



**Government of Karnataka
Karnataka Evaluation Authority**

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ಕರ್ನಾಟಕ ಮೌಲ್ಯಮಾಪನ ಪ್ರಾಧಿಕಾರ
Karnataka Evaluation Authority

ಸಂಖ್ಯೆ: KEA 139 EVN 2014

15-09-2014

ಮಾನ್ಯರೇ,

ವಿಷಯ: 2014-15ನೇ ಸಾಲಿನಲ್ಲಿ ಸ್ತ್ರೀಶಕ್ತಿ ಯೋಜನೆಯ ಮೌಲ್ಯಮಾಪನ ಕೈಗೊಳ್ಳುವ ಕುರಿತು.

ಉಲ್ಲೇಖ:1) ಮಮಅ:ಸ್ತ್ರೀಶಕ್ತಿ (ತರಬೇತಿ):23:2012-13 ದಿನಾಂಕ: 22-07-2014ರ ಪತ್ರ.

2) ಸರ್ಕಾರಿ ಆದೇಶದ ಸಂಖ್ಯೆ: ಪಿಡಿ/8/ಇವಿನ್(2)/2011, ದಿನಾಂಕ: 11.07.2011.

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ದಿನಾಂಕ: 30.08.2014ರಂದು ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿ ಯೋಜನಾ ಇಲಾಖೆ ಇವರ ಅಧ್ಯಕ್ಷತೆಯಲ್ಲಿ ನಡೆದ ತಾಂತ್ರಿಕ ಸಮಿತಿಯು ಸ್ತ್ರೀಶಕ್ತಿ ಯೋಜನೆಯ ಉಲ್ಲೇಖಿತ ನಿಯಮಗಳನ್ನು (Terms of Reference) ಅನುಮೋದಿಸಿದೆ. ಅನುಮೋದಿಸಿದ ಉಲ್ಲೇಖಿತ ನಿಯಮಗಳನ್ನು (Terms of Reference) ಮುಂದಿನ ಸೂಕ್ತ ಕ್ರಮಕ್ಕಾಗಿ ಈ ಪತ್ರಕ್ಕೆ ಲಗತ್ತಿಸಿ ಕಳುಹಿಸಲಾಗಿದೆ.

ವಂದನೆಗಳೊಂದಿಗೆ,

(ಎಸ್.ಎ.ಕಾತರಿಕಿ)

ಸಮಾಲೋಚಕರು, ಮೌಲ್ಯಮಾಪನ
ಕರ್ನಾಟಕ ಮೌಲ್ಯಮಾಪನ ಪ್ರಾಧಿಕಾರ

ರವರಿಗೆ,

ನಿರ್ದೇಶಕರು,

ಮಹಿಳಾ ಮತ್ತು ಮಕ್ಕಳ ಅಭಿವೃದ್ಧಿ ಇಲಾಖೆ,

ಬಹುಮಹಡಿಗಳ ಕಟ್ಟಡ,

ಬೆಂಗಳೂರು-560 001.



Terms of Reference for Internal Evaluation of Streeshakthi scheme in Karnataka State for the period 2009-10 to 2013-14.

1. Title of the study:

The title of the study is “*Evaluation of Streeshakthi scheme in Karnataka for the period 2009-10 to 2013-14*”.

2. Department implementing the scheme:

The scheme being evaluated is implemented by the Department of Women and Child Development.

3. Background and context:

The principle of gender equality is firmly established in the Constitution of India through Article 14. It provides equality before law, and equal protection of the law, prohibition of discrimination (Article 15[1]), and equality of opportunity in the matter of public employment (Article 16). The Indian Constitution (through Article 15 [3]) further provides for affirmative action and positive discrimination by empowering the State to make special provisions for women.

Women’s movement has been a major force in India in contributing to the revolutionary process of economic, social and political development in general and to overall women’s development in particular. The development of women through the Five Year Plans has undergone significant transitions from welfare to development to empowerment. There was an urgent need to organize the potential of women groups and enhancing poor women’s access to available opportunities for income enhancement. Women participation rate in all spheres was a huge challenge for India’s economic and social growth. It is not only an important indicator of gender equality; it has direct implications for India’s economic growth, as there is large untapped potential at the rural level of women to increase their contribution to this growth.

The Government of Karnataka has formulated and implemented various schemes for the overall development of the rural women; the schemes identified were partially effective in enhancing the confidence and capability of rural women. The complexities involved in taking advantage of these schemes could not generate the expected impact in building women’s capacity at the grass roots.

Hence the Government of Karnataka, with the joint collaboration of various line departments, has taken up the work of women empowerment with the only aim of overall development of rural women by giving them financial support in the form of subsidy/training etc., through different projects, directly or through banks, to enhance the economic status of rural women. With a view to make the women financially independent, the State government established the State Women Development Corporation. At present, though many projects are being implemented for the welfare and development of women, results show that it is not possible to achieve the social, economic and all round development of women by treating them only as beneficiaries of government projects and giving them subsidy for the loan. The above schemes had access to limited number of women. Hence there was a urgent need for mass participation of women at the grass root level and recognize them as agents of social change, organise them in smaller groups and create a platform to empower them in all aspects.

To bring a revolution for women's participation, the Streeshakthi scheme was launched in 2000-01. It is being implemented throughout the State to empower rural women and make them self reliant. Streeshakthi Groups are formed at the village level to inculcate the habit of savings in their members, to empower the women economically. Groups of about 15 to 20 women members, including those who are from below poverty line families, landless agricultural labourers, SC/ST etc. have joined together to form 1.40 lakhs Streeshakthi groups in which 20 lakh women members are organized. Representatives from 10-12 Streeshakthi groups form clusters, and representatives from 10-12 clusters form Block Level Societies which are registered under the Karnataka Society Registration Act-1960 in 175 taluks of the State.

Since 2001-02 about Rs.275 crores is allocated by government, of which Rs. 189.85 Crores has been spent up to March 2014 under the scheme. Besides this, there are other schemes under different budget heads for training members in infrastructure creation for marketing etc. which are as follows-

Sl.No	Name of the Scheme	Implemented Since	Expenditure incurred upto March-2014(Rs. Crores)	Physical Progress Achieved
1	Construction of outlets for marketing of Streeshakthi Products at taluk level	2007-08	23.54	159 outlets
2	Empowerment of Streeshakthi clusters and block societies	2010-11	6.56	114 taluks
3	Construction of training institute for SHGs and clusters.	2010-11	7.00	4 rev divs
4	Mobile vans for marketing	2012-13	1.63	20 distes

The details regarding total number of groups formed, savings made, loan availed from banks and repaid by these groups, trainings imparted, government support like revolving fund and incentives provided, and details of infrastructure provided since inception are given in **Annexure 1** of the ToR.

4. Monitoring Arrangements:

(a) State Level: There is a Steering Committee headed by the Hon'ble Chief Minister (Chairperson) along with Hon'ble Minister for Women & Child Development (Vice Chairperson) and concerned Administrative Secretaries/ heads of line departments are members of the Committee. The secretary to government, Women & Child Development department, is the member secretary of the committee.

(b) District Level: There is a Co-ordination Committee headed by the Deputy Commissioner of the district. The Chief Executive Officer of the district Zilla Panchayath is the Vice Chairperson and concerned district heads of line departments of the districts are members. Assistant Director of Women & Child Development department is the member Secretary of the Committee.

(c) Taluk Level: There is a Co-ordination Committee headed by the Executive Officer of the Taluk Panchayath and all taluk level officers of concerned departments are its members. The Child Development Project Officer (CDPO) is the member secretary of the Committee.

Besides this, the scheme's progress is reviewed in the MPIC meetings held by Secretary to the government Women & Child Development department. The progress is reviewed in the taluk and district level monthly and quarterly KDP meetings.

5. Aims and Objectives of Streeshakthi scheme:

- a. To strengthen the process of economic development of rural women and create an environment conducive for social change.

- b. To form self help groups, based on thrift and credit principles, which builds self reliance and enables women to have greater access and control over resources.
- c. To increase the income levels of rural women by engaging them in Income Generating Activities (IGA) and creating financial stability.
- d. To provide opportunities to the members of the groups to avail the benefits of other departmental schemes by converging the services of various departments and lending institutions to ensure women's access to credit financing.

6. Evaluation scope and purpose:

The study shall be conducted in 175 taluks of all 30 districts of the State, and evaluation for the period from **2009-10 to 2013-14** shall be taken up. The study will evaluate the volume of Streeshakthi group members empowered in social, economical and political fields. Analysis of Streeshakthi groups will arrive at conclusion on the following points.

- a. Current status of groups/clusters/Taluk Level Societies.
- b. Impact of economic status of streeshakti members.
- c. Awareness created in social aspects.
- d. Extent of support from Government incentives and its impact on the groups.(details of Government incentives enclosed)
- e. Whether the aims and objectives of the scheme are achieved.
- f. To collect suggested measures for improvement of existing scheme and to identify the constraints in implementing the scheme.
- g. To evaluate Block Level Society by interviewing executive members, whether meetings are conducted regularly, maintenance of books of records, whether statutory conditions as per Society Act-1960 are adhered to and regular election for office bearers are conducted, networking with Streeshakthi groups at village level, taking up training and functioning as per guidelines.
- h. Functioning of Clusters/ Streeshakthi groups.
- i. Bottle necks experienced by groups in banking transactions.
- j. Timely using the funds released by depts. to Block level societies.
- k. Network of marketing opportunities.

7. Evaluation methodology and sampling:

The study will be done interviewing groups formed the under Streeshakthi scheme. 5 groups maybe selected in each Taluk at random, individual interviews of focussed group discussions with members may also be conducted and opinion gathered. Focussed group discussions with officials of the department, Panchayath members, Bank officers, etc., may also be done in at least 10 districts.

8. Deliverables and time schedule for the study:

The Director Department of Women and Child Development will issue necessary instructions to the Project Director, Streeshakthi, Deputy Directors at district level and CDPOs at the taluk level to co-operate/ facilitate for taking up the evaluation. It is expected to complete the evaluation within 9 months. The evaluating agency is expected to adhere to the following timelines and deliverables.

- | | | |
|------------------------------------|---|--|
| a. Work plan submission | : | One month after signing the agreement |
| b. Field data collection | : | 6 months from date of work plan approval |
| c. Draft report submission | : | One month after field data collection |
| d. Final date of report submission | : | One month from draft submission |
| e. Total duration | : | Nine months |

9. Evaluation Questions:

Questions related to Streeshakthi Groups

- A. Whether it is a fact that some women are becoming members or multiple Streeshakthi groups for individual benefits? Does this phenomenon reduce the cohesion amongst members of groups which is against the spirit of group formation? Does this have negative impact on the utilization and repayment of loans?
- B. Whether Streeshakthi groups platforms has helped solve the economic and social problems of its members. If yes, to extent? Interesting cases may please be documented as case studies.
- C. What is the impact of Government subsidy/incentive schemes on the groups?
- D. Are Streeshakthi groups helpful in raising issues of common concern through mobilisation and networking? If so, which are the issues raised by them and what was the result of it? A few examples in the sample villages may be narrated.
- E. Whether further hand holding for the Streeshakthi groups from government is necessary for sustainability of groups?
- F. Please identify and document the areas of capacity building requirement of the Streeshakthi groups.
- G. Has Skill development training been imparted to members of many Streeshakthi groups. Whether this training has been helpful? If yes, how and to what extent?
- H. Please document taluk wise as to which IGA is most prominent in the taluk and most profitable in the taluk? Is the most prominent IGA the most profitable one too?

- I. Are the norms' followed as per guidelines in book keeping, savings, lending, meetings, monitoring?
- J. What is the amount of loan (year wise) taken from Banks by the Streeshakthi groups selected for evaluation? Are banks demanding Collateral Security for sanctioning loans? Whether the loan has been repaid timely and completely? If not, what is the payment percentage and what are the reasons for cases of non-payment?
- K. What are the constraints of financial flow from government to groups and within the groups? How to further streamline the process?
- L. What is the amount of loan (year wise) disbursed by internal lending to its members in the Streeshakthi groups selected for evaluation? What is the recovery percentage of this amount lent? Has the recovery schedule been followed?
- M. Have all the taluks got one computer, internet and unique e-mail as prescribed in the government order dated: 25.08.2000? Are there facilities being used by Streeshakthi groups? If so, to what extent? If no, why not?
- N. Is it a fact that husbands of members of Streeshakthi Group members have availed loans in the name of their wives? If yes, what is its frequency?

Questions related to Taluk and District level Federations/Coordination Committees

- O. Whether the Streeshakthi groups are benefitting by the formation of the taluk and district level federations? If yes, will they be help full to make the groups self reliant and independent and to make them sustainable?
- P. How often the taluk and district co-ordination Committees and State Steering Committee are required to meet in a year and how many meetings were actually held and what important subjects were discussed, decision made and solutions given in the past five years? If the frequency is too less, why? How can it be ensured that meetings are more frequent?
- Q. What problems are resolved by the taluk level federations on organization of groups, getting loans, marketing and conduct of exhibitions for marketing the products?
- R. How many exhibitions were held members participated in this exhibitions and what is the utility of these exhibitions in promoting the sales?
- S. Whether Mobile marketing van programme is being implemented effectively? What is the cost benefit analysis of the amount spent on mobile vans verses profit made after marketing the goods prepared by the Streeshakthi Groups?
- T. What has been the impact of Taluk/District Level Exhibition on sales of SHGs products (value of sales before and after exhibition).

Questions related to Streeshakthi Bhawans

- U. In the construction of Streeshakthi Bhawans, has there been any case of the Bhawan been constructed on lands not owned by gram Panchayaths or those obtained by donations given in writing and recorded in land records?
- V. Are the Streeshakthi Bhawans being maintained properly? Is a competitive rent fixed and collected when the Bhawan is let out for private use? If yes, whether the amount is used for maintenance of these Bhawans? Is the department providing extra funds for maintenance? If so, how much amount is provided each year?
- W. Whether the taluk Streeshakthi Bhawans are used for the purpose it is constructed?
- X. The evaluator is requested to grade the SHGs and various factors of the scheme like Group size, savings, recoveries, meetings, maintenance of books etc. IGA wise. (As was done in a case study of Davanagere District published in September 2013. Copy enclosed). What is the correlation between the groups graded and Income Generating Activities? If so, what is the pattern emerging out of this? Please elaborate.

10. Qualification of the consultant:

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

- i. Social Scientist,
- ii. Retired Banker,
- iii. Statistician,
- iv. Person competent in gender issues.

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

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

11. Ensuring quality:

The evaluation report and its findings must demonstrate highest professional standard on par with National and International studies.

12. Providing oversight:

Karnataka evaluation authority will provide the funding, all technical aspects of the study will be monitored by Department of Women and Child Development.

13. Contact person for the details of the study:

- a. **State level:** Project Director, Streeshakthi, Department of Women and Child Development, Bangalore. Sri. Munireddy, Tel Ph: 080-22386153/154 and Smt. Chamanbi, Deputy Director, Streeshakthi, Smt. Bharathi, Asst. Director, Women and Child
- b. **District level:** Deputy Directors of Department of Women and Child Development concerned districts details of name and phone nos. enclosed.
- c. **Taluk level:** Child Development Project Officer, concerned taluk details of name and phone nos. provided by district office.

14. Selection of Consultant Agency for Evaluation

The selection of evaluation agency should be finalized as per provisions of KTPP Act and rules without compromising on the quality.

15. 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 Women and Child Development department of the Government of Karnataka, 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 Evaluation Authority (KEA).
- b) Evaluation is a serious professional task and its presentation should exhibit it accordingly. Please refrain from using glossy, super smooth paper for the entire volume overloaded with photographs, graphics and data in multicolour fancy fonts and styles.
- c) The Terms of Reference (ToR) of the study should form the first Appendix or Addenda of the report.
- d) The results should first correspond to the ToR. In the results chapter, each question of the ToR should be answered, and if possible, put up in a match the pair's kind of table, or equivalent. It is only after all questions framed in the ToR that is answered, that results over and above these be detailed.
- e) In the matter of recommendations, the number of recommendations is no measure of the quality of evaluation. Evaluation has to be done with a purpose to be practicable to implement the recommendations. The practicable recommendations should not be lost in the population maze of general recommendations. It is desirable to make recommendations in the report as follows:-

(A) **Short Term practicable recommendations**

These may not be more than five in number. These should be such that it can be acted upon without major policy changes and expenditure, and within say a year or so.

(B) **Long Term practicable recommendations**

There may not be more than ten in number. These should be such that can be implemented in the next four to five financial years, or with sizeable expenditure, or both but does not involve policy changes.

(C) **Recommendations requiring change in policy**

There are those which will need lot of time, resources and procedure to implement.

15. **Cost and Schedule of Budget release**

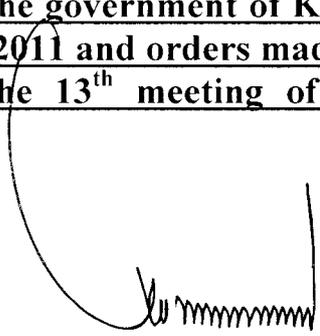
Output based budget release will be as follows-

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

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

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

This ToR is sanctioned in the 13th meeting of the Technical Committee held on 30th August 2014.


Chief Evaluation Officer 15/09/14.

Karnataka Evaluation Authority