
		e) Kerosene stove	f) Electric/ Coil stove			
II. Process Preceding Loan Sanction						
14.	How did you come to know about this scheme?	a) Anganwadi worker	b) District Inspector of KSWDC			
		c) Anganwadi Supervisor	d) Others, please specify			
15.	In which year did you take the loan?	a) 2010-11	b) 2011-12	c) 2012-13	d) 2013-14	e) 2014-15

16.	From which bank did you get loan?	Bank Name: Branch:
17.	What is the loan amount sanctioned?	a) Rs..... (record exact amount) b) Do not know (✓)
18.	Did you receive the full sanctioned amount from bank?	a) Yes b) No
19.	If No, how much amount has been deducted and for what purpose?	a) Rs..... b) Purpose c) Do not know the amount/ purpose (✓)
20.	How much subsidy amount is sanctioned from KSWDC?	a) Rs. (record exact amount) b) % (20% or 30% of loan amount) c) Do not know (✓)
21.	Have you given any collateral security for the loan?	a) Yes b) No c) Do not know
22.	If yes, what is the collateral security given to the bank	
23.	What is the interest rate (%) on your loan?	a) % b) Varying interest rate every year c) Do not know
24.	Status of loan	a) Repaid completely & closed in time b) Repayment incomplete, time delayed/ lapsed c) Ongoing loan
25.	Loan details (irrespective of whether loan is closed, incomplete or complete, this needs to be filled)	a) Loan Demand figure Rs..... (amount that was to be repaid as on date) b) Amount repaid till date Rs..... (amount repaid as against the loan demand figure) c) Balance to be repaid Rs..... d) Do not know
26.	What is the frequency of repayment to bank?	a) Monthly b) Quarterly c) Half yearly d) Annualy e) As and when money is available f) Any other, specify
27.	If repayment is incomplete, what are the reasons	a) Willful deviation b) Genuine financial difficulties in repaying c) Any other, specify.....
28.	Is your loan account linked to Aadhar card?	a) Yes b) No c) Don't know
29.	How many days did it take to receive the loan amount from the time of submitting application?	a) Days b) Do not remember

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III. Skill Training and Capacity Building			
30.	Have you attended the Entrepreneurship Development Programme (EDP) after being selected for Udyogini scheme?	a) Yes b) No c) Cannot remember	
31.	If No, why did you not attend the training?	a) Not aware b) Not interested c) Training institute is far away d) Cannot stay away from home/ business for more than one day e) Not relevant training for my existing business f) Any other, specify	
32.	If Yes, kindly give following details		
	a) Which Agency/ Organization conducted the training?	a) RUDSETI, b) Canara bank training institute c) IDF d) Any other, specify.....	
	b) Whats is the duration of the training programme?	_____ days	
	c) Did you receive course materials?	a) Yes	b) No
	d) Is there any change required in the syllabus/ content of training program?	a) Yes	b) No
	a) If yes, please mention what changes are required?	c) Cannot remember	
	b) Was the training useful?	a) Yes	b) No
	c) If Yes, to what extent?	a) Cons idera ble	b) Some extent
	d) If yes, how was it useful?	c) Less extent	
		a) Improved knowledge b) Improved skill c) Built self confidence d) Developed ability to face competitive situations e) Helped in developing marketing linkages f) Helped in developing financial linkages g) Better preparedness to start/ handle small business h) Any other, specify	
33.	Do you require any training programs?	a) Yes b) No c) Cannot say	
34.	If yes, what topics?		
IV. Opinion on Procedures and Recommendations			
35.	Are there any other problems/ constraints to avail loan amount under this scheme?	a) Yes	b) No

36.	If Yes, what are the problems/ constraints in availing loan from bank?	a) Inadequate loan amount b) Inadequate subsidy c) High/ varyig interest rates d) Difficult loan application formats/ requirements e) Unfair selection of beneficiaries f) Slow process g) Age limit is restricted to 45 years h) Difficult to obtain loan from banks		
37.	Are there any problems/ constraints to obtain the subsidy from KSWDC?	a) Yes	b) No	
38.	If yes, what are the problems/ constraints?			
39.	Is the current maximum loan amount of Rs. 1 lakh adequate?	a) Yes	b) No	c) Don't know
40.	If no, how much should it be?	Rs.		
41.	Is the current subsidy amount adequate?	a) Yes	b) No	c) Don't know
42.	If no, how much should it be in percentage? % of loan amount sanctioned		
43.	Currently subsidy amount is: <ul style="list-style-type: none"> • SC/ST/ disabled/widow – 30% of loan amount or Rs. 10,000 whichever is lesser • General – 20% of loan amount or Rs. 7500 whichever is lesser Should this differentiation continue?	a) Yes b) No c) Don't know		
44.	If No, why?			
45.	Should this scheme be continued?	a) Yes	b) No	c) Don't know
46.	If Yes, kindly give suggestions/ recommendations to improve the delivery of the scheme	a) Enhance loan amount b) Enhance subsidy amount c) Increase age limit d) Standardize rate of interest e) Simplify application formats and procedure f) Ensure faster selection of beneficiaries g) Ensure fair selection of beneficiaries h) Loans must be processed faster i) Need better guidance and inputs from the KSWDC and banks j) Need marketing support from KSWDC k) Reduce interest rates l) Make it Interest free loan m) Loan should be given from KSWDC directly n) Any other, specify.....		
47.	If No, why?	a) There are better and easier loan options b) Repayment issues c) Complicated procedures d) Unafir selection of beneficiaries e) Any other, specify		

V. Amount Utilization for Business Activities				
48.	Has the beneficiary used the Loan for	a) Starting New Business activity	b) Improving/ Expanding existing	c) Loan not used for Sanctioned Business Activity
LOAN NOT USED FOR SANCTIONED BUSINESS ACTIVITY (please answer Q49 and Q50 and End the Questionnaire)				
49.	What are the reasons for not utilizing loan for sanctioned purpose?	a) Willful deviation b) Engaged in other business activity c) Genuine financial difficulties in starting the business d) Inadequate loan amount e) Inadequate skill/ knowledge about the sanctioned business activity enterprise f) No family support g) Other urgent basic needs/ domestic purpose h) Any other, specify.....		
50.	If loan not used for sanctioned business activity, for what other purpose it has been used?	a) Loan has been used for other business activity (other than sanctioned type). Name of the other business activity? b) Loan has been used to support other family members for business and other livelihood purposes c) Loan has been used for basic needs such as food, education, medical expenses, house repair/ construction, clothing etc d) Agriculture & related activities e) Social obligations/ festivals/ entertainment f) Loan has been used to repay another loan g) Purchase assets h) Other domestic issues/ family needs i) Any other, specify		
NEW BUSINESS ACTIVITY/ EXPANDING EXISTING BUSINESS				
51.	Purpose for which loan amount has been used by members (type of enterprise currently) Tick (✓)the appropriate in the options below			

1)	Agarbathi manufacture	2)	Leaf cups manufacture
3)	Animal husbandry	4)	Library
5)	Audio & Video cassette parlor	6)	Mat weaving
7)	Bakeries	8)	Match box manufacture
9)	Banana Tender Leaf	10)	Milk Booth
11)	Bangles	12)	Mutton Stalls
13)	Beauty parlor	14)	Newspaper, magazine vending
15)	Bedsheet & towel manufacture	16)	Nylon button manufacture
17)	Book binding and note books manufacturing	18)	Old paper marts
19)	Bottle cap manufacture	20)	Pan & Cigarette Shop
21)	Cane & Bamboo articles manufacture	22)	Pan Leaf or Chewing Leaf Shop
23)	Canteen & catering	24)	Papad manufacture
25)	Chalk crayon manufacture	26)	Phenyl & Naphthalene ball manufac
27)	Chappal Manufacture	28)	Photo Studio
29)	Cleaning Powder	30)	Plastic articles trade
31)	Clinic	32)	Pottery
33)	Coffee & Tea Powder	34)	Printing & Dyeing of clothes
35)	Condiments	36)	Quilt & Bed manufacture
37)	Corrugated box manufacture	38)	Radio & TV servicing stations
39)	Cotton thread manufacture	40)	Ragi Powder Shop
41)	Crèche	42)	Readymade garments trade
43)	Cut piece cloth trade	44)	Real estate agency
45)	Dairy & Poultry related trade	46)	Ribbon making
47)	Diagnostic lab	48)	Sari & Embroidery works
49)	Dry cleaning	50)	Security service
51)	Dry fish trade	52)	Shikakai powder manufacture
53)	Eat-outs	54)	Shops & Establishments
55)	Edible Oil Shop	56)	Silk Thread Manufacturing
57)	Energy Food	58)	Silk weaving
59)	Fair-price Shop	60)	Silk worm rearing
61)	Fax paper manufacture	62)	Soap oil, Soap powder & Detergent
63)	Fish Stalls	64)	Stationery Shop
65)	Flour mills	66)	STD booths
67)	Flower Shops	68)	Sweets shop
69)	Footwear manufacture	70)	Tailoring
71)	Fuel Wood	72)	Tea Stall
73)	Gift Articles	74)	Tender Coconut
75)	Gym Centre	76)	Travel agency
77)	Handicrafts manufacture	78)	Tutorials
79)	House hold articles retail	80)	Typing Institute
81)	Ice Cream Parlor	82)	Vegetable & Fruit vending
83)	Ink manufacture	84)	Vermicelli manufacture
85)	Jam, Jelly & Pickles manufacture	86)	Wet grinding
87)	Job typing & photocopying service	88)	Woolen garments manufacture
89)	Jute carpet manufacture	90)	Woolen weaving
Any other, specify			
52.	Are you presently continuing with the business activity?	a) Yes	b) No

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DISCONTINUED BUSINESS CURRENTLY (answer Q53 and End the Questionnaire)			
53.	If no, what are the reasons for discontinuing?	a) Lack of interest b) No marketing linkages c) Inadequate profit d) No money to invest and carry forward the activity e) Any other, specify	
CONTINUING BUSINESS CURRENTLY (If business is presently being continued, please answer the following)			
54.	How many years ago did you start this business? years	
55.	Is there a plaque displaying unit financed by KSWDC'?	a) Yes	b) No
56.	If no, why?	a) Lack of awareness b) Not interested c) It is not attractive d) Any other, specify	
57.	Who manages the business/activities	a) Self only	b) Self & family
			c) Self & employed workers
58.	How many days in a year are you engaged in business/activities? days in a year	
59.	Annual Income from business activity	Rs. Per year	
60.	Is there any follow-up from the KSWDC or DWCD after loan sanction to see your business?	a) Yes	b) No
61.	Have you taken any other loan or received benefit from any other government scheme for this business	a) Yes	b) No
62.	If yes, please provide details	Source	Loan Amount
		a) Banks/ Cooperative Society	
		b) Money lender/ Private finance	
		c) Hand loans from relatives/ friends	
		d) Chit fund	
		e) SHG	
		f) Government scheme, specify	
		g) Loan details not available	

VI. Impact on the Economic Status		
63.	Has your income/ economic condition improved after availing the loan under Udyogini scheme?	a) Yes b) No c) No change d) Cannot say
64.	If yes, to what extent?	a) Considerable b) Some extent c) Less extent
65.	If No/ No change, why?	

66.	Has your social condition improved after availing the loan under Udyogini scheme?	a) Yes b) No c) No change d) Cannot say				
67.	If yes, to what extent?	a) Considerable b) Some extent c) Less extent				
68.	If No/ No change, why?					
69.	Economic empowerment through Sthree Shakthi SHG (✓)	Issue	Improved considerably	Improved to some extent	No change	
		a) Access to credit				
		b) Habit of savings				
		c) Access to loan with lower interest rate				
		d) Diversified sources of income				
		e) Involvement in decision making related to household financial matters and expenditure				
		f) Individual income for personal use				
		g) Skills/ knowledge start small business				
		h) Purchase of assets				
		i) Any other, specify				
70.	Social Empowerment through SHG (✓)	Issue	Improved considerably	Improved to some extent	No change	
		a) Self confidence				
		b) Mobility				
		c) Recognition in family/ community				
		d) Interaction with outsiders & Communication skills				
		e) Financial literacy				
71.	Result of availing loan under Udyogini scheme (✓)	Issue	Yes	Yes, to some extent	No	Cannot say
		a) Prevented me from borrowing money at higher rates of interest from money lenders				
		b) Has given me self-confidence to become self-reliant through self-employment				
		c) Has given me the capacity to become financially better-off				
		d) Has given me the skill to deal with financial organizations				
		e) Ability to face difficult/ competitive situation				

Any other remarks/ suggestions/ recommendations for improving scheme delivery

Signature of Respondent/ Thumb Impression: _____

Date: _____

Signature of field investigator:

Place: _____

Name of field investigator: _____

Annexure 4c
Evaluation of Udyogini scheme implemented in the period from 2010-11 to 2014-15
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Proforma for Reporting Case Study

1. Background information of the Udyogini Beneficiary

1. District _____ Taluk _____
2. Name of village/ urban area _____
3. Name _____ Contact Number: _____
4. Age _____ Education _____
5. Number of family members _____
6. Your Main occupation _____
7. Annual household income _____
8. What is your husband's occupation? _____
9. What do your children do? _____
10. Land holding (acres) _____

2. Details of IGA

11. What is the business?
12. Who made the decision to start this business?
13. Whether the Udyogini loan was used to start a new enterprise or expand/ improve existing one?
14. When was the business started?
15. How much loan do you have to repay under Udyogini?
16. How much loan do you have to repay towards this business as on date (including all loans)?
17. Did you have existing skill for the business?
18. Did you undergo any skill development training for this business? If yes, from Bank/ KSWDC/ DWCD/ NGO/ Others, specify?
19. Who supports you in doing this business?
20. Product varieties. E.g. in case of tailoring, what type of clothes are stitched? How much is charged for each type of garment? In case of animal husbandry type of cow/ buffalo, how many litres of milk does it yield per day?
21. Source for raw materials for this activity
22. Cost of raw materials/ repair/ maintenance/ operational costs per month
23. Is there adequate demand for your product/ service?
24. What are the Seasonal variations in business?
25. Net Profit per month from the business?
26. If business is under loss/ closed, what are the reasons for failure?

3. Impact & Future plan

27. How has the business helped you improve economically & socially?
28. What are your future plans for this business?
29. What are your short term and long term aspirations / dreams for yourself and your family?

4. Photograph

- High quality action photos to be taken (entrepreneur doing the activity) and One photo with the study team member

Annexure 4d
Evaluation of Udyogini scheme implemented in the period from 2010-11 to 2014-15
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Focus Group Discussion for District Selection Committee Checklist

District

Revenue Taluk:

DWCD Taluk: _____

I. Selection of Beneficiaries		
1.	Were you directly involved in selection of Beneficiaries?	a) Yes b) No
2.	Do you have a separate meeting for selection of Udyogini beneficiaries? If No, how is the selection done?	
3.	Is there a calendar of events followed in your district under this scheme for the three years 2012-13 to 2014-15 with regards to calling of applications, processing and sanctioning the loan and subsidy amounts?	a) Yes b) No c) Don't know
4.	Should there be a uniform calendar of events for the State as a whole under this scheme?	a) Yes b) No c) Don't know
5.	If Yes, what should be the calendar of events?	
6.	What is the process for selection of beneficiaries?	
7.	Is there is a criteria for shortlisting of 3:1 applications?	a) Yes b) No
8.	If yes, what criteria adopted?	
9.	If no, what criteria can be followed?	
10.	Is the CIBIL score of applicants considered for selection of beneficiaries?	a) Yes b) No
11.	If no, do you think it is advisable to use it for selection of 3:1 short listing or final selection	a) Yes b) No c) Don't know
12.	Is preference given to widows, destitute and disabled women in each of the financial years of the evaluation period?	a) Yes b) Yes, but to less extent c) No
13.	If no, why preference is not given and how can the share be increased?	

II. Process before getting loan		
14.	Timeline for processing application at different levels <i>(Mention approximate days, please do not put range)</i>	i) Number of days taken by District Level Selection Committee to complete the meetings after receiving the loan applications
		ii) Number of days taken by District Level Selection Committee to send 3:1 applications to banks after meeting ends
		iii) After receiving 3:1 applications how many days bank takes to finalize beneficiaries and sanction loan
15.	What is your opinion on the duration taken to process applications?	a) Slow and time consuming b) Optimum c) Don't know, cannot say
16.	If the process is slow and time consuming, how can it be made faster?	
17.	Are EDPs being imparted to beneficiaries?	a) Yes b) No c) Don't know
18.	Do you think the EDP programme should be continued?	a) Yes b) No c) Don't know
III. After the loan		
19.	Do you think the economic and social condition of beneficiaries has improved as a result of taking the loan under Udyogini scheme?	a) Yes b) No c) Cannot say
20.	If yes, to what extent	a) Considerable b) Some extent c) Less extent
21.	If No, why do you think their economic and social conditions has not improved?	
22.	What is your opinion on the repayment status?	
23.	Do you think this scheme has to be continued?	a) Yes b) No c) Cannot say

24.	If Yes, provide your suggestion/recommendations	a) Enhance loan amount b) Reduce interest rate c) Loan should be interest free d) Simplify procedures e) Simplify documentation f) Change the composition of the District Selection Committee g) Any other suggestion
25.	If No, Why ?	a) There are better credit options b) Repayment issues c) Cumbersome procedures d) Any other, Specify
26.	Is the present subsidy amount adequate?	a) Yes b) No c) Don't know
27.	If No, how much should it be?	_____ %
28.	What is your view on wide <u>variation in the subsidy</u> provided to SC/ST- Rs 50000 (or up to 50%), Gen/Minority –Rs 7500 (or up to 20%) and Widow/ destitute/physically challenged –Rs 10000 (or up to 30%). • Is this variation required? Or same percentage to be fixed for all categories? What percentage of subsidy can be given to all? • If variation has to continue, what categories can be made? What percentage of subsidy can be given to each category?	
29.	Do you think <u>category wise quota</u> is required?	a) Yes b) No c) Don't know
30.	What is your view on selection of beneficiaries under MLA chairmanship	
	Any other Remarks/Suggestions/ Recommendations for effective implementation of the programme	

	Name	Designation	Signature
1.			
2.			
3.			
4.			
5.			
6.			

Signature of Investigator:

Date:

Annexure 4e

**Evaluation of Udyogini scheme implemented in the period from 2010-11 to 2014-15
by the Karnataka State Women's Development Corporation**

Focus Group Discussion for Taluk Selection Committee Checklist

District

Revenue Taluk:

DWCD Taluk:

I. Selection of Beneficiaries	
1.	Were you directly involved in selection of women entrepreneurs a) Yes b) No
2.	Is there a calendar of events followed in your district under this scheme for the three years 2012-13 to 2014-15 with regards to calling of applications, processing and sanctioning the loan and subsidy amounts? a) Yes b) No c) Don't know
3.	If Yes, give details
4.	Should there be a uniform calendar of events for the State as a whole under this scheme? a) Yes b) No c) Don't know
5.	If Yes, what should be the calendar of events?
6.	What is the process by which applications are called for from applicants under this scheme? a) Newspapers b) Office notice board (DWCD/ ZP/TP/GP)
	c) KSWDC/ DWCD website d) Through Supervisors and Anganwadi teachers
	e) TV/ Radio f) Others, please specify_____
7.	Do you think the process adopted is penetrative enough to reach all the villages and hamlets of the district concerned, so that all eligible women come to know of it and apply? a) Yes b) No c) Don't know
8.	If no, what method can be adopted to bridge the gap?
9.	Is there is a criteria for shortlisting of 3:1 applications? a) Yes b) No
10.	If yes, what criteria adopted? If no, what criteria can be followed?

11.	Do you conduct spot verification for short listing beneficiaries?	a) Yes b) No c) Don't know
12.	Is the CIBIL score of applicants considered for selection of beneficiaries?	a) Yes b) No
13.	If no, do you think it is advisable to use it for selection of 3:1 short listing or final selection	a) Yes b) No c) Don't know
14.	Is preference given to widows, destitute and disabled women in each of the financial years of the evaluation period?	a) Yes b) Yes, but to less extent c) No
15.	If no, why preference is not given and how can the share be increased?	
II. Process before getting loan		
16.	How many days are taken from: <i>(specify approximate days, please do not put range)</i>	
	iv) Receipt of loan applications and sending it to District level selection committee	
	v) Number of days taken by District Level Selection Committee to complete the meetings after receiving the loan applications	
	vi) Number of days taken by District Level Selection Committee to send 3:1 applications to banks after meeting ends	
	vii) After receiving 3:1 applications how many days bank takes to finalize beneficiaries and sanction loan	
17.	What is your opinion on the duration taken to process applications?	a) Slow and time consuming b) Optimum c) Don't know, cannot say
18.	If the process is slow and time consuming, how can it be made faster?	
19.	Are EDPs being imparted to beneficiaries?	a) Yes b) No, c) Don't know
	If yes, please give following details	
20.	Which agency/ organization conducted the training programme?	a) Canara bank b) IDF c) RUDSETI d) Others, specify
21.	What percentage of beneficiaries attends the training program?	a) _____% b) Don't know
22.	Do you think the EDP programme conducted to the beneficiaries is useful?	a) Yes b) No c) Don't know

Evaluation of Udyogini Scheme from 2010-11 to 2014-15

23.	If yes, to what extent	a) Considerable b) Some extent c) Less extent
24.	If no, how can the trainings be made more useful?	
25.	Do you think the training course content is adequate?	a) Yes b) No c) Don't know
26.	If no, what changes are required?	
III. After the loan		
27.	Whether the beneficiaries have undertaken the business activity as per the sanctioned purpose by the bank after availing the benefit?	a) Yes (_____ %) b) No (_____ %) c) Don't know
28.	If Yes, what percentage has continued with the activity?	_____ %
29.	If no, what are the causes for the deviations?	
30.	Is there any action taken against beneficiaries who mis-utilize loan?	a) Yes b) No If yes, details
31.	Do you think the economic and social condition of beneficiaries has improved as a result of taking the loan under Udyogini scheme?	a) Yes b) No c) Cannot say
32.	If yes, to what extent <i>(Note down the outstanding and interesting cases)</i>	a) Considerable b) Some extent c) Less extent
33.	If No, why do you think their economic and social conditions has not improved?	
34.	Have you insisted the beneficiaries to put up a plaque displaying "UNIT FINANCED BY KSWDC"?	a) Yes b) No
35.	If no, reasons for non-conformity	
36.	What is the performance of repayment of loans with timely repayment of instalments and clearing the loan completely?	a) Repaid completely & Closed in time _____ % b) Repayment incomplete _____ % c) Completely defaulters _____ %
37.	What are the reasons for cases of non- payment?	
38.	Can you suggest what measures can be followed to improve the timeliness of instalments and clearance of loans (other than waiver)?	
39.	Do you think this scheme has to be continued?	a) Yes b) No c) Cannot say

40.	If Yes, provide your suggestion/recommendations	a) Enhance loan amount b) Reduce interest rate c) Loan should be interest free d) Simplify procedures e) Simplify documentation f) Change the composition of the District Selection Committee g) Any other suggestion
41.	If No, Why ?	a) There are better credit options b) Repayment issues c) Cumbersome procedures d) Any other, Specify
42.	Is the present subsidy amount adequate?	a) Yes b) No c) Don't know
43.	If No, how much should it be?	_____ %
44.	What is your view on wide variation in the subsidy provided to SC/ST- Rs 50000 (or up to 50%), Gen/Minority –Rs 7500 (or up to 20%) and Widow/ destitute/physically challenged –Rs 10000 (or up to 30%). • Is this variation required? Or same percentage to be fixed for all categories? What percentage of subsidy can be given to all? • If variation has to continue, what categories can be made? What percentage of subsidy can be given to each category?	
45.	Do you think <u>category wise quota</u> is required?	a) Yes b) No c) Don't know
46.	Is there follow up with the beneficiaries?	a) Yes b) No
47.	If yes, what is the follow up system?	
48.	What is your view on selection of beneficiaries under MLA chairmanship	
	Any other Remarks/Suggestions/ Recommendations for effective implementation of the programme	

	Name	Designation	Signature
1.			
2.			
3.			

Signature of Investigator:

Date:

Annexure 4f

**Evaluation of Udyogini scheme implemented in the period from 2010-11 to 2014-15
by the Karnataka State Women's Development Corporation**

Interview Schedule for Development Inspector

District _____

I. General Information			
1.	Name of Development Inspector		
2.	Number of years of work experience as DI	----- years	
3.	Education	a) Diploma & Others	b) Graduate
		c) Post graduate	d) PhD
II. Selection of Beneficiaries			
4.	Were you directly involved in selection of women entrepreneurs	a) Yes b) No	
5.	Is there a calendar of events followed in your district under this scheme for the three years 2012-13 to 2014-15 with regards to calling of applications, processing and sanctioning the loan and subsidy amounts?	a) Yes b) No c) Don't know	
6.	If Yes, give details		
7.	Should there be a uniform calendar of events for the State as a whole under this scheme?	a) Yes b) No c) Don't know	
8.	If Yes, what should be the calendar of events?		
9.	What is the process by which applications are called for from applicants under this scheme?	a) Newspapers	b) Office notice board (DWCD/ ZP/TP/GP)
		c) KSWDC/ DWCD website	d) Through Supervisors and Anganwadi teachers
		e) TV/ Radio	f) Others, please specify
10.	Do you think the process adopted is penetrative enough to reach all the villages and hamlets of the district concerned, so that all eligible women come to know of it and apply?	a) Yes b) No c) Don't know	
11.	If no, what method can be adopted to bridge the gap?		
12.	Is there is a criteria for shortlisting of 3:1 applications?	a) Yes b) No	
13.	If yes, what criteria adopted? If no, what criteria can be followed?		
14.	Is spot verification conducted for short listing beneficiaries?	a) Yes b) No	

		c) Don't know	
15.	Is the CIBIL score of applicants considered for selection of beneficiaries?	a) Yes b) No c) Don't know	
16.	If no, do you think it is advisable to use it for selection of 3:1 short listing or final selection	a) Yes b) No c) Don't know	
17.	Is preference given to widows, destitute and disabled women in each of the financial years of the evaluation period?	a) Yes b) Yes, but to less extent c) No	
18.	If no, why preference is not given and how can the share be increased?		
III. Process before getting loan			
19.	Timeline for processing application at different levels <i>(Mention approximate days, please do not put range)</i>	i) Number of days taken for receipt of loan applications in CDPO office and sending it to District level selection committee	
		ii) Number of days taken by District Level Selection Committee to complete the meetings after receiving the loan applications	
		iii) Number of days taken by District Level Selection Committee to send 3:1 applications to banks after meeting ends	
		iv) After receiving 3:1 applications how many days bank takes to finalize beneficiaries and sanction loan	
20.	What is your opinion on the duration taken to process applications?	a) Slow and time consuming b) Optimum c) Don't know, cannot say	
21.	If the process is slow and time consuming, how can it be made faster?		
22.	Are EDPs being imparted to beneficiaries?	a) Yes b) No c) Don't know	
	If yes, please give following details		
23.	Which agency/ organization conducted the training programme?	a) Canara bank	b) IDF
		c) RUDSETI	d) Others, specify
24.	What percentage of beneficiaries attends the training program?	a) _____% b) Don't know	
25.	Do you think the EDP programme conducted to the beneficiaries is useful?	a) Yes b) No c) Don't know	

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26.	If yes, to what extent	a) Considerable b) Some extent c) Less extent
27.	If no, how can the trainings be made more useful?	
28.	Do you think the training course content is adequate?	a) Yes b) No c) Don't know
29.	If no, what changes are required?	
IV. After the loan		
30.	Whether the beneficiaries have undertaken the business activity as per the sanctioned purpose by the bank after availing the benefit?	a) Yes (_____%) b) No (_____%) c) Don't know
31.	If Yes, what percentage has continued with the activity?	_____%
32.	If no, what are the causes for the deviations?	
33.	Is there any action taken against beneficiaries who mis-utilize loan?	a) Yes b) No If yes, details.....
34.	Do you think the economic and social condition of beneficiaries has improved as a result of taking the loan under Udyogini scheme?	a) Yes b) No c) Cannot say
35.	If yes, to what extent <i>(Note down the outstanding and interesting cases)</i>	a) Considerable b) Some extent c) Less extent
36.	If No, why do you think their economic and social conditions has not improved?	
37.	Have you insisted the beneficiaries to put up a plaque displaying "UNIT FINANCED BY KSWDC"?	a) Yes b) No If no, reasons for non-conformity
38.	What is the performance of repayment of loans with timely repayment of instalments and clearing the loan completely?	a) Repaid completely & Closed in time _____% b) Repayment incomplete _____% c) Completely defaulters _____%
39.	What are the reasons for cases of non-payment?	
40.	Can you suggest what measures can be followed to improve the timeliness of instalments and clearance of loans (other than waiver)?	
41.	Do you think this scheme has to be continued?	a) Yes b) No c) Cannot say
42.	If Yes, provide your suggestion/recommendations	a) Enhance loan amount b) Reduce interest rate c) Loan should be interest free d) Simplify procedures

		e) Simplify documentation f) Change the composition of the District Selection Committee g) Any other suggestion
43.	If No, Why ?	a) There are better credit options b) Repayment issues c) Cumbersome procedures d) Any other, Specify
44.	Is the present Loan amount adequate?	a) Yes b) No c) Don't know
45.	If No, how much should it be?	Rs. _____
46.	Is the present subsidy amount adequate?	a) Yes b) No c) Don't know
47.	If No, how much should it be?	_____ %
48.	<p>What is your view on wide <u>variation in the subsidy</u> provided to SC/ST- Rs 50000 (or up to 50%), Gen/Minority – Rs 7500 (or up to 20%) and Widow/ destitute/physically challenged –Rs 10000 (or up to 30%).</p> <ul style="list-style-type: none"> • Is this variation required? Or same percentage to be fixed for all categories? What percentage of subsidy can be given to all? • If variation has to continue, what categories can be made? What percentage of subsidy can be given to each category? 	
49.	Do you think <u>category wise quota</u> is required?	a) Yes b) No c) Don't know
50.	Is there follow up with the beneficiaries?	a) Yes b) No
51.	If yes, what is the follow up system?	
52.	What is your view on selection of beneficiaries under MLA chairmanship	
53.	Any other Remarks/Suggestions/ Recommendations for effective implementation of the programme	

Signature of DI:

Signature of Investigator:

Date:

Annexure 4g

**Evaluation of Udyogini scheme implemented in the period from 2010-11 to 2014-15
by the Karnataka State Women's Development Corporation**

Interview Schedule for Banker

District

Taluk:

—

I.	General Information	
1.	Name of the respondent	
2.	Age:	Contact no.
3.	Bank:	Branch:
II.	Selection of Beneficiaries	
4.	Were you directly involved in selection of women entrepreneurs	a) Yes b) No
5.	Is there a calendar of events followed in your district under this scheme for the three years 2012-13 to 2014-15 with regards to calling of applications, processing and sanctioning the loan and subsidy amounts?	a) Yes b) No c) Don't know
6.	Should there be a uniform calendar of events for the State as a whole under this scheme?	a) Yes b) No c) Don't know
7.	If Yes, what should be the calendar of events?	
8.	Is there is a criteria for shortlisting one final applicant among the 3 short listed applications?	a) Yes b) No
9.	If yes, what criteria adopted? If no, what criteria can be followed?	
10.	Is the CIBIL score of applicants considered for selection of beneficiaries?	a) Yes b) No
11.	If no, do you think it is advisable to use it for selection for final selection	a) Yes b) No c) Don't know
12.	Do you take collateral security for the loan? If yes, give details	
13.	Is preference given to widows, destitute and disabled women in each of the financial years of the evaluation period?	a) Yes b) Yes, but to less extent c) No
14.	If no, why preference is not given and how can the share be increased?	
15.	Is the Udyogini beneficiary loan account linked to Adhar number?	a) Yes b) No c) Don't know
III.	Process before getting loan	
16.	After receipt of 3:1 short listed applications, how many days do you normally take to finalise the applicants and sanction the loan?	_____ days <i>Approximate days, please do not put range</i>

17.	If the process is slow and time consuming, how can it be made faster?	
18.	Are EDPs being conducted for the beneficiaries?	a) Yes b) No c) Don't know
19.	Do you think the EDP programmes are required for beneficiaries?	a) Yes b) No c) Don't know
IV. After the loan		
20.	Whether the beneficiaries have undertaken the business activity as per the sanctioned purpose by the bank after availing the benefit?	a) Yes (_____%) b) No (_____%) c) Don't know
21.	If Yes, what percentage has continued with the activity?	_____%
22.	If no, what are the causes for the deviations?	
23.	Is there any action taken against beneficiaries who mis-utilize loan?	a) Yes b) No If yes, details
24.	Do you think the economic and social condition of beneficiaries has improved as a result of taking the loan under Udyogini scheme?	a) Yes b) No c) Cannot say
25.	If yes, to what extent	a) Considerable b) Some extent c) Less extent
26.	If No, why do you think their economic and social conditions have improved?	
27.	What is the performance of repayment of loans with timely repayment of instalments and clearing the loan completely?	a) Repaid completely & Closed in time _____% b) Repayment incomplete _____% c) Completely defaulters _____%
28.	What are the reasons for cases of non- payment?	
29.	Can you suggest what measures can be followed to improve the timeliness of instalments and clearance of loans (other than waiver)?	
30.	Do you think this scheme has to be continued?	a) Yes b) No c) Cannot say
31.	If Yes, provide your suggestion/recommendations	a) Enhance loan amount b) Reduce interest rate c) Loan should be interest free d) Simplify procedures e) Simplify documentation f) Change the composition of the District Selection Committee g) Any other suggestion

Evaluation of Udyogini Scheme from 2010-11 to 2014-15

32.	If No, Why ?	a) There are better credit options b) Repayment issues c) Cumbersome procedures d) Any other, Specify
33.	Is the present subsidy amount adequate?	a) Yes b) No c) Don't know
34.	If No, how much should it be?	_____ %
35.	What is your view on wide <u>variation in the subsidy</u> provided to SC/ST- Rs 50000 (or up to 50%), Gen/Minority –Rs 7500 (or up to 20%) and Widow/ destitute/physically challenged –Rs 10000 (or up to 30%). <ul style="list-style-type: none"> • Is this variation required? Or same percentage to be fixed for all categories? What percentage of subsidy can be given to all? • If variation has to continue, what categories can be made? What percentage of subsidy can be given to each category? 	
36.	Do you think <u>category wise quota</u> is required?	
37.	Is there follow up with the beneficiaries for repayment?	a) Yes b) No
38.	If yes, what is the follow up system?	
39.	What is your view on selection of beneficiaries under MLA chairmanship	
	Any other Suggestions/ Recommendations for effective implementation of the programme	

Signature of Banker

Signature of Investigator

Date:

Collect year-wise number of loans sanctioned, loan amount and repayment status

Annexure 4h

**Evaluation of Udyogini Scheme Implemented in the Period from 2010-11 to 2014-15
by the Karnataka State Women's Development Cooperation**

Interview Schedule for Training Coordinator

I. General Information			
1.	Name of the Institute		
2.	Address of the Institute/Centre		
3.	Name of the head of the institution		
4.	Year of Establishment		
5.	Number of years since	a) EDP being conducted years b) EDP being conducted for Udyogini scheme years	
6.	Whether the institute is	a) Institute owned by a Bank	b) NGO
		c) Government owned Institute	d) Owned by another Educational Institute
		e) Any other, specify	
7.	Name of the Respondent		
8.	Contact No.		
9.	Are EDPs being imparted to beneficiaries of Udyogini scheme?	a) Yes b) No c) Don't know	
10.	If conducted, are these conducted	a) Separately for Udyogini beneficiaries b) Merged with other routine EDPs being conducted	
11.	If yes, what is the duration of training program?	a) 1 day b) 2 days c) 3 days d) Any other, specify	
12.	What percentage of Udyogini beneficiaries attends the training program?	a) _____% b) Don't know	
13.	Among those who attend, what percentage attends the full program?	a) _____% b) Don't know	
14.	Do you follow a training calendar for conducting training under Udyogini scheme?	a) Yes b) No c) Don't know	
15.	Provide details of EDP conducted for Udyogini beneficiaries	Collect data from 2010-11 to 2014-15 on Number of training programs and number of beneficiaries covered	
16.	Details of the course content of EDP for Udyogini beneficiaries	Collect copy of syllabus and course materials if any	

Evaluation of Udyogini Scheme from 2010-11 to 2014-15

17.	Do you provide course material such as related literature?	a) Yes b) No c) Don't know	
18.	What are the methods adopted for EDP?	a) Lecture	b) Field visits
		c) Audio-visual	d) Interaction with successful entrepreneurs
		e) Group work	f) Any other, specify
19.	Do you have institutional tie-up with any institutes to conduct EDP?	a) Yes b) No c) Don't know	
20.	Do you invite guest lecturers/ resource persons to conduct EDP?	a) Yes b) No c) Don't know	
21.	Do you think the EDP programme conducted to the beneficiaries is useful?	a) Yes b) No c) Don't know	
22.	If yes, to what extent	a) Considerable b) Some extent c) Less extent	
23.	If no, how can the trainings be made more useful?		
24.	Do you think the training course content is adequate?	a) Yes b) No c) Don't know	
25.	If no, what changes are required?		
26.	Do you take feedback from beneficiaries after the EDP	a) Yes b) No c) Don't know	
27.	Do you follow-up with beneficiaries to assess training impact?	a) Yes b) No c) Don't know	
28.	Are you conducting any other training programmes other than Udyogini scheme	a) Yes b) No	
29.	If yes, what are the other programmes being conducted?		
30.	What are the challenges/ problems you face in conducting EDP for Udyogini beneficiaries?		
	Any other remarks/ suggestions/ recommendations to improve the EDP for Udyogini beneficiaries		

Signature of Respondent:

Signature of Investigator:

Date:

**Annexure 5: Year-wise Taluk and Category-wise achievement in selected districts 2010-11 to 2014-15
Karnataka State Women's Development Corporation**

2010-11 Taluk-wise and Category-wise achievement in selected districts

Sl. No.	District Name	TARGET		SC		ST		MINORITY		DISABLED		WIDOW		DESTITUTE		OTHERS		TOTAL		Percentage of achievement	
		P	F	P	F	P	F	P	F	P	F	P	F	P	F	P	F	P	F	P	F
1	Bangalore Urban	1260	11403500	260	2538500	17	160000	21	157000	6	56500	42	405250	81	607500	365	3244500	792	7169250	63	63
2	Ramanagara	200	1446000	35	342000	0	0	2	14500	3	30000	3	30000	1	9000	58	417500	102	843000	51	58
3	Mysuru	492	4455200	118	1080500	18	169900	14	87200	7	64000	19	176500	1	10000	115	785700	292	2373800	59	53
4	Dakshina Kannada	348	3146300	36	297500	14	117500	35	262500	8	70000	21	182500	7	57500	163	1100000	284	2087500	82	66
5	Kodagu	100	867500	14	99000	3	30000	8	52500	5	50000	8	50000	2	0	60	327000	100	608500	100	70
6	Belagavi	922	8343200	144	1328670	51	480700	53	414700	12	112000	37	342990	1	10000	482	3452440	780	6141500	85	74
7	Uttara Kannada	252	2283700	21	170000	5	40000	13	83500	3	30000	8	75500	2	20000	114	771000	166	1190000	66	52
8	Ballari	491	4455200	103	1030000	25	250000	33	292500	22	220000	23	230000	6	60000	198	1439500	410	3522000	84	79
9	Yadigir	150	1350000	50	71000	8	71000	9	56000	0	0	5	38000	0	0	78	487000	150	723000	100	54
	TOTAL	4215	37750600	781	6957170	141	1319100	188	1420400	66	632500	166	1530740	101	774000	1633	12024640	3076	24658550	73	65

Note: P = Physical, F = Financial

Karnataka State Women's Development Corporation
2011-12 Taluk-wise and Category-wise achievement in selected districts

Sl. No.	District Name	TARGET		SC		ST		MINORITY		DISABLED		WIDOW		DESTITUTE		OTHERS		TOTAL		Percentage of achievement	
		P	F	P	F	P	F	P	F	P	F	P	F	P	F	P	F	P	F	P	F
1	Bangalore Urban	1375	12742500	360	3505000	42	397500	6	57500	48	42400	49	367500	126	945000	775	5626500	1406	10941400	102	86
2	Ramanagara	261	2466600	77	751500	30	297500	12	116500	26	239000	0	0	2	15000	157	1139500	304	2559000	116	104
3	Mysuru	780	7503000	140	1344800	47	436871	5	10000	16	120300	1	10000	10	75000	185	1240134	404	3237105	52	43
4	Dakshina Kannada	143	1350800	29	290000	5	50000	2	20000	13	130000	0	0	10	75000	85	637500	144	1202500	101	89
5	Kodagu	370	3354500	18	152500	30	300000	8	67500	11	97500	4	35000	29	217500	178	1109400	278	1979400	75	59
6	Belagavi	1138	10627800	240	2218800	70	661800	10	92500	30	289500	13	100000	88	644000	598	4403700	1049	8410300	92	79
7	Uttara Kannada	251	2268100	53	478000	10	91500	2	20000	7	67500	1	10000	11	65100	116	774750	200	1506850	80	66
8	Ballari	849	8259400	285	1640000	240	1600000	12	120000	12	120000	4	40000	20	110000	200	1500000	773	5130000	91	62
9	Yadigir	416	4014600	78	702500	14	124000	0	0	7	70000	0	0	15	104500	134	864500	248	1865500	60	46
	TOTAL	5583	52587300	1280	11083100	488	3959171	57	504000	170	1176200	72	562500	311	2251100	2428	17295984	4806	36832055	86	70

Note: P = Physical, F = Financial

Karnataka State Women's Development Corporation
2012-13 Taluk-wise and Category-wise achievement in selected districts

Sl. No.	District Name	TARGET		SC		ST		MINORITY		DISABLED		WIDOW		DESTITUTE		OTHERS		TOTAL		Percentage of achievement	
		P	F	P	F	P	F	P	F	P	F	P	F	P	F	P	F	P	F	P	F
1	Bangalore Urban	1269	11378550	316	3128100	22	224000	195	1462500	5	50000	26	267500	0	0	694	6275240	1258	11407340	99	100
2	Ramanagara	122	1090750	37	361000	0	0	8	60000	7	70000	14	14000	0	0	150	1232500	216	1737500	177	159
3	Mysuru	477	4267350	167	1636400	35	340000	11	82500	4	40000	17	166500	2	20000	71	773600	307	3059000	64	72
4	Dakshina Kannada	88	785600	19	170000	5	50000	14	105000	4	10000	6	59000	2	0	71	575000	121	969000	138	123
5	Kodagu	333	2977650	31	276500	18	180000	52	390000	6	52500	13	115000	4	32500	149	1529000	273	2575500	82	86
6	Belagavi	743	6642700	153	1275200	44	436000	161	1207500	9	90000	11	138100	1	10000	876	6636300	1255	9793100	169	147
7	Uttara Kannada	224	2003650	25	229500	3	30000	18	135000	0	0	9	90000	2	20000	121	1357000	178	1861500	79	93
8	Ballari	395	3534850	87	750500	37	349000	47	352500	20	37500	12	76000	0	0	192	1782500	395	3348000	100	95
9	Yadigir	186	1663950	35	310500	9	84000	8	60000	0	0	6	60000	2	20000	104	805500	164	1340000	88	81
	TOTAL	3837	34345050	870	8137700	173	1693000	514	3855000	55	350000	114	986100	13	102500	2428	20966640	4167	36090940	109	105

Note: P = Physical, F = Financial

Karnataka State Women's Development Corporation
2013-14 Taluk-wise and Category-wise achievement in selected districts

Sl. No.	District Name	TARGET		SC		ST		MINORITY		DISABLED		WIDOW		DESTITUTE		OTHERS		TOTAL		Percentage of achievement	
		P	F	P	F	P	F	P	F	P	F	P	F	P	F	P	F	P	F	P	F
1	Bangalore Urban	1410	12557460	495	4947500	15	150000	186	1395000	6	60000	17	170000	2	20000	569	4255500	1290	10998000	91	88
2	Ramanagara	139	1237934	54	531500	4	37500	11	85000	5	50000	14	132000	0	0	109	814000	197	1650000	142	133
3	Mysuru	544	4844864	168	1662900	42	401900	16	117000	5	50000	34	318800	1	10000	211	1549100	477	4109700	88	85
4	Dakshina Kannada	100	890600	20	197800	10	20000	10	22500	5	10000	3	50000	2	10000	53	510000	103	820300	103	92
5	Kodagu	380	3384280	33	292500	28	257500	46	292500	5	45000	13	130000	7	62500	182	54000	314	1134000	83	34
6	Belagavi	847	7543382	130	1181000	30	250000	53	223500	8	50000	31	290000	0	0	301	2096000	553	4090500	65	54
7	Uttara Kannada	255	2271030	35	222500	6	50000	29	195500	3	30000	4	40000	0	0	142	1064500	219	1602500	86	71
8	Ballari	450	4007700	125	710000	57	530000	32	154100	7	70000	20	200000	6	30000	125	761900	372	2456000	83	61
9	Yadigir	212	1888072	39	375500	21	197500	15	103900	5	49000	19	185000	6	57500	90	653000	195	1621400	92	86
	TOTAL	4337	38625322	1099	10121200	213	1894400	398	2589000	49	414000	155	1515800	24	190000	1782	11758000	3720	28482400	86	74

Note: P = Physical, F = Financial

Karnataka State Women's Development Corporation
2014-15 Taluk-wise and Category-wise achievement in selected districts

Sl. No.	District Name	TARGET		SC		ST		MINORITY		DISABLED		WIDOW		DESTITUTE		OTHERS		TOTAL		Percentage of achievement	
		P	F	P	F	P	F	P	F	P	F	P	F	P	F	P	F	P	F	P	F
1	Bangalore Urban	1760	15632700	683	6820500	29	290000	290	2175000	5	50000	26	260000	1	10000	732	5496000	1766	15101500	100	97
2	Ramanagara	207	1837640	44	440000	2	20000	4	32500	3	30000	13	130000	1	10000	145	1082000	212	1744500	102	95
3	Mysuru	573	5090460	129	1280400	69	690000	14	101000	7	69000	36	357500	0	0	254	1885200	509	4383100	89	86
4	Dakshina Kannada	406	3608620	47	435000	37	350000	47	330000	6	55000	10	107500	5	42500	225	1420000	377	2740000	93	76
5	Kodagu	108	958660	15	150000	0	0	5	45000	15	0	3	30000	1	10000	83	811940	122	1046940	113	109
6	Belagavi	906	8046120	387	3855000	108	1080000	102	764500	9	87500	71	706600	0	0	1019	7627000	1696	14120600	187	175
7	Uttara Kannada	274	2434980	46	403000	7	65200	8	55000	2	17500	15	147500	1	10000	148	1072300	227	1770500	83	73
8	Ballari	483	4288660	120	1110000	64	610000	50	381000	12	120000	27	270000	15	150000	263	1904000	551	4545000	114	106
9	Yadgir	224	1986480	85	845000	27	277500	13	97500	7	70000	13	128750	5	47500	93	686300	243	2152550	108	108
	TOTAL	4941	43884320	1556	15338900	343	3382700	533	3981500	66	499000	214	2137850	29	280000	2962	21984740	5703	47604690	115	108

Note: P = Physical, F = Financial

Annexure 6: Calendar of Events

ಉದ್ಯೋಗಿನಿ ಯೋಜನೆ 2016-17ನೇ ಸಾಲಿನ ಕ್ರಿಯಾ ಯೋಜನೆ

Calendar of event for 2016-17. (14)

ಕ್ರ. ಸಂ.	ಹಮ್ಮಿಕೊಳ್ಳಲು ಉದ್ದೇಶಿಸಿದ ಕಾರ್ಯಕ್ರಮ		ಭೌತಿಕ ಗುರಿ	ಆರ್ಥಿಕ ಗುರಿ
	ಜಿಲ್ಲೆ	ರಾಜ್ಯ		
ಏಪ್ರಿಲ್	0	ಉದ್ಯೋಗಿನಿ ಯೋಜನೆ ಮುಂದುವರಿಕೆಗೆ ಕ್ರಮ. ಕ್ರಿಯಾ ಯೋಜನೆ ತಯಾರಿಕೆ ಸರ್ಕಾರದ ಅನುಮೋದನೆ ಪಡೆಯುವುದು ಹಾಗೂ 1ನೇ ಕಂತಿನ ಅನುದಾನ ಬಿಡುಗಡೆಗೆ ಸರ್ಕಾರಕ್ಕೆ ಪ್ರಸ್ತಾವನೆ ಕಳುಹಿಸುವುದು.	0	0
ಮೇ	0	ಸರ್ಕಾರದ ಅನುಮೋದನೆ ಪಡೆದಂತರ ಜಿಲ್ಲಾವಾರು ಆರ್ಥಿಕ ಮತ್ತು ಭೌತಿಕ ಗುರಿ ನಿಗದಿಪಡಿಸುವುದು. ಕ್ರಿಯಾಯೋಜನೆಯನ್ನು ಜಿಲ್ಲೆಗಳಿಗೆ ರವಾನಿಸುವುದು.	0	0
ಜೂನ್	ತಾಲ್ಲೂಕುವಾರು ಮತ್ತು ಬ್ಯಾಂಕ್‌ವಾರು ಗುರಿ ನಿಗದಿಪಡಿಸುವುದು ಪ್ರಚಾರ, ಜಾಹೀರಾತು, ಅರ್ಜಿಗಳ ಆಹ್ವಾನ ಸ್ವೀಕೃತಿ ಮತ್ತು ಪರಿಶೀಲನೆ	ಸರ್ಕಾರದಿಂದ ಬಿಡುಗಡೆಯಾಗಿರುವ ಅನುದಾನವನ್ನು ಜಿಲ್ಲೆಗಳಿಗೆ ಬಿಡುಗಡೆಮಾಡುವುದು ಮತ್ತು 2ನೇ ಕಂತಿನ ಅನುದಾನ ಬಿಡುಗಡೆಗೆ ಸರ್ಕಾರಕ್ಕೆ ಪ್ರಸ್ತಾವನೆ ಸಲ್ಲಿಸುವುದು	4263	3750.00
ಜುಲೈ	ಫಲಾನುಭವಿಗಳ ಆಯ್ಕೆ, ಮಂಜೂರಾತಿಗಾಗಿ ಅರ್ಜಿಗಳನ್ನು ಬ್ಯಾಂಕುಗಳಿಗೆ ರವಾನಿಸುವುದು	ಸಹಾಯಧನ ಮಂಜೂರಾತಿ ಹಾಗೂ ಬಿಡುಗಡೆಗೆ ಕ್ರಮವಹಿಸುವುದು	0	0
ಆಗಸ್ಟ್	ಬ್ಯಾಂಕಿನಿಂದ ಮಂಜೂರಾದ ಅಭ್ಯರ್ಥಿಗಳಿಗೆ ಇಡಿಸಿ ತರಬೇತಿ ಮತ್ತು ಬ್ಯಾಂಕುಗಳಿಗೆ ಸಹಾಯಧನ ಬಿಡುಗಡೆ	ಸಹಾಯಧನ ಮಂಜೂರಾತಿ ಹಾಗೂ ಬಿಡುಗಡೆಗೆ ಕ್ರಮವಹಿಸುವುದು	0	0
ಸೆಪ್ಟೆಂಬರ್	ಬ್ಯಾಂಕಿನಿಂದ ಮಂಜೂರಾದ ಅಭ್ಯರ್ಥಿಗಳಿಗೆ ಇಡಿಸಿ ತರಬೇತಿ ಮತ್ತು ಬ್ಯಾಂಕುಗಳಿಗೆ ಸಹಾಯಧನ ಬಿಡುಗಡೆ	ಸರ್ಕಾರದಿಂದ ಬಿಡುಗಡೆಯಾಗಿರುವ ಅನುದಾನವನ್ನು ಜಿಲ್ಲೆಗಳಿಗೆ ಬಿಡುಗಡೆಮಾಡುವುದು ಮತ್ತು 3ನೇ ಕಂತಿನ ಅನುದಾನ ಬಿಡುಗಡೆಗೆ ಸರ್ಕಾರಕ್ಕೆ ಪ್ರಸ್ತಾವನೆ ಸಲ್ಲಿಸುವುದು	4263	3750.00
ಅಕ್ಟೋಬರ್	ಬ್ಯಾಂಕಿನಿಂದ ಮಂಜೂರಾದ ಅಭ್ಯರ್ಥಿಗಳಿಗೆ ಇಡಿಸಿ ತರಬೇತಿ ಮತ್ತು ಬ್ಯಾಂಕುಗಳಿಗೆ ಸಹಾಯಧನ ಬಿಡುಗಡೆ	ಸಹಾಯಧನ ಮಂಜೂರಾತಿ ಹಾಗೂ ಬಿಡುಗಡೆಗೆ ಕ್ರಮವಹಿಸುವುದು	0	0
ನವೆಂಬರ್	ಬ್ಯಾಂಕಿನಿಂದ ಮಂಜೂರಾದ ಅಭ್ಯರ್ಥಿಗಳಿಗೆ ಇಡಿಸಿ ತರಬೇತಿ ಮತ್ತು ಬ್ಯಾಂಕುಗಳಿಗೆ ಸಹಾಯಧನ ಬಿಡುಗಡೆ	ಸಹಾಯಧನ ಮಂಜೂರಾತಿ ಹಾಗೂ ಬಿಡುಗಡೆಗೆ ಕ್ರಮವಹಿಸುವುದು	0	0
ಡಿಸೆಂಬರ್	ಬ್ಯಾಂಕಿನಿಂದ ಮಂಜೂರಾದ ಅಭ್ಯರ್ಥಿಗಳಿಗೆ ಇಡಿಸಿ ತರಬೇತಿ ಮತ್ತು ಬ್ಯಾಂಕುಗಳಿಗೆ ಸಹಾಯಧನ ಬಿಡುಗಡೆ	ಸರ್ಕಾರದಿಂದ ಬಿಡುಗಡೆಯಾಗಿರುವ ಅನುದಾನವನ್ನು ಜಿಲ್ಲೆಗಳಿಗೆ ಬಿಡುಗಡೆಮಾಡುವುದು ಮತ್ತು 4ನೇ ಕಂತಿನ ಅನುದಾನ ಬಿಡುಗಡೆಗೆ ಸರ್ಕಾರಕ್ಕೆ ಪ್ರಸ್ತಾವನೆ ಸಲ್ಲಿಸುವುದು	4263	3750.00
ಏಪ್ರಿಲ್	ಬ್ಯಾಂಕಿನಿಂದ ಮಂಜೂರಾದ ಅಭ್ಯರ್ಥಿಗಳಿಗೆ ಇಡಿಸಿ ತರಬೇತಿ ಮತ್ತು ಬ್ಯಾಂಕುಗಳಿಗೆ ಸಹಾಯಧನ ಬಿಡುಗಡೆ	ಸಾಲ ಮಂಜೂರಾತಿಗಾಗಿ ಕ್ರಮ ಮತ್ತು ಆಸ್ತಿ ಖರೀದಿ ಮತ್ತು ಪರಿಶೀಲನೆ ಹಾಗೂ 4ನೇ ಕಂತಿನ ಅನುದಾನ ಬಿಡುಗಡೆಗೆ ಕ್ರಮ		
ಫೆಬ್ರವರಿ	ಬ್ಯಾಂಕಿನಿಂದ ಮಂಜೂರಾದ ಅಭ್ಯರ್ಥಿಗಳಿಗೆ ಇಡಿಸಿ ತರಬೇತಿ ಮತ್ತು ಬ್ಯಾಂಕುಗಳಿಗೆ ಸಹಾಯಧನ ಬಿಡುಗಡೆ	ಸಾಲ ಮಂಜೂರಾತಿಗಾಗಿ ಕ್ರಮ ಮತ್ತು ಆಸ್ತಿ ಖರೀದಿ ಮತ್ತು ಪರಿಶೀಲನೆ ಹಾಗೂ 4ನೇ ಕಂತಿನ ಅನುದಾನ ಬಿಡುಗಡೆಗೆ ಕ್ರಮ		
ಮಾರ್ಚ್	ಬ್ಯಾಂಕಿನಿಂದ ಮಂಜೂರಾದ ಅಭ್ಯರ್ಥಿಗಳಿಗೆ ಇಡಿಸಿ ತರಬೇತಿ ಮತ್ತು ಬ್ಯಾಂಕುಗಳಿಗೆ ಸಹಾಯಧನ ಬಿಡುಗಡೆ	ಸರ್ಕಾರದಿಂದ ಬಿಡುಗಡೆಯಾಗಿರುವ ಅನುದಾನವನ್ನು ಜಿಲ್ಲೆಗಳಿಗೆ ಬಿಡುಗಡೆಮಾಡುವುದು ಮತ್ತು 4ನೇ ಕಂತಿನ ಅನುದಾನ ಬಿಡುಗಡೆಗೆ ಸರ್ಕಾರಕ್ಕೆ ಪ್ರಸ್ತಾವನೆ ಸಲ್ಲಿಸುವುದು	4263	3750.00

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು
ಕ.ರಾ.ಮ.ಅ.ನಿಗಮ

Udyogini scheme implementation
process.

ಉದ್ಯೋಗಿನಿ ಯೋಜನೆಯ ಅನುಷ್ಠಾನದ ಪ್ರಕ್ರಿಯೆ

- ಹಂತ-1 ಜಿಲ್ಲಾವಾರು ಕ್ರಿಯಾಯೋಜನೆ ಮತ್ತು Calendar of Event ನಿಗದಿ ಮತ್ತು ಜಿಲ್ಲೆಗಳಿಗೆ ಕ್ರಮಕ್ಕಾಗಿ ಕಳುಹಿಸುವುದು-
ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು, ಕ.ರಾ.ಮ.ಅ.ನಿಗಮ
- ಹಂತ-2 ತಾಲ್ಲೂಕು, ಬ್ಯಾಂಕ್ ಮತ್ತು ಶಾಖಾವಾರು ಕ್ರಿಯಾ ಯೋಜನೆಯನ್ನು ತಯಾರಿಸಿ ಜಿಲ್ಲಾ ಲೀಡ್ ಬ್ಯಾಂಕ್
ವ್ಯವಸ್ಥಾಪಕರಿಂದ ಅನುಮೋದನೆ ಪಡೆಯುವುದು -ಉಪನಿರ್ದೇಶಕರು, ಮಹಿಳಾ ಮತ್ತು ಮಕ್ಕಳ ಅಭಿವೃದ್ಧಿ ಇಲಾಖೆ
- ಹಂತ-3 ಅನುಮೋದನೆಗೊಂಡ ಕ್ರಿಯಾ ಯೋಜನೆಯನ್ನು ಎಲ್ಲಾ ತಾಲ್ಲೂಕುಗಳ ಶಿಶು ಅಭಿವೃದ್ಧಿ ಯೋಜನಾಧಿಕಾರಿಗಳು
ಮತ್ತು ಸಂಬಂಧಿಸಿದ ಸೇವಾಕ್ಷೇತ್ರದ ಬ್ಯಾಂಕ್ ವ್ಯವಸ್ಥಾಪಕರಿಗೆ ಕಳುಹಿಸುವುದು- ಉಪನಿರ್ದೇಶಕರು, ಮಹಿಳಾ ಮತ್ತು ಮಕ್ಕಳ
ಅಭಿವೃದ್ಧಿ ಇಲಾಖೆ
- ಹಂತ-4 ತಾಲ್ಲೂಕುಗಳಲ್ಲಿ ಶಿಶು ಅಭಿವೃದ್ಧಿ ಯೋಜನಾಧಿಕಾರಿಗಳು ಅರ್ಹ ಫಲಾನುಭವಿಗಳಿಂದ ಅರ್ಜಿ ಆಹ್ವಾನ- ಶಿಶು
ಅಭಿವೃದ್ಧಿ ಯೋಜನಾಧಿಕಾರಿಗಳು.
- ಹಂತ-5 ಸ್ವೀಕೃತಗೊಂಡ ಅರ್ಜಿಗಳನ್ನು ಪರಿಶೀಲಿಸಿ ಆಯಾ ವಿಧಾನಸಭಾ ಸದಸ್ಯರ ಅಧ್ಯಕ್ಷತೆಯ ಆಯ್ಕೆ ಸಮಿತಿಯಲ್ಲಿ ಆಯ್ಕೆ
ಫಲಾನುಭವಿಗಳನ್ನು ತಾಲ್ಲೂಕುಮಟ್ಟದಲ್ಲಿ ಸಂದರ್ಶನದ ಮೂಲಕ ಆಯ್ಕೆ ಮಾಡುವುದು.- ಜಿಲ್ಲಾ ಮಟ್ಟದ ಆಯ್ಕೆ ಸಮಿತಿ
- ಹಂತ-6 ಸಂದರ್ಶನದ ಮೂಲಕ ಆಯ್ಕೆಯಾದ ಅರ್ಹ ಫಲಾನುಭವಿಗಳ ಅರ್ಜಿಗಳನ್ನು ಸಂಬಂಧಿಸಿದ ಸೇವಾಕ್ಷೇತ್ರದ
ಬ್ಯಾಂಕುಗಳಿಗೆ ಸಾಲ ಮಂಜೂರಾತಿ ಕೋರಿ ಅರ್ಜಿಗಳನ್ನು ಕಳುಹಿಸುವುದು.- ಶಿಶು ಅಭಿವೃದ್ಧಿ ಯೋಜನಾಧಿಕಾರಿಗಳು.
- ಹಂತ-7 ಸ್ವೀಕೃತಗೊಂಡ ಅರ್ಜಿಗಳ ಫಲಾನುಭವಿಗಳ ಸ್ಥಳ ಪರಿಶೀಲನೆ ಮಾಡಿ ಸಾಲ ಮಂಜೂರಾತಿ ನೀಡಿ ಅರ್ಜಿಗಳನ್ನು
ಶಿಶು ಅಭಿವೃದ್ಧಿ ಯೋಜನಾಧಿಕಾರಿಗಳಿಗೆ ಕಳುಹಿಸುವುದು- ಸೇವಾಕ್ಷೇತ್ರದ ಬ್ಯಾಂಕ್ ವ್ಯವಸ್ಥಾಪಕರು
- ಹಂತ-8 ಸಾಲ ಮಂಜೂರು ಮಾಡಿರುವ ಫಲಾನುಭವಿಗಳಿಗೆ ಸಹಾಯಧನ ಬಿಡುಗಡೆಗಾಗಿ ಕೋರಿ ಜಿಲ್ಲಾ ಕಛೇರಿಗೆ
ಕಳುಹಿಸುವುದು. -ಶಿಶು ಅಭಿವೃದ್ಧಿ ಯೋಜನಾಧಿಕಾರಿಗಳು.
- ಹಂತ-9 ಜಿಲ್ಲಾ ಕಛೇರಿಯಿಂದ ನಿಗಮದೊಂದಿಗೆ ಪತ್ರ ವ್ಯವಹಾರ ನಡೆಸಿ ಸಹಾಯಧನದ ಮೊತ್ತವನ್ನು ಪಡೆಯುವುದು.
- ಹಂತ-10 ಸಾಲ ಮಂಜೂರಾದ ಫಲಾನುಭವಿಗಳಿಗೆ 3 ದಿನಗಳ ಉದ್ಯಮಶೀಲತಾ ತರಬೇತಿ ನೀಡುವುದು. -
ಉಪನಿರ್ದೇಶಕರು, ಮಹಿಳಾ ಮತ್ತು ಮಕ್ಕಳ ಅಭಿವೃದ್ಧಿ ಇಲಾಖೆ
- ಹಂತ-11 ಸಾಲ ಮಂಜೂರು ಮಾಡಲಾದ ಬ್ಯಾಂಕುಗಳಿಗೆ ಸಹಾಯಧನ ಬಿಡುಗಡೆ. - ಉಪನಿರ್ದೇಶಕರು, ಮಹಿಳಾ ಮತ್ತು
ಮಕ್ಕಳ ಅಭಿವೃದ್ಧಿ ಇಲಾಖೆ
- ಹಂತ - 12 ತರಬೇತಿಯಲ್ಲಿ ಭಾಗವಹಿಸಿದ ಫಲಾನುಭವಿಗಳಿಗೆ ಪ್ರಮಾಣಪತ್ರ ಸ್ವೀಕರಿಸಿದ ನಂತರ ಬ್ಯಾಂಕಿನಿಂದ ಸಾಲ
ಬಿಡುಗಡೆ - ಉಪನಿರ್ದೇಶಕರು, ಮಹಿಳಾ ಮತ್ತು ಮಕ್ಕಳ ಅಭಿವೃದ್ಧಿ ಇಲಾಖೆ
- ಹಂತ-13 ಸಾಲ ಮತ್ತು ಸಹಾಯಧನ ಪಡೆದ ಫಲಾನುಭವಿಯು ಆದಾಯೋತ್ಪನ್ನ ಚಟುವಟಿಕೆಗಳಲ್ಲಿ ತೊಡಗಿಸಿಕೊಂಡು
ಬ್ಯಾಂಕಿನ ನಿಯಮಾನುಸಾರ ಮರುಪಾವತಿ ಮಾಡುವುದು.- ಫಲಾನುಭವಿ.
- ಹಂತ-14 ಫಲಾನುಭವಿಗಳು ಕೈಗೊಂಡಿರುವ ಆದಾಯೋತ್ಪನ್ನ ಚಟುವಟಿಕೆಗಳ ಕುರಿತು ಅನುಸರಣೆ ಮತ್ತು
ಯಶೋಗಾಢೆಗಳನ್ನು ನಿಗಮಕ್ಕೆ ಸಲ್ಲಿಸುವುದು- ಆಯಾ ಜಿಲ್ಲೆಗಳ ಅಭಿವೃದ್ಧಿ ನಿರೀಕ್ಷಕರು

Annexure 7: EDP Training programme schedule

Synd RURAL SELF EMPLOYMENT TRAINING INSTITUTE (SyndRSETI) KUMTA			
TITLE OF THE PROGRAMME: EDP- UDYOGINI SCHEME			
Duration: 3 DAYS FROM			
Schedule of Training			
Day	Sessions	Topics	Faculty
1	I	Inauguration /Registration	
	II	Micro Lab Training, Need Analysis, Women Empowerment	SyndRSETI
	III	Self Employment, Why? Group Discussion	SyndRSETI
	IV	Entrepreneurship Competencies, Building self confidence/goal setting	SyndRSETI
2	I	Formalities of setting up an enterprise/Management	SyndRSETI
	II	Managing money, costing, pricing, profitability and accounting system	SyndRSETI
	III	Project report preparation	SyndRSETI
	IV	Banking & Govt sponsored schemes	SyndRSETI
3	I	Marketing, Strategy and Scope for Marketing	SyndRSETI
	II	Loan, Repayment and Problem Solving/ Unit Failure	SyndRSETI
	III to IV	Evaluation, Feed Back and valedictory	SyndRSETI
I Session 10.00 am to 11.30 am II Session 11.45 am to 1.30 pm III Session 2.30 pm to 3.30 pm IV Session 3.45 pm to 5.30 pm			

RUDSETI , UJJIRE

Day	Session	Training Inputs	Faculty
1	I	Registration, &Inauguration, Orientation, Training preview	
	II	Achievement Motivation	
	III & IV	Micro Lab	
2	I	Entrepreneurial competencies	
	II	Banking	
	III	Communication	
	IV	Human Relation	
3	I	Confidence building – Tower Game	
	II	Marketing Management – 4 Ps of Marketing	
	III	Women Empowerment	
	IV	Feedback & evaluation / Valedictory	



ಪರಿಷ್ಕೃತ ಜಾತಿ, ಪರಿಷ್ಕೃತ ವರ್ಗಗಳ ಅಧ್ಯಯನ ಮತ್ತು ಅಭಿವೃದ್ಧಿ ಟ್ರಸ್ಟ್ (ರಿ)

SCHEDULED CASTES, SCHEDULED TRIBES STUDIES AND DEVELOPMENT TRUST (R)

ಉರ್ವಗಾಂಧಿನಗರ, ಅಶೋಕನಗರ ಅಂಚೆ, ಮಂಗಳೂರು-575 006

Email: scsstdt@gmail.com | Website : scsstdt.com Cell: 8105819922 / 7411889747

'ಉದ್ಯೋಗಿಣಿ' ಯೋಜನೆಯ ಮಹಿಳಾ ಫಲಾನುಭವಿಗಳಿಗೆ 3 ದಿನಗಳ (ಇಡಿಪಿ)

ಉದ್ಯಮಶೀಲತಾ ಅಭಿವೃದ್ಧಿ ತರಬೇತಿ ಕಾರ್ಯಕ್ರಮದ ವಿಷಯ ಸೂಚಿ

ಸಮಯ	ತರಬೇತಿ ವಿಷಯ	ಸಂಪನ್ಮೂಲ ವ್ಯಕ್ತಿ/ ತರಬೇತುದಾರರು
ದಿನಾಂಕ:	ಮೊದಲ ದಿನ	
9.30 a.m. to 10.00 a.m.	ಅಭ್ಯರ್ಥಿಗಳ ನೋಂದಣಿ/ಉಪಹಾರ	
10.00 a.m. to 11.00 a.m.	ತರಬೇತಿ ಉದ್ಘಾಟನೆ	
11.00 a.m. to 11.30 a.m.	ಅಭ್ಯರ್ಥಿಗಳ ಸ್ವ ಪರಿಚಯ	
11.30 a.m. to 1.00 p.m.	Ice Breaking - ಉದ್ಯಮಶೀಲತಾ ಪ್ರೇರಣೆ	
2.00 p.m. to 3.30 p.m.	ಮಹಿಳಾ ಸ್ವಾವಲಂಬನೆ	
3.30 p.m. to 4.30 p.m.	ಮಾರುಕಟ್ಟೆ ತರಬೇತಿ	
ದಿನಾಂಕ:	ಎರಡನೇ ದಿನ	
10.00 a.m. to 11.30 a.m.	ಉದ್ಯಮಶೀಲತಾ ಗುಣ ಲಕ್ಷಣಗಳು	
11.30 a.m. to 1.00 p.m.	ಮಹಿಳಾ ಉದ್ಯಮಿಗಳಿಗೆ ರಾಜ್ಯ/ಕೇಂದ್ರ ಸರ್ಕಾರದ ಯೋಜನೆಗಳು	
2.00 p.m. to 3.00 p.m.	ಯಶಸ್ವಿ ಮಹಿಳಾ ಉದ್ಯಮಿಗಳ ಅನುಭವ ಹಂಚಿಕೆ	
3.00 p.m. to 4.00 p.m.	ಮಹಿಳೆಯರಲ್ಲಿ ಕ್ರಿಯಾಶೀಲ ನಾಯಕತ್ವ	
4.00 p.m. to 5.00 p.m.	ಕೌಶಲ್ಯಾಭಿವೃದ್ಧಿಯಿಂದ ಮಹಿಳಾ ಸ್ವಾವಲಂಬನೆ	
ದಿನಾಂಕ:	ಮೂರನೇ ದಿನ	
10.00 a.m. to 11.00 a.m.	ಉದ್ಯಮವನ್ನು ಪ್ರಾರಂಭಿಸುವಲ್ಲಿ ಅನುಸರಿಸಬೇಕಾದ ಕ್ರಮಗಳು	
11.00 a.m. to 1.00 p.m.	ಯೋಜನಾ ವರದಿ ತಯಾರಿಕೆ ಹಾಗೂ ಸಾಲ ಮರುಪಾವತಿ	
2.00 p.m. to 3.30 p.m.	ಮಹಿಳೆ ಮತ್ತು ಕುಟುಂಬ ಹಾಗೂ ಆರ್ಥಿಕ ಚಟುವಟಿಕೆ	
3.30 p.m. to 4.30 p.m.	ಅನುಭವಗಳ ಹಂಚಿಕೆ, ಮೌಲ್ಯಮಾಪನ	
4.30 p.m. to 5.00 p.m.	ಸಮಾರೋಪ ಸಮಾರಂಭ	

* 9.30 a.m. - 10.00 a.m. ಉಪಹಾರ, 1.00 p.m. - 2.00 p.m. ಭೋಜನ/ವಿಶ್ರಾಂತಿ, 3.45 p.m. - 4.00 p.m. ಟೀ ವಿರಾಮ

* ಪ್ರತಿ ಅಭ್ಯರ್ಥಿಗೆ 3 ದಿನಗಳ ವಸತಿ ರಹಿತ ಇಡಿಪಿ ತರಬೇತಿ ಶುಲ್ಕ ರೂಪಾ - 745-00

* ಪ್ರತಿ ಅಭ್ಯರ್ಥಿಗೆ 3 ದಿನಗಳ ವಸತಿ ಸಹಿತ ಇಡಿಪಿ ತರಬೇತಿ ಶುಲ್ಕ ರೂಪಾ - 965-00

Email: wcddept@gmail.com

sd/-
ಸಂಸ್ಥೆಯ ಮುಖ್ಯಸ್ಥರ ಸಹಿ

Evaluation of Udyogini Scheme from 2010-11 to 2014-15

Date : 18.04.2016 To 23.04.2016	Batch : 1213	Venue: A D Pai Institute (CB-RSETI) Vajarahalli
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Name of the Programme: EDP For UDYOGINI
PROGRAMME SCHEDULE

Day	Session	Subject	Faculty
18.04.2016	I	Registration & Inauguration	SS Purvimuth / Muniraju K.H
	II	About the Institute, rules and regulations of training/institute	SS Purvimuth
	III	Micro lab & Ice Breaking Exercise	SS Purvimuth
	IV	Achievement Motivation- Positive attitude	Muniraju K.H
19.04.2016	Pre Session	Prayer, News Paper reading, Milly Presentation, Sharing thoughts	SS Purvimuth / Muniraju K.H
	I	Advantages of Self Employment over wage employment	Adithya
	II & III	Entrepreneurial Competencies – their importance explanation with examples	Muniraju K.H
	IV	Developing Self Confidence – Tower building Game	Adithya
20.04.2016	Pre Session	Prayer, News Paper reading, Milly Presentation, Sharing thoughts	SS Purvimuth / Muniraju K.H
	I	Business Opportunity Guidance - Generating ideas	Adithya
	II	Effective Communication & Time Management	Adithya
	III & IV	Risk taking & Goal setting - Goal reaching	Muniraju K.H
21.04.2016	Pre Session	Prayer, News Paper reading, Milly Presentation, Sharing thoughts	SS Purvimuth / Muniraju K.H
	I & II	Dairy management	Anaiahachar
	III & IV	Dairy management	Anaiahachar
22.04.2016	Pre Session	Prayer, News Paper reading, Milly Presentation, Sharing thoughts	SS Purvimuth / Muniraju K.H
	I	Experience sharing with successful entrepreneur - Women Empowerment	Pushpavathi M
	III	Marketing strategy & sales techniques and Customer management.	Pushpavathi M
	III&IV	Home chemicals Preparation - Phenyl , Soap Oil	Pushpavathi M
23.04.2016	Pre Session	Prayer, News Paper reading, Milly Presentation, Sharing thoughts	SS Purvimuth / Muniraju K.H
	I	Project report preparation why & what of business plan Government Sponsored Schemes	Muniraju K.H
	II	Banking & Repayment Ethics & Insurance.	Muniraju K.H
	III	Launching formalities, Pitfalls in Self Employment	SS Purvimuth
	IV	Feedback & Valedictory	Muniraju K.H SS Purvimuth



Annexure 8: Comments and Suggestions by Technical Committee

Sl. No.	Comments/ Suggestion	Compliance
1.	Limitation mentioned in the report needs to be reviewed/ revisited	Complied and modified– refer Data gaps and Limitations page 38
2.	Data gap needs to be addressed	Complied and explained on page 38
3.	Improvement in social condition of beneficiaries needs to be supported by relevant data/ statistics	Already mentioned in the report – refer page 63-70
4.	Banks maybe suggested to have a dedicated window for handling government schemes	Complied on page 117
5.	Incentives to the beneficiaries making prompt/ early repayment may be considered/ recommended	Complied on page 117