

**CHAPTER III**  
**PROFILE OF STEP (SUPPORT TO TRAINING AND**  
**EMPLOYMENT PROGRAMME)**

***3.1 Background, Objectives and Pattern of Assistance of  
Step***

***3.2 Project Preparation and Submission***

***3.3 Project Scrutiny and Sanction***

***3.4 Project Activities***

***3.5 Project Monitoring & Evaluation***

***3.6 Status of WDCs in India:***

***3.7 Status of WDCs in Karnataka:***

***3.8 Status of Gulbarga-Bidar Milk Producers' Societies***

***Union Ltd.***

***References***

### **3.1 BACKGROUND, OBJECTIVES & PATTERN OF ASSISTANCE OF STEP:**

**3.1.1. Background** As per 2001 census, there are 496.45 million women representing 48.26 percent of total population of the country. However, out of the 127.22 million women workforce of the country, majority are in informal sectors with concentration in rural/semi urban areas. They often face situations of extreme poverty, given the harsh realities of intra-household and social discrimination. These women are vulnerable due to uncertainty of livelihood that is a consequence of their low level of skills and low capacity besides several other handicaps. Therefore, the critical need is to take measures which would ensure guarantee of employment and income generation of such women through training and provision of productive assets and support services.

Experience has shown that the main obstacles for women to start their own enterprise are gender specific barriers. Difficult access to credit and collateral at times coupled with high interest loans, limited bargaining power and limited mobility, dependency on male members and male dominated markets are some of the key constraints.

The Ministry of Women & Child Development launched a Central Sector scheme named Support to Training & Employment Programme for women (STEP) in the year 1986-87 with an objective of extending training for up-gradation of skills and sustainable employment for women through a variety of action oriented projects which employ women in large numbers. The scheme was revised in the year 2009-10

and covers 10 traditional sectors of employment besides the option of supporting the locally appropriate sectors.

STEP aims to make a significant impact on condition of women by upgrading skills for self and wage employment. It seeks to support women's work by providing a range of inputs with special focus on training for skill up-gradation, marketing and credit linkages to ensure sustainable employment. The sequence of activities envisaged under the programme is to mobilize women into viable groups, improve their skills, arrange for productive assets/access to wage employment, create backward and forward linkages, provide access to credit, arrange for support services and awareness generation, gender sensitization, etc.

The scheme not only aims at imparting training for upgrading skills to enhance income of beneficiaries but also provides a package of services consisting of education, health check-up, nutrition, nutrition education, legal literacy and crèche facilities for dependent children, etc.

Thus STEP advocates an integrated package of inputs aiming at the overall development of women by strengthening their presence in traditional sectors and opening up other area specific sectors/trades which can help women to become economically independent. The ultimate endeavor of each project under STEP is to develop the women groups to thrive on a self-sustaining basis in the market place with minimal governmental support and intervention.

### **3.1.2 Objectives**

The objectives of the programme are:-

- i. Mobilise women in viable groups and make facilities available through training, access to credit, arrangement for productive assets and other inputs
- ii. Provide training for skill up-gradation
- iii. Enable groups of women to take up employment or income generation programmes of their own, or to access wage employment, and
- iv. Provide support services for further improving employment conditions of women and access to health care, literacy, legal literacy, nutrition education and other information.

### **3.1.3 Salient Features**

#### **i. Services Provided**

The programme aims to provide an integrated package of the following services to women enabling them to become economically independent and to improve their socio-economic status.

- Facilitate organization of women
- Up-grade skills through training
- Better and sustainable employment opportunities
- Backward and forward linkages
- Support services with the coverage of:
  - Health check-ups
  - Referral services
  - Mobile crèches
  - Education facilities

- Nutrition education

## **ii. Sectors Covered**

Details of the sectors covered under the scheme at present and an illustrative list of few activities that can be taken up by women are indicated in the table below.

**Table No. 3.1 Sectors and Activities Covered under STEP Programme:**

<b>Sr. No.</b>	<b>Sector</b>	<b>Suggested Activities</b>
1	Agriculture	Mushroom Cultivation, Bee Keeping, Medicinal Plants Cultivation, Horticulture, Floriculture, Vermiculture, Backyard Vegetable Cultivation
2	Dairying	Small Milch/Dairy Animal (Buffalo, Cow) Rearing Units, Milk Collection & Selling, Milk Processing (Ghee, Paneer, Khoya)
3	Animal Husbandry	Goat/Sheep Rearing for Meat/Wool, Backyard Poultry & Indigenous Birds (Ducks, Quails), Piggery, Rabbit Rearing etc.
4	Fisheries	Fish Rearing/Seed Production in Small Ponds, Fish Processing (Drying, Fish Pickle), Fishing Net Making & Repair, Fish Feed Production, Small Hatcheries, Wage Employment (Through Feeding, Watch & Ward, De-weeding of Ponds, Harvesting)
5	Handloom	Weaving, Processing (Dyeing, Bleaching, Mercerising), Packaging,
6	Handicrafts	Production of Handicraft Items, Processing Activities (Polishing, Colouring),
7	Khadi & Village Industries	All activities approved by KVIC/KVIB

8	Sericulture	Mulberry Cultivation, Cocoon Rearing, Reeling of Yarn
9	Social Forestry and Forest Based Activities	Raising Nurseries, Cultivation of Forest Species on Forest Land/Wastelands, Collection of Minor Forest Produce (Gum, Berries, Medicinal/Herbal Products, Honey)
10	Waste Land Development	Raising Nurseries, Cultivation of Fodder, Fruit and Timber Crops, Watershed Development Activities, Developing <i>Wadis</i> ,
11	Food Processing *	Fruits and Vegetable Processing for making Jam, Jelly, Murabba, Petha, Chips/Wafers, Noodles, Papad, Pickle, Bakery Products
12	Services Sector *	Health, House-keeping Services, Tourism, Security Services, Organised Retail Marketing (Sales Women in Shopping Malls), Construction Based Activities (Mason, Plumber, Electrician), etc.
13	Any Other Locally Appropriate Sector	These sectors may be added from time to time by MWCD in consultation with the State Governments.

\* These two sectors have been newly added to the list of eligible sectors based on consultations held with State Governments. Feasible proposals covering activities under these sectors will be considered for sanction w.e.f. April, 2011 onwards.

### **3.1.4 Target Group:**

The target group to be covered under the projects of STEP includes:

- Marginalized, asset less rural and urban women
- Wage labourers, unpaid daily workers
- Female headed households
- Migrant labourers
- Tribal and other dis-possessed groups

Special focus will be on SC/ST households, women headed households and families below the poverty line. Particular attention will be paid to women living in districts already identified by the State Women and Child Development Department / Women Development Corporations in States. Local institutions or organizations may identify target groups and areas where women are particularly disadvantaged or need assistance.

### **3.1.5 Beneficiary Coverage in a Project**

Each project can cover a minimum of 200 and maximum of 10,000 women beneficiaries depending upon the nature of the project and capacity of the organization and demographical area proposed to be covered by the project. Only direct trainees are counted as beneficiaries. In estimating the number of beneficiaries under each project, family members of the woman beneficiary are not be counted as beneficiaries unless the member of the family is also a trainee.

### **3.1.6 Eligible Implementing Agencies**

STEP is to be implemented through Public Sector Organizations, District Rural Development Agencies (DRDAs), Federations, Co-operatives and Non-Governmental or Voluntary Organizations with a legal status as a Society registered under the Societies Registration Act of 1860 or under the corresponding State Acts.

These agencies/organizations are required to be registered for at least 3years (with experience in the sector concerned) at the time of applying for assistance. Implementing agencies may also identify a set of link agencies which would facilitate the implementation of the project through their expertise, resources and experience. Link agencies can include voluntary organizations active in the field of employment and women development. While selecting Non-Governmental Organizations as implementing agencies, it will be ensured that the selected organisations have adequate infrastructure and technical expertise in the sector, financial soundness with facilities, resources, experience and administrative capabilities for undertaking the project.

### **3.1.7 Duration of Project**

Projects will be sanctioned for a period not exceeding 5 years, depending upon the nature, kind of activities to be undertaken and the number of beneficiaries to be covered.



### 3.1.8 Pattern of Assistance

#### Quantum of Assistance

Projects in various sectors will evidently vary widely in terms of size, cost, etc. Therefore, the projects to be sanctioned under STEP scheme will be funded as per the norms approved/prescribed by NABARD/KVIC/KVIB/Banks. In the areas/cases where norms approved/prescribed by NABARD are not available, the advice of the concerned Technical Department/Ministry will be obtained before a project is submitted to the Project Sanctioning Committee for approval. Services of other agencies/institutes may be taken for pre-appraisal of the project proposals or technical advice, if required.

The quantum of assistance would be linked to the number of beneficiaries covered under the project, with a cap of Rs. 16000/- per beneficiary. In sanctioning projects, it will be ensured that a tapering budget is prepared so that the project becomes self-sustaining on completion of its term. Details of the pattern of assistance for the scheme are given in the following table:

**Table 3.2 Details of the pattern of assistance for the STEP scheme**

<b>Sl. No.</b>	<b>Particulars of Components</b>	<b>Eligible Assistance</b>
1	<b>Administration, Training/Capacity Building and Marketing</b> <ul style="list-style-type: none"><li>• Project Staff and Administrative Cost</li><li>• Training Stipend, Training of Trainers, Skill Upgradation/ Reinforcement, Training-cum-Production Centers and Raw Material for Training</li><li>• Support to members for formation of co-operative societies,</li></ul>	100%

	<p>producers, workers co-operative, leading to formal legal organizations.</p> <ul style="list-style-type: none"> <li>• Support services-Education, General Awareness, health care sanitation, nutrition/ creche facilities for dependent children. Wherever convergences of these services are not available, these will be provided as part of the project cost.</li> <li>• Marketing Support - Marketing/Sales Personnel, Stock Provision and Buyers' Credit, Godowns, Marketing Outlets, Quality Control and Managerial Support.</li> </ul>	
2	<p><b>Construction of Work Sheds/Production Centers</b> (not related with training) Balance 50% cost will have to be borne by the implementing agency.</p>	50%
3	<p><b>Working Capital/Raw Material Requirements</b></p> <p>Financial Assistance will be provided for working capital and raw material in a phased manner starting with 100% during the first year, 50% in the second year and 30% in the third year of the project. This phasing is considered essential to minimize the otherwise exorbitant costs and also because the ultimate aim of the STEP is to make these projects self-sufficient or take them to a stage where the beneficiaries will meet their credit requirements from Rashtriya Mahila Kosh, NABARD or other credit institutions like nationalized Banks and Co-operatives. The implementing agencies will have to arrange for credit after the project is over as these projects are of the nature of catalytic agents for development.</p>	<p><b>100% - 1st yr</b></p> <p><b>50% - 2nd yr</b></p> <p><b>30% - 3rd yr</b></p>

3.2 Cost Structure of Different Components Under the programme, 90% of the project cost is funded by the Government of India. The remaining 10% will have to be borne by the implementing agency from its own resources or from sources other than the Government of India.

**Table No. 3.3 Cost Structure of Different Components (in %)**

Sl. No.	Items of Expenditure	Percentage
1	Administration & project staff	6%
2	Training (technical/skill training) and orientation of beneficiaries & Project functionaries	20%
3	Infrastructure including marketing support, quality control and managerial support	25%
4	Raw material for training including equipment and other materials required for training	25%
5	Establishment of developmental cooperatives wherever required, mobilization and strengthening of field level set- ups where such support is not available through the existing set-up	10%
6	Support services (wherever such services are not available or cannot be organized)	8 %
7	Overriding cost	6%

Note: - Since the programme is to cover a wide variety of projects, the project cost is bound to vary, however, with a view to covering the sequence of activities as

envisaged under the scheme, the funding pattern of different components will be as indicated in the above table with the permissible flexibility upto 5% (+ or -) within the component-wise break up of project cost.

## **3.2. PROJECT PREPARATION AND SUBMISSION**

### **3.2.1 Project Preparation**

Projects for seeking financial assistance under the scheme shall be prepared keeping in view the basic objectives of the programme. Project reports will be prepared in the prescribed format given at Annexure-I. A project report will clearly indicate various stages of its preparation, as also the details of the activities to be undertaken during its implementation. Broadly, a project report will cover following areas.

- Pre-Project Activities
- Sector Identification
- Identification of Beneficiaries
- Project Formulation

### **3.2.2 Pre-Project Activities**

The pre-project activities include undertaking benchmark survey which is an essential pre-requisite for every project for need analysis of the particular area. A meticulously conducted benchmark survey is required to assess the socio-economic conditions of the target group and also to ascertain the project performance with respect to various indicators, besides its impact on the status of women beneficiaries, on the completion of the project.

The survey would capture primary data/information in respect of targeted beneficiaries covering following broad areas.

- Personal details
- Demographic profile of the family
- Ownership of assets
- Consumption pattern
- Skill sets
- Other relevant information

Similarly, detailed information would also have to be collected in respect of the area of operation of the project (village/locality), covering following areas.

- Location (proximity to big cities)
- Population (sex ratio, caste profile, religion, etc.)
- Literacy level
- Occupational profile (agriculture, non-farm sector, wage employment, etc.)
- Infrastructure (roads, electricity, schools, health centres, banks, post office, transportation, communication, etc.)
- Developmental programs being implemented in the village (Govt. sponsored and others)
- Any other relevant information

Information/data collected through benchmark survey will form the basis for various activities under the project like identification of sector/vocation, a detailed assessment of the existing skill levels of women in the project area in the concerned sector, identification of the training needs, preparation of a strategy to bridging the

gaps identified in the skill sets, providing necessary linkages and other support services, etc.

### **3.2.3 Sector Identification**

The implementing agency will identify the sectors that hold potential for improving the employment opportunity and enterprise development in conjunction with the women beneficiaries. The implementing agency will undertake an analysis of the proposed sector to ascertain its suitability for enhancing the socio-economic status of women. Criteria followed for sector selection by the implementing agency would be a critical step in programme design, which would require strategic thinking about overall programme objectives and ways to maximize the impact. The chosen sector should have high potential for development and growth in micro enterprise income and employment for economically vulnerable women. Choice of sector should be made keeping in view the following factors.

- Education, training and skill sets of the targeted women
- *Local demand and market penetration*
- Demand on women's time (they have productive/income earning duties as well as household and family care duties)
- Comfort level of women (sometimes women are not comfortable with a few activities, not because of lack of ability or technical skills, but because of socio-cultural set-up, especially in rural areas)
- Mobility restrictions
- Access and control over resources

The criticality of commercial viability in context of the prevailing market may also be ascertained. Thus, the thrust area for selection of the sectors must be market

demand and growth potential and potential increase in income besides opportunities for linkages.

### **3.2.4 Identification of Beneficiaries**

The beneficiaries to be covered under the project would be identified on the basis of the information/data collected through benchmark survey and keeping in view the guidelines of STEP. Preference would be given to marginalized, asset less rural and urban women, wage labourers, unpaid daily workers, female headed households, migrant labourers and tribal and other dispossessed groups of women.

### **3.2.5 Project Formulation**

The project design will provide detailed information on the following aspects.

- Project goals and outcomes (to be quantified)
- Activities to be undertaken
- Overall project budget (with appropriate component-wise break-up)
- Technical feasibility of the proposed activities (keeping in view the climatic conditions, skill sets available with the target group, availability of raw material/assets, processing facilities, marketing facilities, etc.)
- Financial viability of the proposed activities (on the basis of the cost of inputs, including women's time, and the expected outputs)
- Credit mechanism, including linkage with the banks, steps for proper utilization of loans and its repayment.
- Supporting services like mobilization/organization of women,

Senisitisation /orientation, institutional arrangements, procurement of assets/raw material, creation of processing facilities, marketing interventions, linkage/networking with Govt., corporate and other entities for ensuring wage employment, etc.

- *Training plan for imparting skill training to the beneficiaries after consultation with appropriate Technical/Vocational Institutes like National Council for Vocational Training (NCVT)*
- *Plan for monitoring of the project*

Withdrawal strategy and plans for the sustainability of the project in addition to the above, the implementing agency will have to ensure that inputs relating to health, nutrition education, adult literacy, awareness generation on women's rights, etc., would be provided to the beneficiaries of STEP project in consultation with State WCD and Health Departments, Directorates of Adult Education, Central Social Welfare Board and State Social Welfare Boards to ensure that all-round capacity building of women beneficiaries takes place. Keeping the above points in view, the implementing agency will clearly elaborate the strategy as to how the project will address the following activities:

- Mobilize women into viable groups;
- Improve their skills;
- Arrange for productive assets;
- Create backward and forward linkages;
- Improve/arrange for support services (health, child-care, education)
- Provide access to credit;
- Undertake awareness generation;
- Impart nutrition education;
- Sensitize project functionaries;



- Convergence of services.

The implementing agency will prepare the project in the prescribed format at Annex-II along with the following documents:-

- Registration Certificate (RC)/Renewal of RC (if applicable)
- Memorandum of Association and Bye-Laws of the Organization
- Attested Copies of Audited Statement of Accounts (for preceding three years)
- Annual Report (for preceding three years)
- Outline Map of the Project Area
- Benchmark survey of intended beneficiaries
- Marketing plan & linkup with financial institutions.
- State Govt. recommendation with minutes of the SLEC meeting (to be attached by State Govt).

### **3.2.6 Submission of proposals**

This Ministry's has designated the Child Development Project Officers (CDPOs) as Nodal Officers for all schemes of Ministry of Women & Child Development. At the Block level, CDPOs will be the interface between the implementing agencies like NGOs/VOs for submission of proposals under STEP. CDPOs will have to ensure that the documents submitted by the applicant organizations are complete in all respects. Proformas, columns, annexure must be complete and attached to the applications. During the visit by the CDPO, the organization applying for the sanction of projects must present all required documents for inspection. Detailed checklist of the steps to be taken by CDPOs on receipt of proposals is at Annex III.

### **3.3 PROJECT SCRUTINY AND SANCTION**

#### **3.3.1 Initial Scrutiny**

All project proposals will be received by the CDPO, who will undertake a preliminary scrutiny of the same as per the prescribed checklist. Proposals scrutinized by the CDPO will be submitted to the District Level Officer along with the pre-sanction appraisal report in the prescribed format (Part C of Annexure-I) who will consolidate the proposals received from various CDPOs and will submit the same to SLEC for necessary action.

#### **3.3.2 Scrutiny of Projects by State Level Empowered Committee (SLEC)**

The SLEC will undertake a detailed scrutiny of all the proposals received in the State with a view to ensure that the documentation is complete in all respects and the organizations recommended for the projects are capable of completing the same within the stipulated time. The SLEC is also to ensure that benchmark survey has been done covering all relevant points, the organization is fully eligible and competent to undertake the project and all requirements with regard to physical phasing, costing, arrangements for marketing and selling, working out of individual members earning and timelines and training requirements are being fulfilled. Detailed checklist for undertaking the scrutiny by the SLEC is at Annex-IV Before a project is sent to Ministry of Women & Child Development for consideration, it should be verified by the following officers, based on the financial outlay of a particular project.

**Table No. 3.4 Financial Outlay of a Particular Project**

<b>Financial Outlay (In Rs.)</b>	<b>Officer Responsible</b>
Up to 15 lakhs	CDPO/District Welfare Officer
15 to 40 lakhs	District Welfare Officer/District Programme Officer
40 lakhs to 75 lakhs	Joint/Deputy Director
75 lakhs and above	Director/Additional Director

The SLEC will submit the proposals which are complete and fulfill the required criteria to GOI for consideration with its recommendations, in the format given in the application form prescribed for submission of project proposals (at Annex-II) within 90 days of the receipt of scrutiny/verification report from CDPO/District Level Officer.

#### **Composition of the SLEC**

The SLEC in States is headed by the Principal Secretary/ Commissioner, WCD/Social Welfare and has representatives of Finance and concerned Technical Departments.

#### **3.3.3 Examination of Project Proposals**

The project proposals received from the SLEC will be examined as per the guidelines of the STEP (a checklist is at Annex–V). The general checklist of GOI for grant-in-aid proposals will also be followed which is at Annex-VI. The project which is not found as per the schematic norms will be referred back to the State for required rectification.

In case of minor deficiencies, the required information/documents/clarification will be obtained from the State Govt./Organisation by the Ministry.

Advice from Technical Departments Project proposals found complete in all respects will be referred to the Technical Department concerned for their comments regarding technical feasibility and cost of the project. The broad parameters of technical appraisal are as under:-

- a. Whether the objectives of the scheme are clearly defined and in accordance with the work programme?
- b. Whether the project is feasible in the present form? If not, what modifications are required?
- c. What are the benefits accruing to the target groups?
- d. What are the likely major outcomes and outputs of the project?
- e. What socio-economic impact will the project bring to the target group?
- f. Whether the project is in accordance with the guidelines of the STEP for improving the livelihood security of rural women?
- g. Whether the proposed budget under each head is in accordance with the output of the scheme or it needs modifications?

Consideration by Project Sanctioning Committee (PSC)

After the proposals are appraised by the concerned Department, these are considered by the PSC in the light of the comments of the Technical Department, State Government's views and the merits of the proposals.

Representatives of the NGOs/Federations/Corporations and Technical Department also participate in the meeting. The decision of PSC is communicated to the concerned State Govt. as well as the Organizations concerned. Minutes of the PSC meeting are also uploaded on website of the Ministry. The PSC meeting will be

convened once in every quarter so that time gap between the submitting of the proposal and sanction and implementation of the project may be reduced to the minimum.

#### **3.3.4 Composition of the Project Sanctioning Committee (PSC)**

The PSC is headed by the Secretary, Ministry of Women & Child Development. It has representatives from the Planning Commission and Central Government Departments concerned with the subject matter/technical aspects of the proposals. State Government's representative and a representative from NIPCCD also invited to participate in this Committee.

#### **3.3.5 Financial Sanction**

The proposals approved by the PSC will be processed for sanction in consultation with the Internal Finance Division (IFD) in the Ministry. After the concurrence of IFD for release of funds and certification about availability of funds by Budget Division, a financial sanction will be issued in favour of the concerned organization with a request to furnish Pre-Stamped Receipt (PSR) and a Bond for the amount sanctioned by Ministry along with Bank's name and the account number. The amount sanctioned to the Organization will be entered in the year-wise GIA register. The sanction letter will cover various items relating to the project including other terms and conditions.

Grants will be released to the implementing agency in installments, to cover the entire non-recurring expenditure and 50% of the recurring expenditure of the first year as the first installment of the grants. The second installment of grant will be released on annual basis amounting to 50% of the year's grant (recurring) on receipt

of the required documents including progress report, accounts and utilization certificate in the prescribed form duly certified by a Chartered Accountant or authorized official (Annex- VIII). Funds will be released for subsequent years on the same basis after receipt of the required documents (details are at Annex-IX). A copy of the sanction order regarding grant released will be sent to the State Govt. for their information and monitoring of project implementation. The release of subsequent installment of funds is also subject to receipt of other documents like Progress report, Inspection Report and Evaluation of the project, if due.

### **3.3.6 Processing of Bill**

After receipt of PSR and Bond from the concerned Organisation, the bill will be passed on to the Drawing & Disbursing Officer (DDO) of MWCD for further necessary action. The DDO will process the bill and request the Pay & Accounts Officer to issue cheque for the amount sanctioned.

### **3.3.2 Dispatch of Demand Draft/Transfer by ECS**

After obtaining the cheque from the Pay & Accounts Officer, the same will be sent to the concerned implementing agency by Cash Section of the Ministry through Registered/Speed Post at the address given by the agency either in the form of Demand Draft or through the ECS in the bank account of the organization.

### **3. 4. PROJECT ACTIVITIES**

#### **3.4.1 Project Implementation**

The implementing agency will give suitable orientation to its functionaries towards the scope, objectives and requirements for effective implementation of the project. A broad sequence of activities envisaged under the project are listed below:

- Mobilization of women into viable groups/SHGs
- Improve their skills for undertaking self-employment (micro enterprise) and wage employment through training/skill up-gradation inputs
- Provide access to credit
- Arrange for productive assets
- Arrange for support services (for procurement of raw material, creation of processing facilities, marketing interventions, linkage/ networking with Govt., Corporates and other entities for ensuring wage employment, etc.)

#### **3.4.2 Mobilization of Women into SHGs**

The most important activity under the STEP projects is to organize the poor, asset-less and marginalized women into vibrant and viable SHGs through active participation of the community in the project area. This process will be facilitated by the implementing agency with great sensitivity and through the participation of the community. The SHGs provide social space, especially for women to build their capacity to deal with various handicaps faced by them. SHGs also provide a platform to the targeted women to share issues confronting them and build their self confidence, besides giving opportunity for federating them into cooperatives. Implementing agency could consider initiating following steps for organizing targeted women into SHGs:

- ***Visit to the Identified Area*** – *Facilitators* from the implementing agency should visit the very poor families in the village/locality, talk to them, especially the women (in case the people do not know them, they should first talk to them about themselves), ask what is the most important issue for the family and note down all the details

- ***Conduct a Preliminary Survey*** – With a view to capturing details of the prospective members in respect of family size, caste, literacy levels, health problems, occupation, ownership of assets, income, indebtedness, coverage under government sponsored programs, etc.

- ***Meet the Prospective Members Again*** - When the *Facilitator* meets the prospective members for the second time, s/he should share with them the information about other families (contacted by the *Facilitator*) in the villages, which also have very similar problems. By visiting the families, the *Facilitator* will be able to know women from which of those families could come together in SHGs. She will also understand what their common requirements and problems are.

- ***Pre-SHG Formation Meeting*** - Before SHGs are formed, *Facilitators* should hold a meeting of the community leaders and elders of the village. Explain to them their plan to form SHGs. It is very important to get support from them. This will also give acceptance to the *Facilitators'* work in the village. This is the right time to tell everyone that the meetings are not for “giving” anything, but to “enable” the poor families to come together and help each other. It will be very useful if the *Facilitator*



explains the basic principles of Self-Help Group in this meeting. *Ministry of Rural Development, Govt. of India is implementing 'National Livelihood Mission' under which all the BPL families will be organized as in SHGs. Similarly, SHGs have been formed under some other programmes of the Govt./Banks. Therefore, implementing agencies will also make effort to utilize existing SHGs as far as possible.*

### **3.4.3 Training of Beneficiaries**

As the name suggests, training is the fulcrum of STEP. The whole programme revolves around providing training inputs to poor women for upgrading their skills and capacities, so that they can take up self-employment activities (micro enterprises) as well as wage employment. An implementing agency will have to address training requirements of different nature as a part of the project. Some of the areas which would require training interventions are listed below.

- ***Training for SHGs*** – This would include sensitization of group members about the concept of SHGs, training in managing internal lendings, training in book keeping/maintenance of accounts/ documents and leadership training.

- ***Training in Skill Transfer/Up-gradation*** – The main purpose of this training is to impart necessary skills (or up-grade existing skills) to enable them to take up a self-employment activity and/or become competent and qualified for taking up a wage employment. The implementing agency will explore the possibilities of imparting skill training to the beneficiaries after consulting with Technical/Vocational Institutes like National Council for Vocational Training (NCVT), which affiliate and recognize training. It will be the responsibility of the implementing agency to get in touch with

such institutes which provide training in the particular sector. If valid certificates are issued by such institutes to the beneficiaries on completion of the training, the cost of certification, if any, will be borne by the Ministry. This will also ensure a better employability for the trainees in future. The time lag between the training and supply of raw materials for starting of the project will be taken care of by the implementing agency. Many of the trainees drop out because of this delay and many of them cannot utilize the skill imparted in the training programme.

- ***Training for Micro Enterprise Development*** – Besides requisite/adequate skills, women also need inputs on how to set up a micro enterprise. The purpose of this training is to provide inputs on various aspects of an enterprise like the legal issues, government clearances/registration, products, pricing, technology, marketing, accounting, etc.

- ***Training for Sensitization and Awareness Generation*** – It is important to introduce the concepts of women empowerment to the beneficiaries.

The training will also build the capacity of women to participate in the planning/designing of projects aimed at improving their socio-economic status. The implementing agency will clearly indicate in the project proposal, the requirements, as also the arrangements, for training of the beneficiaries, extension workers, field supervisors and technical staff, suitable training institutes, curriculum for training programmes and cost estimates for the same. No funds would be made available for setting-up additional training institutes. The existing infrastructure already available under various programmes should be utilized and training is to be imparted to the beneficiaries through qualified agencies/trainers. State Government agencies and

regional offices of NIPCCD may be involved for coordination of the training arrangements. It should be ensured that the training is imparted not only in the technical and managerial aspects, but also in gender sensitization and development issues, including legal literacy.

The implementing agency should also consider taking help of Link Agencies like MYRADA, PRADAN, DHAN Foundation, BASIX etc. which have developed expertise in addressing the issues confronting poor women, including training for capacity building and skill up-gradation, in giving training inputs to the beneficiaries of the project.

#### **3.4.4 Access to Credit**

Credit is an important input for any economic activity. The implementing agency should encourage SHGs and its members to take up livelihood/income generating activities (both on a group basis and individually) under various sectors as indicated in Section-I. It should network with the banks operating in the project area for ensuring timely and adequate credit to SHGs and its members, thereby enabling them to take self-employment activities. *The implementing agency should also explore various alternative channels of funding to help the beneficiaries access credit facilities. Following interventions are suggested in this regard.*

- Help beneficiaries (SHGs/individual members) to prepare bankable project reports for the activities proposed to be financed under the project (NABARD has prepared model project reports for a number of activities popular among rural population. These reports are available on

NABARD's website [www.nabard.org](http://www.nabard.org) and can be used to prepare beneficiary specific project reports).

- Prepare an estimate of credit requirements of the beneficiaries (both term loan and working capital).
- Discuss the credit estimates with the Lead District Manager/District Development Manager (DDM) of NABARD and the bank branches in the project area and ensure that these estimates become part of the Annual Credit Plan of the branch.
- As regards credit to SHGs, the implementing agency should encourage internal saving and lending by the groups, help them to maintain proper record of transactions, emphasize the importance of timely repayments, help them in opening account with the bank and submitting credit proposals.
- Implementing agency could also act as a *Business Facilitator* and help the bank in increasing its business and improve recoveries.

### **3.4.5 Arrangements for Backward and Forward Linkages**

Strong forward and backward linkages are essential to ensure the viability and success of the economic activities of the project in the chosen sector. The implementing agency would ensure availability of backward and forward linkages for the economic activities proposed to be undertaken by the beneficiaries under the project. It will clearly indicate in the project report, the steps it proposes to take, for providing these linkages. The ultimate objective of the projects under STEP will be to ensure that the beneficiaries are able to develop and thrive on a self-sustaining basis in the market place in the long run with minimal governmental and formal support and intervention. A few areas where its intervention is considered necessary are indicated below.

- ***Procurement/Creation of Productive Assets*** – The Implementing agency shall provide all help and support to the beneficiaries in the procurement/creation of productive assets. It shall actively collaborate with suppliers/manufacturers of various items in public/ private sector for timely availability of assets, like seeds, planting material, fertilizers, pump-sets, drip/sprinkler sets, dairy and small animals, day old chicks & other birds for poultry activities, cattle/ poultry feed, fishing nets, fish feed, handlooms, yarn, small machine tools & equipment, etc. Implementing agency shall procure the assets required by the project beneficiaries in bulk, so as reduce the cost of procurement and transportation.

- ***Arrangements for Processing, Transportation & Storage*** – Implementing agency will also make arrangements for the primary processing of the goods produced by the project beneficiaries. Creation of facilities for grading & sorting of agricultural produce, bulk coolers for milk, abattoirs/slaughter houses for meat poultry sector, dyeing/bleaching & printing facilities for handlooms, etc., should form an integral part of the project. Similarly, arrangements for packaging, storage and transportation of goods produced under the project will have to be made by the implementing agency.

- ***Marketing of Produce*** - Marketing is one of the most critical components of any enterprise. No enterprise can generate profits unless the goods and services produced by it are sold. Projects prepared by the implementing agencies shall have specific mention about the marketing strategies to be adopted for sale of goods and services of

the beneficiaries. Implementing agency could explore the possibilities of having a tie-up with the following entities for the purpose.

***Participation in Marketing Events*** – Implementing agency may also consider participating in national, state and regional level marketing events organized by Development Commissioner (Handlooms), Development Commissioner (Handicrafts) and various other government/private agencies.

***Establishment of Marketing Outlets*** – Financial assistance is available from various developmental organizations, like NABARD, Rashtriya Mahila Kosh (RMK), Development Commissioners of Handlooms and Handicrafts, banks and the government departments concerned, for creation of marketing infrastructure for rural produce. This includes opening/renovation of showrooms/ emporias, establishment of ‘Rural Haats’ and ‘Rural Marts’, Mobile Sales Vans, etc. Implementing agency should make efforts for obtaining financial assistance from various sources for creating marketing infrastructure for the beneficiaries under the project.

#### **3.4.6 Convergence of Services**

Since the overarching goal of the scheme is economic empowerment of women, it not only aims at imparting training for the up-gradation of skills to enhance the income of beneficiaries but also a package of services consisting of health check-ups, nutrition, nutrition education, legal literacy, education, crèches facilities, gender sensitization, etc. These services are to be converged in the STEP areas through existing programmes of Ministry of Women and Child Development and various

other Ministries like Health, Education, Rural Development, besides State Governments.

### **3.5. PROJECT MONITORING & EVALUATION**

#### **3.5.1 Project Implementation Monitoring**

Monitoring of the projects sanctioned under the STEP is critical to its success especially since the project envisages covering the marginalized and asset less women. Monitoring is not a policing exercise, imposed from outside but as a crucial learning exercise to keep the project implementation on right track, make correction & improve performance. The implementing agencies of STEP are required to ensure sustained monitoring of project activities with due diligence as per the stipulations prescribed under the scheme. The following institutional mechanism has been put in place for undertaking monitoring of projects as per schematic norms.

##### **5.1.1 Project Monitoring Committee**

In an area where a project has been sanctioned, a Project Monitoring Committee will be formed comprising the following members:

- i. Representative from the State Women & Child Development/ Social Welfare Department i.e CDPO/ DPO etc.
- ii. Representative from the CSWB/SSWB
- iii. Representative from the link agencies
- iv. Person/persons from academic and other institutions, who have specialized knowledge in the sector/activity concerned for the project under implementation
- v. Members from Panchayati Raj Institutions.

The implementing agency will also inform the Ministry the date/ time & venue of the meeting and minutes of every meeting of the monitoring committee duly signed will be sent to the Ministry.

### **3.5.2 Role of Project Monitoring Committee**

The Project Monitoring Committee will review the progress of the project on a regular basis. This review will be done by the Committee, which will hold meetings as frequently as possible and at least once every quarter and undertake regular review of the progress made under the project. Each project will have its own Management Information System (MIS), including a Programme Evaluation and Review Technique (PERT) Chart, which would indicate the progress of the project since the time of its sanction, to the stage of stabilization and getting returns. The Project Monitoring Committee will review the Monitoring Plan developed by the implementing agency at the time of formulation of the project and update it, if necessary. It will help the implementing agency to develop a strong monitoring system to track and follow-up the activities of the beneficiaries and address their problems.

### **3.5.3 Quarterly Progress Report**

Each implementing agency will submit a Quarterly Progress Report (QPR) in the prescribed proforma (at Annex-XI) to the Ministry of Women & Child Development through the concerned Department/Agency of the State Govt. The Ministry may also hold Review Meetings, preferably on half yearly basis, to assess the cost benefit effectiveness of each project with respect to the parameters of number of women covered, trained and employed; availability of credit from financial institutions; socio-economic status of the groups of women covered (SC/ST women,



BPL women etc.); increase in production/productivity and levels of income; creation of assets during the period and employment opportunities created on ad hoc or sustainable basis.

#### **3.5.4 Use of Information Technology Tools**

The implementing agencies will also ensure the optimum utilization of IT tools while preparing the progress reports. This Ministry is also working to devise software to expeditiously monitor the progress of project implementation. As soon as a project is sanctioned by the Ministry, the agency will be provided password and user id to access the web-portal on which they have to upload all the required information in the prescribed format. The implementing agency will online upload all the physical and financial achievements under the project along with milestones achieved vis-à-vis targets as per the sanctioned plan. Besides, they will also have to online upload list and photos of all the beneficiaries who have been covered under the project.

#### **3.5.5 Issue of Photo I-cards**

The implementing agency will issue Photo Identity Cards to all beneficiaries for the project and the agency will enclose details of beneficiaries covered and I-cards issued to those beneficiaries with the QPR. While undertaking inspection of the project, CDPO/DPO will cross check the list of beneficiaries furnished by the organisation with the beneficiaries available in the project area.

### **3.5.6 Role of State Governments**

State Governments will play a vital role in implementation of STEP right from planning stage itself and support the implementing agencies for successful implementation of the projects. State Governments and Women Development Corporations would be involved in identifying economically viable projects and committed implementing agencies, helping them in preparation of projects, arranging for required training, facilitating access of women groups to credit etc. Linkages of implementing agencies with State Departments concerned and with the existing programmes of the State are crucial so as to enable the beneficiaries to optimally utilize the services provided under various programmes for development of women. The implementing agencies will be assisted by the concerned State Department to effectively co-ordinate and draw upon the resources of existing infrastructure and services under programmes of the Ministry of WCD such as ICDS, ICPS, Swadhar, SABLA, IGMSY, etc. For effective monitoring of STEP projects, a representative of State Government will attend the meeting of Project Monitoring Committee and verify the facts and figures of achievement vis-à-vis targets set for the project as sanctioned. They will also advise the implementing agency about the steps needed to be taken to address bottlenecks in implementation. The State Governments will also forward the proposal for release of subsequent installment of funds with all the required documents as given in Annexure-IX.

The State Government will undertake need analysis of the skills of poor and asset less women on frequent intervals to identify the gaps between skilled and semi-skilled women and also identify the potential beneficiaries for the programme. They

are also required to encourage capable and credible agencies to come forward with feasible projects for these women to bridge the gaps.

### **3.5.7 Inspection Report by State Government.**

Each implementing agency is required to submit all the required reports/ documents like QPR, UC, Minutes of the Monitoring Committee, Audited Statement of accounts etc. to the CDPO/ DPO present in the project area on half-yearly basis who will undertake inspection of the organisation with a view to check the correctness of facts/ figures furnished by the implementing agency. After undertaking the said inspection, the CDPO/DPO will forward all these reports/ documents furnished by the agency, Inspection Report in the prescribed format (at Annex-XII) with specific comments regarding release of further installment of fund to State Govt. Thereafter, the State Govt. will forward all the reports/documents to the Ministry with their specific recommendation.

### **3.5.8 Project Evaluation**

The mid-term evaluation of the project will be carried out through an independent agency. The evaluation will be undertaken to assess both sectoral impacts of the projects under STEP as well as the impact of each of the projects being implemented on the status of women beneficiaries.

### **3.5.9 Modalities of entrusting evaluation work to suitable Evaluation Agency,**

A research organization with appropriate knowledge and experience in evaluating employment oriented programmes will be selected by the Ministry for undertaking the mid-term evaluation. The evaluation agency will be selected on the

basis of the experience of the agency, familiarity with the concerned sector, distance from the headquarter of the implementing agency and from the project area and reasonableness the cost estimate will be identified well before the evaluation is due. After selecting the evaluation agency, a communication from the Ministry will be addressed to the concerned evaluation agency as well as the implementing agency whose project is to be evaluated. The Ministry will provide all necessary documents including copy of the project. The implementing agency will also provide all information and records as required by the evaluation agency and extend full co-operation to it. The time frame for conducting evaluation of a project may differ from project to project depending upon the project/sector and area of implementation.

The sample size of the project for evaluation is generally 25% of total beneficiaries and groups formed under the project and coverage is all the villages/District under project implementation. Evaluation agency will submit its evaluation report to the Ministry within the stipulated time frame. It will also send a copy of its evaluation report to the concerned implementing agency. The Ministry will organize periodic meetings with evaluation agencies to discuss the findings and follow up measures.

#### **3.5.10 Suggested parameters considered in the evaluation of the project.**

Evaluation of the project is to be based on specific, measurable, achievable, relevant, and time-bound (SMART) indicators, which would facilitate to track the implementation of a project effectively. The focus of evaluation should be on identifying a set of quantitative and qualitative output indicators, which are practical,

easy to monitor and reliable. A suggestive list of indicators that can be used for evaluation of STEP project is as under:-

**Table No. 3.5 Suggestive list of indicators for evaluation of STEP project**

<b>Category</b>	<b>Indicators</b>
Social Capital Development	No. of common interest groups formed- of which, number of groups active and sustainable Improved social status of participant households and capacity to participate in development activities beyond Inclusiveness of Panchayati Raj Institutions, women SHG federations, etc., in decision making. Operation and management arrangements, including type, regularity and value benefit contributions
Economic Improvement	Infrastructure created –type, number, economic value, quality and utilization Improvements in practical skills among participants (e.g., planning and decision making, entrepreneurial, technical, financial and management skills) Increase in access to and utilization of social and economic services (including credit, markets, health, and education) Number of credit-worthy, bank-linked groups; volume of savings and micro-enterprises started and successful Increased income and ownership of assets among participants households
Organizational Strength	Number of villagers who know or who have heard about organization or groups 24 Frequency of attendance of participants in the meeting Number of meetings held each month
Group Participation	Number of groups or rural organization formed under the Project Socio-Economic composition of groups Number of person/ days of labour contributed Material and money contributed by group Funds collected from local sources and used for maintenance work. Participation of members Capacity to maintain local facilities. <sup>1</sup>

Table No. 3.6 Selected State-wise Fund Released Covered under Support for Training and Employment Scheme (S.T.E.P.) for India (2005-2006 to 2014-2015 upto 20.02.2015)

States/UTs	Funds Released (Rs. in Lakh)										
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15*	
Andhra Pradesh	127.47	4.00	23.22	47.59	22.16	135.21	9.50	82.82	86.58	-	
Arunachal Pradesh	7.75	-	-	4.85	23.22	14.71	-	29.64	-	-	
Assam	307.91	526.80	208.79	338.30	5.11	683.13	18.30	40.91	20.02	48.20	
Bihar	-	-	-	-	-	-	-	-	-	-	
Chhattisgarh	-	-	-	-	-	-	-	-	-	-	
Gujarat	1.85	-	10.39	-	-	25.47	3.38	-	-	-	
Himachal Pradesh	-	-	7.02	-	-	3.79	-	-	-	-	
Haryana	-	-	-	37.68	25.65	22.73	24.08	13.87	-	-	
Jammu & Kashmir	-	42.78	-	27.56	54.22	17.43	30.45	15.90	67.44	10.11	
Kerala	-	-	25.33	180.11	14.06	18.18	265.28	19.94	-	-	
Karnataka	259.89	277.72	435.11	255.06	320.35	623.46	290.67	242.20	159.21	19.77	
Madhya Pradesh	24.31	61.28	44.17	44.18	75.46	46.21	10.94	3.48	120.14	85.62	
Maharashtra	110.41	10.05	37.98	32.38	15.73	294.78	25.11	19.54	48.12	10.22	
Manipur	30.11	17.57	20.98	48.47	56.51	100.73	42.41	62.83	55.32	180.15	
Meghalaya	-	-	-	-	-	-	-	-	-	-	
Mizoram	-	11.40	50.80	39.02	21.91	-	-	-	-	-	
Nagaland	9.16	2.47	86.67	134.64	100.45	118.22	36.31	47.55	21.77	19.71	
Odisha	181.29	90.90	132.80	1.04	35.15	36.38	-	3.36	-	-	
Punjab	202.79	20.77	125.81	205.80	87.91	81.75	-	-	-	-	
Rajasthan	145.42	-	119.88	-	4.19	3.22	2.21	0.97	-	-	
Sikkim	-	-	-	-	-	-	-	-	-	-	
Tamil Nadu	-	74.29	123.25	95.27	-	-	-	-	-	-	
Tripura	1.38	1.649	1.38	1.65	1.57	1.57	-	-	-	-	
Uttaranchal	-	76.89	128.32	66.27	57.08	27.90	6.52	99.73	53.96	18.86	
Uttar Pradesh	294.06	359.51	89.03	24.05	294.46	129.61	36.25	151.91	51.40	-	
West Bengal	2.25	2.250	13.60	8.30	10.13	26.34	9.92	-	5.41	-	
Delhi	11.89	17.32	21.13	10.07	3.23	20.89	-	-	-	-	
For Evaluation	-	-	-	-	-	-	21.81	48.65	12.50	758000.00	
India	1717.92	1597.64	1705.63	1602.28	1228.56	2431.71	833.14	883.30	701.85	400.22	

Source: Indian Status Note: \*: (up to 20.02.2015)



No. of Beneficiaries Covered

States/UTs	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15*
Andhra Pradesh	2200.00	-	700.00	950.00	450.00	2450.00	666.00	151.00	2100.00	800.00
Arunachal Pradesh	125.00	-	-	125.00	375.00	238.00	-	-	50.00	-
Assam	4990.00	5250.00	4140.00	3635.00	-	10814.00	365.00	139.00	754.00	50.00
Bihar	-	-	-	-	-	-	-	-	-	-
Chhattisgarh	-	-	-	-	-	-	-	-	-	-
Gujarat	-	-	90.00	-	-	175.00	50.00	-	-	-
Himachal Pradesh	-	-	200.00	-	-	125.00	-	-	-	-
Haryana	-	-	-	500.00	750.00	600.00	1666.00	166.00	-	-
Janmu and Kashmir	-	-	-	1000.00	830.00	200.00	1832.00	922.00	2800.00	5500.00
Kerala	-	-	1800.00	7371.00	512.00	243.00	466.00	2171.00	-	770.00
Karnataka	4000.00	4100.00	8250.00	6191.00	4570.00	6975.00	18878.00	12769.00	17076.00	-
Madhya Pradesh	295.00	610.00	548.00	607.00	1195.00	635.00	500.00	110.00	1400.00	520.00
Maharashtra	1000.00	125.00	675.00	200.00	375.00	2650.00	259.00	641.00	-	3609.00
Manipur	750.00	75.00	350.00	1100.00	925.00	950.00	1516.00	1709.00	536.00	1505.00
Meghalaya	-	-	-	-	-	-	-	-	-	-
Mizoram	-	325.00	1000.00	500.00	375.00	-	-	-	-	-
Nagaland	85.00	125.00	1545.00	1978.00	1810.00	1653.00	271.00	2763.00	300.00	563.00
Odisha	4880.00	600.00	2185.00	-	685.00	250.00	-	500.00	-	250.00
Punjab	4825.00	500.00	3650.00	4820.00	1525.00	1175.00	-	-	3537.00	5000.00
Rajasthan	5000.00	-	5400.00	-	200.00	100.00	500.00	-	-	-
Sikkim	-	-	-	-	-	-	-	-	-	-
Tamil Nadu	-	1750.00	1750.00	1500.00	-	-	-	-	-	-
Tripura	-	-	-	-	-	-	-	-	-	-
Uttaranchal	-	1400.00	2967.00	858.00	2181.00	650.00	250.00	1152.00	2125.00	3180.00
Uttar Pradesh	6300.00	605.00	3580.00	405.00	5015.00	2935.00	1765.00	7150.00	200.00	1810.00
West Bengal	-	-	100.00	-	190.00	200.00	666.00	138.00	600.00	480.00
Delhi	125.00	100.00	125.00	125.00	-	-	-	-	-	-
For Evaluation	-	-	-	-	-	-	-	-	-	-
<b>India</b>	<b>34575.00</b>	<b>15565.00</b>	<b>39055.00</b>	<b>31865.00</b>	<b>21963.00</b>	<b>32600.00</b>	<b>29650.00</b>	<b>30481.00</b>	<b>31478.00</b>	<b>24037.00</b>

Source: Indian Status Note: \*: (up to 20.02.2015)

### 3.7 STATUS OF WDCs IN KARNATAKA:

**Table No. 3.8 Organization of Women Dairy Co-operative Societies**

<b>Particulars</b>	<b>Number of WDCS</b>
Phase-I	400
Phase-II	200
Phase-III	200
Phase-IV	250
Phase-V	200
Phase-VI	200
Phase-VII	24
NES	200
Phase-VIII	250
Total	<b>1924</b>

(Source: Annual reports of KMF)

The above table depicts that the organization of women dairy co-operatives in Karnataka since from the introduction of STEP programme. In the first phase 400 WDCs were formed where as in second, third, fifth, sixth and in NES period 200 WDCs were formed respectively. In fourth and seventh phase 250 WDCs were formed. At present in all the phases put togetherly 1924 WDCs are working STEP programme.



**Table No. 3.9 Women Dairy Co-operative Societies in Function**

<b>Particulars</b>	<b>Number of WDCS</b>
Phase-I	342
Phase-II	186
Phase-III	185
Phase-IV	243
Phase-V	199
Phase-VI	198
Phase-VII	24
NES	200
Phase-VIII	250
<b>Total</b>	<b>1827</b>

(Source: Annual reports of KMF)

It is clear from the above table that in Karnataka totally 1827 WDCs are working actively which are coming under the STEP programme. In the first phase 342 WDCs out of 400 WDCs were functioning. Where as in second phase 186 out of 200, in third phase 185 out of 200, in fourth phase 243 out of 250, in fifth phase 199 out of 200, in sixth phase 198 out of 200, in seventh phase 24 out of 24, in NES period 200 out of 200 and at last in eighth phase 250 out of 250 WDCs were functioning actively.

**Table No. 3.10 Women Dairy Co-operative Societies out lay**

<b>Particulars</b>	<b>Out lay (Rs. In lakhs)</b>
Phase-I	989.86
Phase-II	627.00
Phase-III	619.70
Phase-IV	379.40
Phase-V	689.34
Phase-VI	669.35
Phase-VII	73.37
NES	800.04
Phase-VIII	800.02
Total	<b>5648.08</b>

(Source: Annual reports of KMF)

The table reveals the financial assistance provided under the STEP scheme to the WDCs in the different phases. In the first phase 989.86 lakhs of financial support has been provided by the government. In second phase 627.00, in third phase 619.70 lakhs, in forth phase 379.40 lakhs, in fifth phase 689.34 lakhs, in sixth phase 669.35 lakhs, in seventh phase 73.37 lakhs, in NES period 800.04 lakhs and in eighth phase 800.02 lakhs of financial support has been provided under the STEP scheme. Overall in all the eighth phase in total 5648.08 lakhs of financial support has been given by the government for the WDCs which are situated in the Karnataka.

**Table No. 3.11 Amt. released by GOI to Women Dairy Co-operative Societies**

<b>Particulars</b>	<b>Amt. released by GOI (in lakhs)</b>
Phase-I	877.62
Phase-II	540.56
Phase-III	542.88
Phase-IV	340.45
Phase-V	566.55
Phase-VI	466.73
Phase-VII	66.04
NES	177.66
Phase-VIII	135.90
<b>Total</b>	<b>3714.39</b>

(Source: Annual reports of KMF)

The above table light on the amount released by the government of India to the WDCs over a period of phase first to eighth phase. In the first pahse the government of India has released 877.62 lakhs where as 540.56 lakhs, 542.88 lakhs, 340.45 lakhs, 566.55 lakhs, 466.73 lakhs, 66.04 lakhs, 177.66 lakhs and 135.90 lakhs respectively from second to eighth phases. In toto 3714.39 lakhs of amount has been released by the government of India to the WDCs under the STEP scheme.

**Table No. 3.12 Total amount utilized released by WDCs**

<b>Particulars</b>	<b>Total amount utilized (in lakhs)</b>
Phase-I	975.13
Phase-II	600.62
Phase-III	603.20
Phase-IV	379.52
Phase-V	600.30
Phase-VI	544.22
Phase-VII	73.45
NES	111.45
Phase-VIII	63.65
<b>Total</b>	<b>3951.63</b>

(Source: Annual reports of KMF)

The above table light on the amount released by the government of India to the WDCs over a period of phase first to eighth phase. In the first pahse the government of India has released 877.62 lakhs where as 540.56 lakhs, 542.88 lakhs, 340.45 lakhs, 566.55 lakhs, 466.73 lakhs, 66.04 lakhs, 177.66 lakhs and 135.90 lakhs respectively from second to eighth phases. In toto 3714.39 lakhs of amount has been released by the government of India to the WDCs under the STEP scheme.

**Table No. 3.13 Enrolment of target group members to WDCS**

<b>Particulars</b>	<b>Enrolment of members</b>
Phase-I	21563
Phase-II	11730
Phase-III	11651
Phase-IV	10617
Phase-V	11021
Phase-VI	10272
Phase-VII	1204
NES	4063
Phase-VIII	3200
<b>Total</b>	<b>85321</b>

(Source: Annual reports of KMF)

The table reveals the enrolment of target group members under the STEP scheme to the WDCs in the different phases. In the first phase 21563, in second phase 11730, in third phase 11651, in forth phase 10617, in fifth phase 11021, in sixth phase 10272, in seventh phase 1204, in NES period 4063 and in eighth phase 3200 of enrolment of target group members under the STEP scheme. Overall in all the eighth phase in total 85321 of members are being taken the members under the STEP scheme in WDCs which are situated in Karnataka.

**Table No. 3.14 Animals inducted on regular basis of WDCS**

<b>Particulars</b>	<b>Animals inducted on regular basis</b>
Phase-I	6060
Phase-II	4821
Phase-III	4835
Phase-IV	2265
Phase-V	2179
Phase-VI	2097
Phase-VII	405
NES	-
Phase-VIII	-
<b>Total</b>	<b>22662</b>

(Source: Annual reports of KMF)

The above table depicts about animals inducted on regular basis in WDCS in the different phases under the STEP scheme. In the first phase 6060, in second phase 4821, in third phase 4835, in forth phase 2265, in fifth phase 2179, in sixth phase 2097, in seventh phase 405 where as in NES period and in eighth phase there are no any animals which have been inducted. In toto for all the eighth phases 22662 animals have been inducted on regular basis under the STEP scheme in WDCs which are situated in the Karnataka.

**Table No. 3.15 Animals inducted on rotation basis of WDCS**

<b>Particulars</b>	<b>Animals inducted on rotation basis</b>
Phase-I	4766
Phase-II	2827
Phase-III	2649
Phase-IV	2391
Phase-V	258
Phase-VI	201
Phase-VII	-
NES	-
Phase-VIII	-
<b>Total</b>	<b>13092</b>

(Source: Annual Reports of KMF)

The above table crystallizes about animals inducted on rotation basis in WDCS in the different phases under the STEP scheme. In the first phase 4766, in second phase 2827, in third phase 2649, in forth phase 2391, in fifth phase 258, in sixth phase 201, in seventh phase, in NES period and in eighth phase there are no any animals which have been inducted on rotation. In toto for all the eighth phases 13092 animals have been inducted on rotation basis under the STEP scheme in WDCs which are situated in the Karnataka.

**Table No. 3.16 Total Animals of Women Dairy Co-Operative Societies**

<b>Particulars</b>	<b>Total animals</b>
Phase-I	10826
Phase-II	7648
Phase-III	7484
Phase-IV	4656
Phase-V	2437
Phase-VI	2298
Phase-VII	405
NES	-
Phase-VIII	-
<b>Total</b>	<b>35754</b>

(Source: Annual reports of KMF)

The above table expresses about total animals in WDCS in the different phases under the STEP scheme. In the first phase 10826, in second phase 7648, in third phase 7484, in forth phase 4656, in fifth phase 2437, in sixth phase 2298, in seventh phase 405 and in NES period and in eighth phase there are no any animals found. At last the inferences can be drawn that, for all the eighth phases there are 35754 animals under the STEP scheme in WDCs which are situated in the Karnataka.



**Table No.3.17 SHGs formed by Women Dairy Co-operative Societies**

<b>Particulars</b>	<b>Total animals</b>
Phase-I	404
Phase-II	232
Phase-III	233
Phase-IV	211
Phase-V	276
Phase-VI	297
Phase-VII	26
NES	29
Phase-VIII	01
<b>Total</b>	<b>1709</b>

(Source: Annual reports of KMF)

The above table focuses about total SHGs formed WDCCS in the different phases under the STEP scheme. Initially in the first phase 404, in second phase 232, in third phase 233, in fourth phase 211, in fifth phase 276, in sixth phase 297, in seventh phase 26 and in NES period 29 and in eighth phase 01 SHG group were formed. At last it can be said that, for all the eighth phases there are 1709 SHGs were formed under the STEP scheme in WDCs which are situated in the Karnataka.

**Table No. 3.18 SHGs Deposit (Rs. In lakhs)**

<b>Particulars</b>	<b>SHGs Deposit (Rs. In lakhs)</b>
Phase-I	235.23
Phase-II	162.72
Phase-III	121.06
Phase-IV	91.06
Phase-V	43.72
Phase-VI	40.12
Phase-VII	04.05
NES	00.67
Phase-VIII	00.04
<b>Total</b>	<b>698.67</b>

(Source: Annual reports of KMF)

The above table throws light about total SHGs deposits (in lakhs) in the different phases under the STEP scheme. Initially in the first phase 235.23 lakhs, in second phase 162.72 lakhs, in third phase 121.06 lakhs, in forth phase 91.06 lakhs, in fifth phase 43.72 lakhs, in sixth phase 40.12 lakhs, in seventh phase 04.05 lakhs, in NES period 00.67 lakhs and in eighth phase 00.04 lakhs of deposits were made by SHGs. Put together for all the eighth phases 698.67 lakhs of deposits were mobilized by the SHGs under the STEP scheme in WDCs which are situated in the Karnataka.

**Table No. 3.19 Average Milk Production/WDCS/Day (in ltrs.)**

<b>Particulars</b>	<b>Avg. milk proc./ WDCS/Day (in ltrs.)</b>
Phase-I	245.53
Phase-II	215.38
Phase-III	244.00
Phase-IV	267.38
Phase-V	203.92
Phase-VI	220.00
Phase-VII	116.00
NES	250.15
Phase-VIII	326.00
<b>Total</b>	<b>232.04</b>

(Source: Annual reports of KMF<sup>3</sup>)

The table above depicts about average milk produced by WDCS per day in liters in the different phases under the STEP scheme. In the first phase 245.53 liters, in second phase 215.38 liters, in third phase 244.00 liters, in forth phase 267.38 liters, in fifth phase 203.92 liters, in sixth phase 220.00 liters, in seventh phase 116.00 liters, in NES period 250.15 liters and in eighth phase 326.00 liters of milk have been produced per day by the WDCs. In toto for all the eighth phases on an average 232.04 liters of milk have been produced under the STEP scheme in WDCs which are situated in the Karnataka.

### **3.8 Gulbarga-Bidar Milk Producers' Societies Union Ltd.**

The 'scorching heat city' famous for cement plants, Shahabad stones and saint Basaveshwara has more than 337 functioning DCSs covering 14 out of 13 taluks in Kalaburgi and Bidar Districts. It has chilling centers at Hulsoor-05 TLPD, Thana Kushnutr-05 TLPD and Mallabad-03 TLPD. Total chilling capacity 13 TLPD. There is Bulk Milk Coolers -15, Automatic Milk Collection-12 and Community Milking Parlours-113 in the union the union procures on an AVG 0.52 lakh kg/day of milk and sales 0.71 lakh liters/per day. **Specialty of the Union:** Union with resplendent of Self-Help Groups and women societies with four Women Directors on the Union's Board for the first time in the State.

**Table No.3.20 Number of WDCs formed in Gulbarga Region under STEP**

<b>Particulars</b>	<b>Numbers</b>	<b>Name of the Taluka</b>	<b>Formed under STEP</b>
STEP Phase-I	25	Gulbarga	03
STEP Phase-II	10	Aland	21
STEP Phase-III	10	Afzalpur	11
STEP Phase-IV	37	Humanabad	20
STEP Phase-V	15	Basavakalyan	20
STEP Phase-VI	12	Bidar	34
STEP Phase-VII	12	Aurad	10
NES	24	Bhalki	26
<b>Total</b>	<b>145</b>		<b>145</b>

(Source: Annual reports of KMF)

The table above depicts about Number of WDCs formed in Gulbarga region under STEP in Gulbarga region. In the first phase 03 WDCs were formed in Gulbarga, in second phase 21 WDCs in Aland, in third phase 11 WDCs in Afzalpur, in forth phase 20 WDCs in Humanabad, in fifth phase 20 WDCs in Basavakalyan, in sixth phase 34 WDCs in Bidar, in seventh phase 10 WDCs in Aurad and in NES period 26 WDCs in Bhalki were formed accordingly In toto for all the eighth phases 145 WDCs were formed under the STEP scheme in the Gulbarga-Bidar region

**Table No. 3.21 Financial aids to WDCS under STEP**

Sl.No.	Details about the aids under STEP	Amt (per WDCs)
01	Milk Canes	6000
02	Furniture and DCS related materials	12000
03	Managerial Grants	12000
04	Milk procurement commission 0.25 Paise/50 litre milk supply	4562
05	First aid box and medicines	2000
06	Artificial inserrination	2500
07	Margin money (3000 Rs per member up to 24 members)	72000
08	Cattle position and insurance (Rs 500 per member up to 24 members)	12000
09	Secretary training	4400
10	Milk tester training	1100
11	Executive committee training	5940
12	Cattle forming training	33000
13	First aid training	2200
14	Presidents training	660
15	Health and nutrition of food awareness training	6000
16	Legal awareness training	9000
17	Gender sensitization training	9000
18	Profolation charges	3000
19	Farming charges	7300
20	Collection of information	1500
21	For forming SHGs	1000
22	Milko-tester	30000
	<b>Total</b>	<b>243762</b>

(Source: Annual reports of KMF)

**Table No. 3.22 Amount released to Milk Union under STEP**

Sl. No.	Phase	Released amt.	Utilized Amt.	Receivable
01	I	4879355	4879355	
02	II	2819572	2819572	
03	III	2839811	2839811	
04	IV	4291006	4497963	
05	V	4670840	4782214	
06	VI	3712187	3877139	
07	VII	3082200	4591600	1509400
08	NES	5681781	5681781	

(Source: Annual reports of KMF)

The table above depicts about the amount released to milk union under STEP in its different phases. It is very clear from the above table that the milk union have utilized all amount of aid which had been provided under the STEP. In the VII phase the amount of utilization is more than the released amount by the Gulbarga milk union.

**Table No. 3.23 Health and nutrition awareness generation programme**

<b>Particulars</b>	<b>Numbers of programme held</b>
STEP Phase-I	50
STEP Phase-II	40
STEP Phase-III	40
STEP Phase-IV	37
STEP Phase-V	60
STEP Phase-VI	36
STEP Phase-VII	36
NES	72
<b>Total</b>	<b>371</b>

(Source: Annual reports of KMF)

The above table depicts about Number of Health and nutrition awareness generation programme held in Gulbarga region under STEP. In the first phase 50 programme, in second phase 40 programme, in third phase 40 programme, in forth phase 37 programme, in fifth phase 60 programme, in sixth phase 36 programme, in seventh phase 36 programme and in NES period 72 programme were were held respectively for giving awareness about the health and nutrition to the WDCs members. In a netshell for all the eighth phases 371 Health and nutrition awareness generation programme held in Gulbarga region under STEP. This shows that how best the STEP scheme is striving hard to get rid from deceases to the WDCs members.



**Table No. 3.24 Gender sensitization awareness generation programme**

<b>Particulars</b>	<b>Numbers of programme held</b>
STEP Phase-I	75
STEP Phase-II	60
STEP Phase-III	60
STEP Phase-IV	74
STEP Phase-V	45
STEP Phase-VI	24
STEP Phase-VII	24
NES	72
<b>Total</b>	<b>434</b>

(Source: Annual reports of KMF)

The above table reveals about Number Gender sensitization awareness generation programme held in Gulbarga region under STEP. In the first phase 75 programme, in second phase 60 programme, in third phase 60 programme, in forth phase 74 programme, in fifth phase 45 programme, in sixth phase 24 programme, in seventh phase 24 programme and in NES period 72 programme were held respectively for giving awareness about the Gender sensitization to the WDCs members. In a nutshell for the entire eighth phases 434 Gender sensitization awareness generation programme held in Gulbarga region under STEP. This shows that how best the STEP scheme is striving hard to eradication Gender sensitization among the WDCs members.

**Table No. 3.25 Legal literacy awareness generation programme**

<b>Particulars</b>	<b>Numbers of programme held</b>
STEP Phase-I	50
STEP Phase-II	60
STEP Phase-III	60
STEP Phase-IV	37
STEP Phase-V	30
STEP Phase-VI	36
STEP Phase-VII	36
NES	72
<b>Total</b>	<b>381</b>

(Source: Annual reports of KMF<sup>4</sup>)

The above table reveals about Number Legal literacy awareness generation programme held in Gulbarga region under STEP. In the first phase 50 programme, in second phase 60 programme, in third phase 60 programme, in forth phase 37 programme, in fifth phase 30 programme, in sixth phase 36 programme, in seventh phase 36 programme and in NES period 72 programme were held respectively for giving awareness about the Legal literacy to the WDCs members. In a nutshell for the entire eighth phases 381 Legal literacy awareness generation programme held in Gulbarga region under STEP. This shows that how best the STEP scheme is striving hard to provide education about the Legal literacy among the WDCs members.

**Reference:**

1. Ministry of Women and Child Development (MWCD).
2. Indiatat.com
3. Annual Reports of Karnataka Milk Federation (KMF).
4. Annual Reports of Gulbarga-Bidar Milk Union Limited. (GUMUL)