Project Report on
Implementation of Follow-up Support Activities under
The STEP Project in Kolar District

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Project Report on

Implementation of Follow-up Support Activities under The STEP Project in Kolar District

Submitted to
Karnataka Milk Federation (KMF), Bangalore and Kolar Milk Union, Kolar
By Sampark, Bangalore

A multipartite partnership for the period of one year was formed between Sampark, Kolar Milk Union and KMF STEP (Support for Training and Employment Programme for women) in December 1999. This paper outlines the nature of the partnership, the outcomes; analyses the processes as well as the dangers of such a short-term partnership; and provides suggestions and recommendations for the partners.

This one-year partnership sought to empower the members of the Women's Dairy Co-operative Societies (WDCS) with the objective of ensuring that women manage these societies. Another objective, was to benefit women from the poorer sections to form self- help groups and avail of credit.

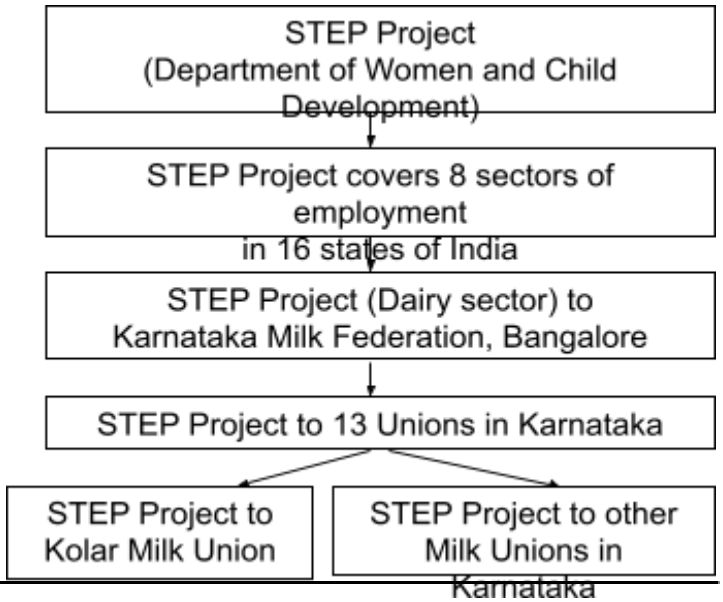
1. Introduction to the STEP Project

STEP's Objectives
Enabling rural women to acquire economic independence and educating them on social issues (special focus on women issues)

The Support for Training and Employment Programme for women (STEP) was launched in 1986 by the department of women and child development with the objectives of enabling rural women to acquire economic independence and educating them on social issues (special focus on women issues) by providing training and employment.

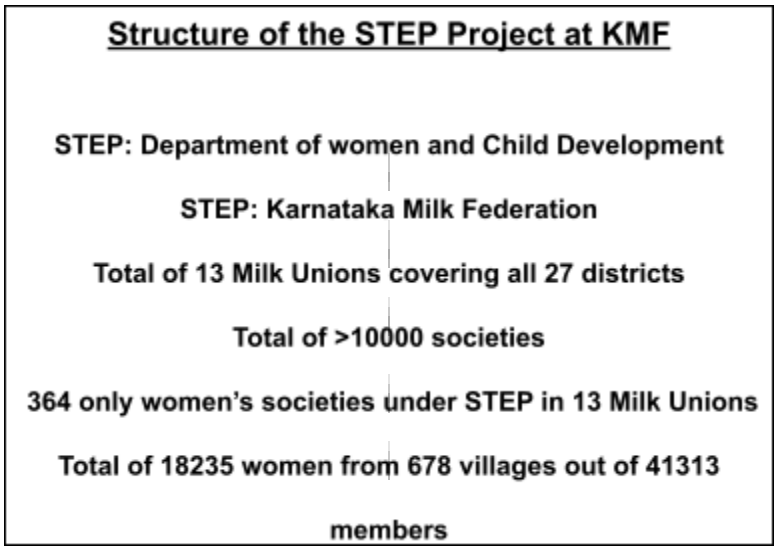
1.1. Structure of STEP Project

The scheme covers eight traditional sectors of employment like agriculture, animal husbandry, dairy, fisheries, handlooms, handicrafts, sericulture, Khadi and village industries. This programme is sponsored by the Government of India and is implemented in 16 states through the public sector, autonomous bodies, state/ central government/s and voluntary organisations. Most of the projects are sanctioned in the



dairy sector however there are projects in handlooms, handicrafts, sericulture, etc.

1.2. Structure of STEP Project at KMF (State) Level



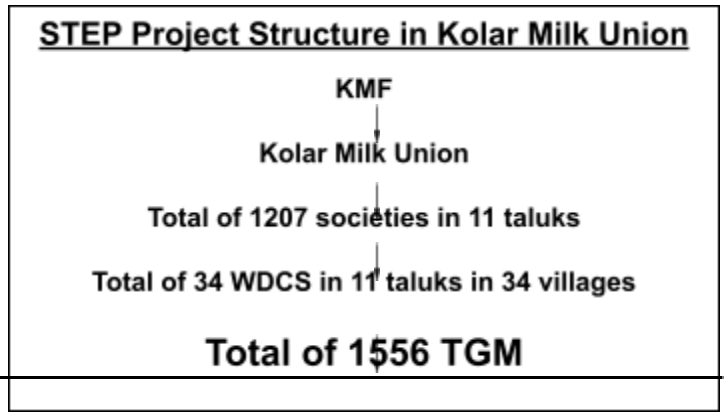
The Karnataka Milk Federation (KMF) has established more than 10,000 dairy co-operative societies (DCS), of these, only 370 are women member societies. These 10,000 societies are spread over 166 taluks, from the total of 175 taluks in all the 27 districts of Karnataka. These societies have been organised into 13 milk Unions. More than 16 lakhs of farmers have been covered under these societies.

KMF has been implementing the STEP (Support to Training and Employment Programme for Women) in 27 districts of Karnataka with the above mentioned objectives of STEP project.

This programme was implemented in 364 women's dairy co-operative societies (WDCS) out of the total of 370 societies registered in 678 villages. A total of 18235 target women out of 41313 Society members were covered under this programme. From each WDCS, a total of 50 women members were selected as target members (TGM). These members were selected based on the following criteria:

- The family's annual income should be less than Rs.11, 000/-.
- Their ration card should be green (the green card is issued to families below the poverty line).
- Small farmers (landholding of 3-5 acres)
- Women Widows (poorer)
- Membership in the Society and having Milk producing animals.

1.3. Structure of STEP Project at Kolar Milk Union (District) Level



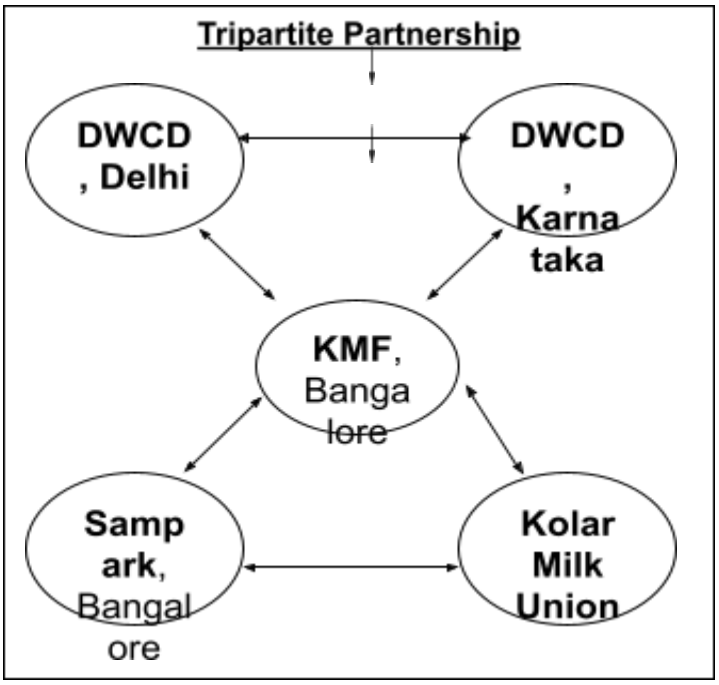
The Kolar Milk Union has been organised into 1270 societies covering a total membership of 22,7000. These societies are spread in 11 taluks.

Out of 1270 societies, 34 are registered and functioning as Women Dairy Co-operative

Societies (WDCS) covering 2,903 members from 46 villages in nine taluks. The Kolar Milk Union has been implementing the STEP project in these 34 societies, covering 1556 women members since 1997[1].

2. Multipartite Partnership

From 1997 to December 1999, KMF has carried out this project through providing various inputs on dairy and other support services in all the 13 Unions with the support of teams from the respective milk Unions.



2.1. Objectives of Partnership with Sampark:

In the end of 2nd or beginning of 3rd year of the project implementation, KMF has engaged Sampark to continue to implement the STEP project in the Kolar District by partnership with the Kolar Milk Union.

Sampark's main role in the project was to form self help groups and provide follow up training on women's empowerment aspects for improvement of the family and managing the Society in a profitable way by themselves. Sampark has implemented these objectives in 29 societies (out of 34 societies) covering 1450 target members in 8 taluks, since December 1999. The list o f villages is given in Annexure 1

Sampark's Role

- **To ensure management of DCS by women**
- **To form SHGs and provide follow up support training on women's empowerment aspects**

2.2. Approach followed by Sampark

The approach that was planned by Sampark are:

- Group formation
- Follow up of target group
- Linkages with government schemes

[1] Source: Progress report (up to March 2000) of STEP Division, KMF, Bangalore

- Linkages with banks
- Helping women to take over management and leadership of cooperative societies

3. Methodology

3.1 Regular field Visits:

Six lady extension workers and a co-ordinator were involved in executing the project. As per the scheduled programme designed by KMF STEP, each extension worker visited five villages every week and attended weekly Saturday meetings at Sampark. In the meeting, field team members shared the project's progress and planned for the next week's activities with the project co-ordinator. The project co-ordinator communicated the progress of the project with the Core Team Leader of the Kolar Milk Union by visiting the Union on the 15th of every month and the end of the working day of every month with the entire team. During the weekly meetings got on Saturday, the project co-ordinator provided guidance and training to the extension workers on SHGs, savings and credit activities, gender sensitisation and other planned activities.

3.2 Training

All the extension workers training from KMF on Dairy management, SHG and other STEP activities. Based on the skills, the staff have worked in the field and strengthened the SHGs and other activities in the Society management.

3.3 Programme review

A project review meeting was held at Kolar on June 8, 2000. The entire Sampark team including Sampark's Secretary has participated along with the Field staff and senior manager from the Kolar Milk Union. Mr. Sundramurthy, the STEP Director facilitated the meeting. The progress of the STEP activities and the involvement of Sampark over the past 5 months were reviewed and discussed, the future agenda to be fulfilled in the project during the remaining period of 7 months by Sampark.

4. Achievements

The achievements have been detailed in three major sections, i.e. achievements at the SHG level, at the Society level and at the target member's level.

4.1. At the Self Help Groups (SHG) Level

Overview of the Self Help Groups

Total groups functioning in 29 villages	**45**
Total Number of groups formed by Sampark	**29**
Total women members in 45 groups	**807**
Total No. of groups that opened bank accounts	**45**
No.of groups opened accounts with the support of Sampark's team	**36**
Total savings	**Rs.3,17,887/-**
Total interest earned	**Rs.4789.50/-**

Total group funds (savings + interest earned)	**Rs.3,22,476/-**
Average savings per group	**Rs.7064/-**
Average savings per member	**Rs.394/-**
Total savings disbursed as loans to members	**Rs. 114400/-**

4.1.1. Formation of SHGs

Totally 45 groups are functioning in 29 villages. Out of 45 groups, 29 groups have been organised by Sampark's team in 23 villages. Total number of members in these 45 groups is 807 with an average of 18 members per group. The details of all the SHGs are given in Annexure 2.

Steps followed for forming groups: Sampark's staff has formed these groups through implementing the following steps:

- Made home visits to individual TG members and discontinued group members (in few villages), and informed them about forming SHGs
- Conducted a series of 3-4 meetings to motivate women for forming groups. In the group meetings, the staff has explained the concepts of SHG, savings and credit operations, strength of collectivisation, different benefits, etc.
- After the series of meetings, the staff facilitated to form groups with interested members by registration, selection of group leaders and office bearers for managing the group activities, setting by-laws for running the group activities, etc
- Provided training to group leaders and all the members on conducting group meetings, maintenance of books and opening bank accounts
- Supported the groups to open bank accounts in terms of making them prepare the required documents, taking them to the bank and discussing with the bank officers, getting group seals, photographs, etc.

Savings: Each member saves Rs.20/- to 50/- on a bi-weekly or monthly basis. The total savings of all the groups is Rs.3,17,887/-. The average savings per group is Rs.7064/- and the average per woman's savings is Rs.394/-

Bank Account: All the groups have opened bank accounts and deposit their savings collections at banks regularly.

4.1.2. Standardisation of Record books

Simple formats for record books have been designed and printed (savings- loan ledgers and individual passbooks) for all the groups. The following books are maintained at the group level:

1. Minutes cum attendance books
2. Savings and Loans ledgers
3. Loans application files
4. Cash Books
5. General ledgers

6. Individual pass books
7. Bank pass books

From these records, most of the information required for assessment of the group's performance can be obtained. At the individual level, these help to assess the impact through the total individual savings, details of repayment performances, for what purposes the loans were availed etc. At the overall group level, these records, help to assess the group's performance by getting the total picture: member's attendance and savings; total loans disbursed; number of members benefited through credit; interest earned from the bank and from the members; and repayment performances of the members and the group.

4.1.3. Strengthening of SHGs

Organised Training programmes for Group Leaders and members: Two days training cum exposure visits have been organised for group leaders from each taluk at Kamasamuthra Myrada training centre. A total of 105 members were trained in concept and management of SHGs. The total number of members (taluk wise) who attended is listed in the table below:

Taluk Name	No. of group leaders and members who attended SHG training
Chinthamani	25
Chickballapur	18
Sidlagatta and Srinivaspura	17
Malur and Mulbagal	22
Bagepalli	15
Kolar	8
TOTAL	**105**

After the training programme, the awareness level and the total understanding of the SHG activities by all the members have greatly increased. The group leaders have come back and shared their learning with group members. Based on the insights got from the leaders, three group members from Chinthamani taluk were motivated to spend their own money and learn more about SHGs to visit Myrada groups.

Self-help group members prevented a Society from close up…

A Society at Gujmaranahalli comprises of members from Arali and Gujmaranahalli. A clash between Kammalamma (ex-President from Arali) and the Secretary from Gujmarandahalli for President post in the election 2000. Kamalamma had stopped all the members from pouring milk in the Society. Since most of the milk comes from Arali, the total per day milk collection was 20 liters. This trend continued for more than 2 months. The Society was under loss and was not able to pay salaries to the staff and reached a stage of closing the Society due to low procurement.

The SHG members with the support of the Society Secretary from Arali mobilised members and non-members from Gujmaranahalli to pour milk in the Society. Now the total collection has increased from 20 to 100 liters per day. The members from Arali have started pouring milk in the Society. The motivation given to the SHG members and the collective effort they put to roganise the members led

Motivation to group members for regular meetings, attendance and savings: In all the meetings, Sampark's staff motivated the group leaders and members to conduct group meetings regularly as per the schedules. The staff has also facilitated the group leaders to ensure regular attendance and regular savings on every meeting. Initially for about 6 months, most of the groups did not conduct meetings regularly. Even if they did conduct alternate meetings, not all the members were present and their savings were irregular. Through constant motivation, most of the groups now conduct meetings and save money regularly.

Training for leaders on maintenance of the books: Training is provided to all the group leaders on maintenance of basic records as per the newly designed formats. Sampark's staff has supported the leaders in the field in writing and updating the records. As on December 2000 all the records have been updated. The leaders have learnt and are now comfortable to maintain all the records on their own.

Posters about SHG at SHG meeting places: Sampark's staff developed training material on SHGs in the form of posters and displayed it at the group meeting places for members to see and reiterate the knowledge on the SHGs and other activities during their regular meetings. This facility is available at group meeting places in Kolar, Chinthamani and Chickballapur taluks.

Literate members before December 99	234
Literate members as on December 2000	601
Literacy % before December 99	29
Literacy % as on December 2000	75

Basic Literacy: Sampark's staff conducted literacy classes for all the group members. Ninety percent of the group members that attended classes learnt to write their names in the group attendance book and dairy payment registers. The total basic literacy level of the group members has increased from 29% to 75%. In some of the villages educated women from the village have been encouraged to follow-up this practice. The number of illiterate members who attended basic literacy classes, and the number of members who learnt are given Annexure 3.

4.1.4. Credit Operation

Constant motivation by Sampark's staff with group members on rotation of their group savings as credit amongst them has resulted in rotating their own savings of Rs.1,14, 400/- as credit to 96 members in 22 groups. Group-wise loan disbursement is given in Annexure 4.

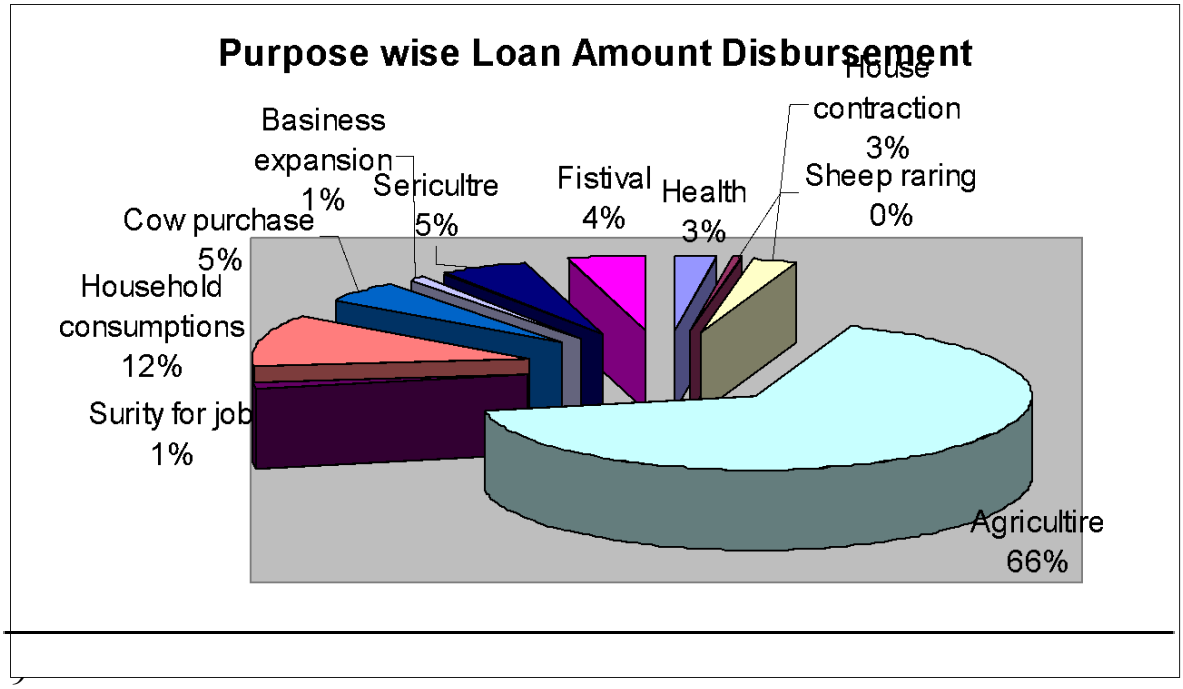
A minimum loan amount of Rs.300/- had been taken for household consumption purposes and a maximum loan amount of Rs.5500/- for the purchase of a cow. Only two women in one group have taken two loans.

The largest numbers of loans 46% were in the range of between Rs.501/- to 1000/-. About 28% of women took loans between Rs.250/- to 500/- About 20% of women took loan amounts between Rs.1001 to Rs.2000/-. Only 6.6% of women took loans more than 2000/-.

Size of Loans accessed by group members (in %)

Range of loan size (Rs.)	Percentage of members who took loans
Rs.250- Rs500/-	28
Rs.501 – Rs.1000/-	46
Rs.1001 – Rs.2000/-	20
Rs.2001 – Rs.5000/-	5.2
More than Rs.5000/-	1.4

Purpose wise loan usage: A maximum of 66% of the loans were taken for agricultural purposes. Next to agriculture, 12% was taken for household consumption. About 10% of the loans were taken for sericulture and the purchase of cows. About 7% of the loans were used for festivals and business purposes. Only 5% of the loans were used for health, sheep rearing, job assurances, and construction of houses. A maximum of 66% of the members took the maximum loan amounts of 76%. This was used for productive purposes like investing in agriculture, sericulture, the purchase of cows, and sheep rearing. This indicates that through self-help groups, several women have been contributing to increase household incomes.



Repayment Rate: Out of the 23 groups rotating savings as credit, the repayment rate in 22 groups were 100% and only one group (Chowdeshwari Mahila Sangha, Doddigalur) had a 20 days delayed repayment by one member. The overall repayment rate of all the groups together was 98%.

4.1.5. Linkages with Banks and Government Schemes for financial support

Two kinds of linkages have been arranged to support the groups for getting financial support. One is through Swornajayanthi Grama Swarosgar Yojane (SGSRY) government scheme and another was through the nationalized banks.

Summary: Linkages with Banks and the Gram Panchayat for financial support for SHGs

Scheme/source	No. of Groups	Name of the groups	Amount (Rs.) Applied	Purpose	Status
SGSRY, Zilla Panchayat	1	Ashwini Sangha, M.C.Palli, Bagepalli Tq	4,56,300/- for 20 members	Setting up of a dairy farm for 20 cows	Project report was submitted and checks have to be released by Z.P
	1	Nandini Sangha, Luckenehalli, Sidlagatta Tq	1,25,000/- for 25 members	Individual business loan for 25 members through group	Completed 4 steps, i.e. reached upto submitting resolution with details of loan requirements. Executive officer of taluk Panchayat has agreed to give only Rs.25000/- for the group.
Local Banks (VSSN, KGB, Canara bank)	16	Sri Nandini, Srinivaspura, Bagepalli Tq)	30,000	For group credit operation	Amount released from bank
		Gowri, Srinivaspura, Bagepalli Tq	30,000	For group credit operation	Amount released from bank
		16 groups (list is given in the status table)		For group credit operation	Completed first 2 steps.
		TOTAL	**641,300/-**		

SGSRY Linkage: Sampark's staff supported one group (Ashwini Mahila Sangha) in Mullangichatalpalli, Bagepalli taluk to get Rs. 4,56,300/- for a group project on setting up

of a dairy farm starting with 20 cows by 20 members. The staff facilitated the group leaders and members to complete the seven steps and submitted a project report to the taluk Panchayat for sanction. The submitted project report is given in Annexure 5. The **steps involved** are as follows:

1. Made a visit to the Gram Panchayat and discussed with the Panchayat Secretary about the group's objectives, its operations and intentions for starting group projects.
2. Organised the Grama Saba (village) meeting: In the meeting important villagers, SHG members and the Panchayat Secretary were present. The Panchayat Secretary was explained about the schemes for the villagers and the group members. The Secretary checked all the books of the group, savings collections, repayment performances, etc. Then the Panchayat Secretary informed the villagers and group members that the Ashwini group was selected for receiving support under the SGSRY scheme. Finally the Secretary asked the group leaders and members to submit the application with the necessary documents as explained.
3. In the next group meeting, Sampark's staff facilitated the group leaders to discuss and make resolution for submitting the application.
4. Visited the Panchayat with the resolution for approval for making the final project document.
5. Discussed with group members in the group meeting about the project report preparation.
6. Prepared the project report with the support of the Veterinary Doctor. This task took 2 months to complete.
7. The project report was submitted to the Taluk Panchayat.
8. Followed up with the Panchayat Secretary about the status of the sanction.

As per the last follow up visit to the Panchayat, the project report has been scrutinised and is ready to send from the Taluk Panchayat to the Zilla Panchayat for sanction. From the ZP, the money will be released to the group account.

Through a similar scheme, another group (Nandini Sangha) in Luckenehalli, Sidlagatta taluk has completed the first four steps and the Taluk Panchayat has agreed to give Rs.25000/- out of Rs.1,25,000/- applied credit for 25 members.

Bank Linkages: Sampark's staff and the group leaders have started the process of linking 18 groups with local banks for financial support. It takes **8 stages** to complete the process of bank linkage.

1. Visiting the bank and discussing with the manager about SHG activities, record books, bank schemes (amount eligible, interest rate and required documents), and the banker's interest to support the group.
2. Discussing with group members and preparing loan applications stating individual loan details (required amount, purpose, repayment details, etc).
3. Visiting the bank for discussing loan application details.
4. Preparing the stamp papers stating the loan requirement details.

5. Visiting the bank and submitting applications to the bank manger.
6. Supporting group leaders to update record books and preparing the group for the banker's visit.
7. Visits by the banker to SHG for checking books and group performances.
8. Following up the matter with the bankers.
9. Releasing of checks to the group account from the bank.

Status: Two groups in Srinivaspura village of Bagepalli taluk have received Rs.30,000/- each from the bank. The other 16 groups have completed the first two stages. The status of the 16 groups are tabulated below:

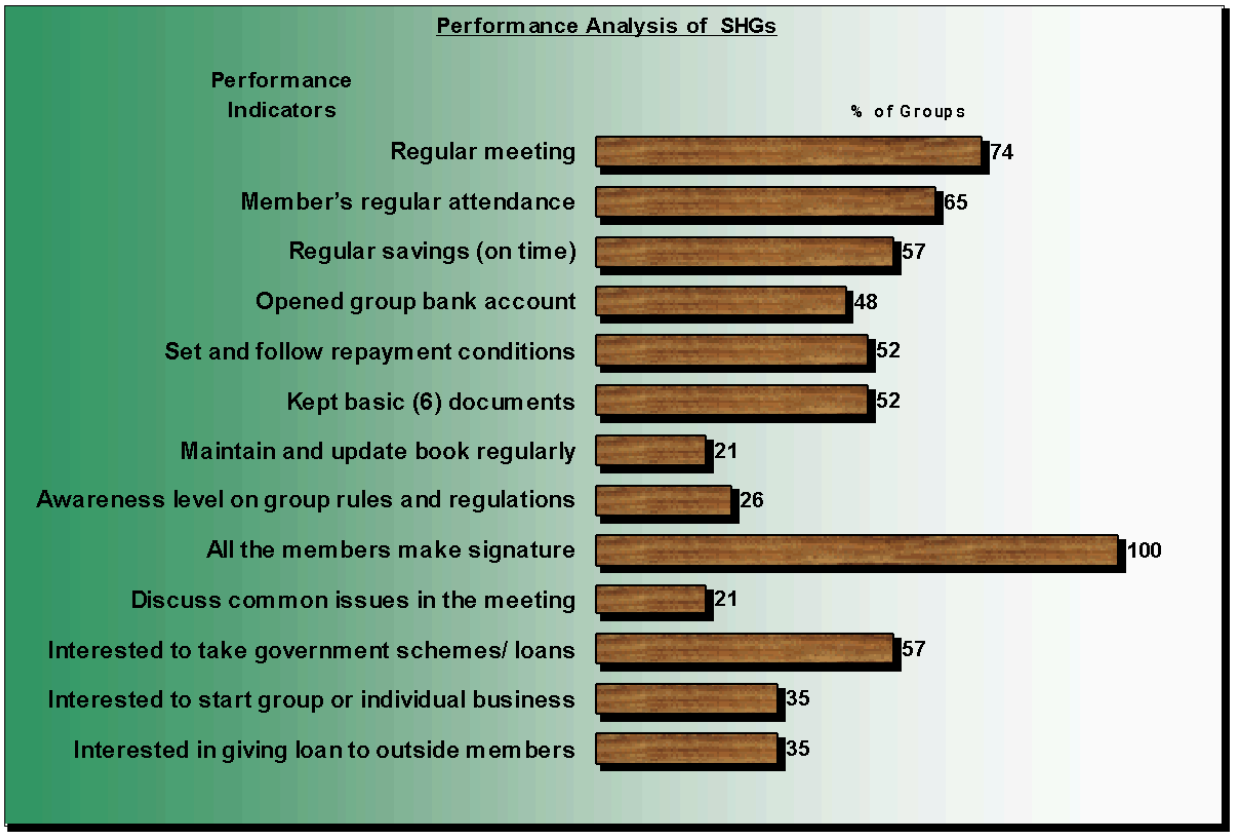
Bank Linkages for financial support for SHGs

Village name	No. of Groups	Name of the groups	Bank name	Status as on December 2000
Tuvakalahalli	3	Amma Sangha, Pallavi Kalpana	K G B Burudagunte	Completed step1
Gerahalli	2	Sri Nandini Muktha, Sri Nandini Shakthi	K G B Dibbur	Completed step1
Patur	2	Annapoorneswri, Muneswara	KGB Dibbur	Completed step1
Maravenahalli	1	Sri ram	DCC Bank, Chikballapur	Completed step1
Chalakayalaparthy	2	Yasheswini, Tejashwini	KGB, Dibbur	Completed step 1
Shivarapattana	2	Annaporneswari, Nandini	Canara Bank, Shivarapattana	Completed step1
Doddigalur	2	Chowdeshwari, Marikamba	KGB, Kudiyanoor	Completed step2
Gudipalli	1	Lakshmi	Vysya, bank Patapallya	Completed step1
Srinivasapur	2	Gwori, Srinandini	VSSBN, Pragodu	Completed step 1 to 8. **Fund released from the Bank**
Chinnapura	1	Renukamba	KGB Kamadenahalli	Completed step1
Total	**18**			

KGB= Kolar Grameen Bank. **DCCB**= District Cooperative Credit Bank, **VSSBN**= Vivasaya Sewa Sagakara Bank Niamitha

4.1.6. Performance Analysis of SHGs

Sampark's staff has conducted a survey with 23 groups on evaluating the performance of group activities in the beginning of December 2000. The analysis shows the following results:



4.2. At TG Members Level through Training and Extension Works

4.2.1. Gender Sensitisation Programme

Sampark's staff conducted gender sensitisation programmes in 13 villages with group members, Society office bearers and some of the women's husbands in the village by

using participatory methodology. The number of people covered from 13 villages were 309 (253 women and 56 men). Programmes details (dates, number of participants in each programme) are given in Annexure 6.

Objectives and Contents of the Programme: This programme was focussed on the participants to understand about gender, and how men and women perceive gender. The programme was addressed in detail on gender differentiation: how men and women are different in the Society; their division of work; the inequalities between men and women in the household; and why women and men need to be considered equal.

Methodology: The programme was conducted by adopting participatory methods. This included lectures, group discussions, activity profile exercises and open discussions.

Outcomes: People enjoyed participating in the programme. The outcome and feedback about the programme expressed by the participants are summarised below:

- Women realised that they don't have enough time to go out and learn new things. *"If men support some of our work then we will get some time to go out",* said most of the women. They expressed that *"If both men and women understand each other's difficulties and share the work, problems in the family will be less".*

- Through this programme, it was understood that both men and women should be equal in all respects and should get equal opportunities. They also recognised that, women should be respected in the Society like men.

- Through activity profile exercises, women realised that they do much more work than men do.

- Some of the participants expressed that through this programme, they learnt how to analyse problems and handle them better.

- After 6 months of the programme, most of the women who participated came out freely and regularly interacted in the group meetings and other Society activities.

- Men's groups have recognised that they have not been doing as much work as the women. Some of the men have expressed the strong perceptions they had about women: *"All the household work is only done by women."* Men and women followed this perception in the village. *"But after we wrote down our work on paper", we see less amount of work, when compared to the women's lists, so many jobs they have to do alone in a day. It is difficult for a woman to do them alone. Nothing wrong in changing our perceptions and sharing some of their work".*

- An eighteen-year old male from Yasahalahalli village expressed that this programme was good. He said, *"I can see some of the misunderstandings that I had in my mind about women and behaved badly. I used to think women should compulsorily do*

certain things like household work. Before I used to see that my mother did not go for group meetings without completing the housework". Through this programme, he realised that women are not given time to go out and interact with people. He sees the difference when women are given a chance to learn new things. He said, *"I will not seek my mother any more. I will send her to any meeting anywhere and help with the household work when she goes out for meetings".* He was happy to be given this opportunity to participate in this programme.

4.2.2. Film show on dairy and leadership

Evening programmes were organised in 7 villages by Sampark's staff, to show two films, one ('Sangavana Katha') about the functioning of a dairy cooperative Society and one about women's leadership. Over 320 members participated from these villages. After the film show, discussions were held around the lessons learnt.

4.2.3. Information provided about various Government schemes

Sampark's staff provided information to all the group members about different Government schemes available for women and children. These include:

- Schemes about facilities for pregnant women.
- Finance schemes for families having two female children.
- Training courses on tailoring for women.
- Cow insurance schemes.
- Loan facilities for cows and buffaloes.
- Support for handicrafts making and small business activities.
- Cycles for handicapped children.
- IRDP housing scheme.
- SGSRY Schemes for business activities.

4.2.4. Awareness programmes on Cleanliness and Safe drinking water

Sampark's staff conducted awareness programmes with all the group members in 28 villages about the importance of cleanliness (of the house, food, children, animals etc) and safe drinking water by using illustrations.

4.2.5. Taken the beneficiaries for Exposure to Taluk Panchayat and banks

Two to three members from each village were taken to the Taluk Panchayat where Sampark's staff facilitated discussions with the Panchayat officers about the various schemes available for their villages, for women and children. About 60-70 members from 41 groups were taken to nationalized banks located in the taluk towns and introduced to bankers for knowing, and utilising bank facilities and services.

4.2.6. Extension Work done for implementing Action Oriented Activities

Latrine Programme (Nirmala Karnataka Yojane)

This scheme is designed to provide grants or material support for constructing latrines for Scheduled Caste (SC) and other backward class families in rural areas. For SC families the grant amount is Rs.1200/- and other families the grant amount is Rs.800/-. This scheme has been implemented through the Gram Panchayat.

Sampark's staff took the following actions to implement this programme:

- Motivated and identified 315 interested members from 28 villages.
- Collected information from the Panchayat about the scheme; number of members eligible for getting this facility; the total amount to be given by the Panchayat; the procedure for getting the facility, etc.
- Provided support to members to make individual applications for collecting the raw materials for construction from the Panchayat.
- Prepared applications were submitted to the Panchayat
- Motivated and facilitated members to construct the latrine. 53 members have completed the construction of the latrines, of which 20 members completed with support of Sampark's staff.
- Followed up with the Panchayat to visit the constructed latrines and sanction grant amounts to the members.
- Out of the 20 members supported to complete the construction, 19 members received grants from the Panchayat.
- Out of the 53 completed, 48 households were using the latrines.
- Sampark's staff has motivated people to use the closed latrine in Chalakaylaparthy and Gerahalli of Chickballapur taluk.

The details of the work done by Sampark in this programme are given in Annexure 7.

Smokeless Chula Programme

Sampark's staff motivated and identified 611 interested people from 26 villages for the programme. The number of interested people according to villages are given in Annexure 8.

4.2.7. Linkages with Banks and Govt. Schemes for Financial Support for individuals

Bank Linkages for Cow Loans: Sampark's staff has helped two TG members (one from Chinnapura and one from Gujmaranahalli) to get loans worth Rs.12,000/- from the bank for the purchase of cows. Both of these women bought cows and are pouring milk in the Society.

Supported to get Grants from Government Scheme: Our lady extension worker recommended two pregnant women from N. Konappalli village to the Anganwadi officer. Both the women have received benefits (Rs.500/- each) under the scheme of support for pregnant women.

4.2.8. Supported to get Cow insurance money

Sampark helped two women in N. Konappalli village and one woman in Tuvakalahalli village to submit the applications for claiming insurance for their dead cows. They have received the applied amount from the Insurance office. The details are given below:

Village Name	Name of the person	Amount Received (Rs.)
N. Konapalli	Chennamma Konappa	10,000/-
	Pedhaka	10,000/-
Tuvakalahalli	Reddamma	10,000/-
Total		**30,000/-**

Both the women from N.Konapalli village were very poor, from this amount they bought cows again and are pouring milk, about 8-15 liters per day in the Society and are getting significant amounts from the Society. Before the insurance amounts came, they had to struggle as agricultural laborers. Both the women were grateful to the field extension staff for the support provided.

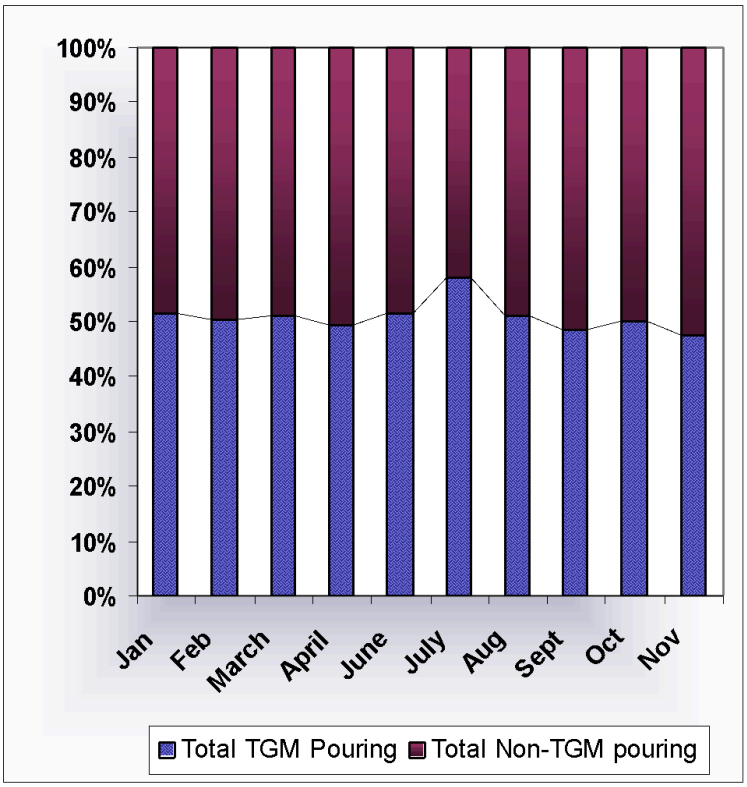
4.3. At the Society Level

4.3.1. TG Members Milk Progress

Milk Pouring by TG and Non TG members

The above graph shows that the percentage of milk pouring by TG members was constant at 50% in all the months. The percentage of cumulative milk pouring by TG members as on March 2000 is about 40%[2]. Now the percentage has increased to 50%. This progress is due to the support provided by Sampark staff to TG members as follows:

- Constant motivation given to TG members,



[2] Source: Progress Report of STEP Division, KMF, March 2000

- The support provided to member to buy cattle through linking with the banks
- Supported to get cow insurance and get cow purchased
- Facilitated SHGs to support poor people through providing credit for cow purchases,
- Motivation to members who have not repaid loan to do so by pouring more milk,
- Motivated to buy and use more fodder for animals
- Motivation on clean milk production, proper milk testing, etc.

According to the analysis made by KMF in March 2000, the average milk income per TGM per day is Rs.10/-[3].

4.3.2. Management of Society activities by women

The staff has motivated secretaries, testers, and helpers of Societies to take over the responsibilities from men and manage their activities.

Management of the Society's Activities by Women

Taluk Name	Management of the Society Before			Management of the Society After		
	Men	Men and Women	Women	Men	Men and Women	Women
Chinthamani		2	4		2	4
Chickballapur	2		3		2	3
Shidlagatta		1				1
Srinivasapura		2	2		1	3
Malur & Mulbagal		1	3			4
Bagepalli *	3	1	1	3	1	1
Kolar	3		1	2		2
TOTAL	**8**	**7**	**14**	**5**	**6**	**18**

Before our intervention, men managed more than 50% of the society's activities. With constant motivation to the office bearers by Sampark's staff, now the number of men managed societies have reduced. Women have taken over the responsibilities and are managing the societies well compared to the activities managed by the men earlier.

Earlier men were writing the books, after women took over the task, they were unable to write most of the books, especially the complicated registers like dairy registers, purchase books, stock books, etc. Some of the registers (like general ledgers, margin money ledgers) are bought and kept empty, the women could not write them. Sampark's staff supported them constantly and trained them to write all the books they are supposed to maintain.

[3] Source: Progress Report of STEP Division, KMF, March 2000

Before milk testing was not done regularly by the testers in most of the societies. In some of the societies in Shidlagatta and Srinivaspura taluks, the testers did not know how to test the milk properly. Now they are motivated to learn and conduct milk testing regularly.

In most of the societies, cleanliness was not maintained. With constant motivation and help, cleanliness of the Society, milk cans, testing materials / equipment, sample bottles, etc have been improved and are much better now.

4.3.3. Management Committee Meeting (MCM)

Before Sampark's intervention, about 11 (38%) of societies had not conducted management meetings regularly. Only 5 out of 11 societies conducted meetings by men, even those were not conducted formally. Few men discussed the issues and decided everything and got signatures from the women members at home. Sampark has motivated the members, and since 6 months now, 7 (out of 11 irregular societies) are conducting their meetings regularly by women.

In Y. Mandyala the Secretary had not visited the Society since the beginning and had not sent any memos to the directors for conducting monthly meetings. Because of this, the board of directors decided to change her. She has now been motivated and has started visiting the Society and attending to her work: scheduled monthly meetings, writing records, checking the testers, sending memos to MCM members for conducting management committee meeting, etc.

<u>Support in other issues in the Society</u>

In Hosahalli the Society Secretary had sold the Jolla (fodder supplied freely from the Union) to members, this was noticed by Sampark's extension worker and intimated to the beneficiaries, after that members went and argued with the Society Secretary. This created problems and then the Supervisor and the Deputy Manager (DM), were informed to sort them out.

Similarly, in Haralukunte, the doctor was not visiting the village. A letter message has been sent to the Deputy Manager through the Society. Action has taken with in a week after the message given to Deputy Manager.

4.3.4. Monitoring of Margin Loan Recovery

Our team members supported in establishing a monitoring system in all the societies wherever margin money was given:

- They checked whether bank accounts had been opened.

Out of the 20 societies 8 taluks received margin money, all the societies opened bank accounts. Out of 20, 7 societies opened bank accounts with the support of Sampark's staff.

- If the bank accounts were already opened, societies were advised to deposit the collected amounts in the banks regularly.

In some of the societies the collected money was used for other purposes. In most of the societies the collected money details were not kept in any of the registers. They did not maintain separate marginal loan ledgers, nor entered the amounts into cash -books or payment registers, and did not give receipts to the members. In some villages the receipts were given in the names of other family members, and that created confusion in the entries of the books.

- Sampark's team made them create separate margin loan ledgers and update them every month.
- Sampark's team helped them enter the loan details in repayment registers and cash-books.
- Sampark's team motivated them to maintain receipt books.
- Sampark's team checked out the reasons with members who have not repaid the loan amounts properly and misused the loan amounts.

In most of the cases of non-repayment of loans, the reasons were either that the cow/s had died or the cow/s had become pregnant. Only one or two women (in Shivarapatna and Haralukunte) had got milk money and not repaid the loan amounts. This was due to low payments by pouring low quantities of milk (1 lit/ day), and further reductions from that amount to repay the fodder loans.

- Sampark's team motivated the people who had not repaid their loans to repay regularly. Sixty two percent of loan amount has repaid to Societies by the members. The repayment status of the margin money in 20 WDCS is given in the Annexure 9.
- Sampark's team motivated the Society secretaries to reuse the recovered loan amounts. Four societies reused the recovered loan amounts to 15 other members. The number of loans disbursed by each Society are: Dharmavarahalli – 7, Chalakayalaparthy – 1 and Siresandra - 7.

4.3.5. Linkages with Government Schemes for Grant Support

Sampark's staff has facilitated the Society secretaries in 5 societies to get grant assistance of Rs.25,000/- each under a scheme called Vishesha Gattaka Yojane (VGY) for constructing buildings for the societies. This scheme is designed to provide grant support for one good Society from each taluk. Out of 8 taluks we worked, we supported 5 DCS in 5 taluks to get this grant. To get this grant for each Society, it took 6-8 steps[4] to complete the final task of submitting the applications for sanction. Three out of 5 societies supported have received the grant amounts and the remaining one Society needs

[4] 6-8 steps include meeting the Block Development Officers (BDO) 3-5 times, 2 visits to Taluk office, 2 visits to the Gram Panchayat and follow-ups with BDO

to get a sanction from the Zilla Panchayat (ZP). The list of societies supported to receive grant amounts are tabulated below:

Linkages with Government schemes

Taluk Names	Name of the Society/Village	Amount Applied (Rs.)	Amount Received by the Society
Chinthamani	Dharmavarahalli	25,000	25,000
Chickballapur	Babujinagar	25,000	*
Srinivaspura	Hosahalli	25,000	25,000
Mulbagal	Gujmaranahalli	25,000	25,000
Kolar	Chunchithenahalli	25,000	*
Total	**5 Societies**	**1,25,000**	**75,000**

* Need to Receive from the Z.P

4.3.6. Information Collection

The staff collected the following information from the societies, and members and submitted it to the Union:

- **One-year data** was collected for all the one-year old societies as per the computer format given by KMF. The data includes: TG member's milk pouring, payments received, training programmes attended, SHG details, margin loan details and other facilities received from the STEP project.
- **SHG details:** Sampark's team collected details about the monthly progress of all the self-help groups. The details include, group wise bank account details, monthly savings, purpose wise loans disbursed and repayment details.
- **Margin Money details:** Sampark's team collected monthly information about margin money taken by the target members. Statements and vouchers from members who have received margin money. The statement and vouchers were collected for distribution of grant amounts of Rs.575/- to each member.
- **TG Member's progress reports:** Sampark's team collected monthly details about TG member's milk procurement and progress reports of the WDCs. Reports (Progress reports, TG member's milk procurement and margin money details) for over six months had been pending in most Societies, and in some for as long as ten months. The team has completed and given these reports to the Union.
- **Urea Treatment[5] service details:** Sampark's team compiled a list of members who have received urea treatment services in all the villages where they were provided.
- **Baseline survey**: Detailed baseline survey was conducted in 50 households in Nagarajahosahalli for establishing the WDCS.
- **List of the number of people who received training**.

[5] This program is aimed to protect the dry fodder (rice straw and ragi plant stoke) from fungal attacks during rainy seasons, and at the same time to make the fodder more tasty for the animals to eat more. This is the supplement fodder when no green fodder is available. The Union has provided Rs.300/- for purchase of urea and covering labour charges for making the treatment for TGMs.

4.3.7. Organised Society staff for Training

Sampark's staff organised women to attend training programmes. About 8 batches from the societies (bearers- secretaries and testers, Artificial Insemination, and MCM members) covering about 75-100 were organised to attend training on the following: secretarial training, helper training, Management Committee Meetings, milk testing, Artificial insemination training and Dairy Animal Management (DAM) training) at KMF, Bangalore. The staff collected lists of people who have received training programmes in each village and submitted them to the Union.

Undertaking short-term projects like this, cause people to get benefits through the organisation's resources. However there are job insecurities for the staff working on short -term projects. At the time of withdrawal of the support system, the village members sometimes reach the initial stages of development. Also it breaks the trend of motivating the rural women on the empowerment path. After the withdrawal, they may close their activities, due to the discontinued facilitation support. Similarly, the staff has to go home, while Sampark finds it difficult to accommodate them in other projects. When the organisation is unable to retain the staff, then the organisation also looses trained staff. While short-term projects provide some benefits to target beneficiaries, they do not give sustained development impact. Hence Sampark would like to facilitate similar projects that have a longer duration so that it can further eventuate on the ingrained seeds of development in the rural context.

5. Partnership Experiences

5.1. Field level experiences

- All the staff and senior officers from all the camp offices have cooperated well with us at all the stages during our implementation of the project. That helped us to implement our roles successfully.

- Initially people were skeptical. They did not accept that we were there to support them. Slowly they saw our support for their growth and accepted us as facilitators. Later on they cooperated well with us to implement all the activities.

- Most of the Society's office bearers cooperated well in all the work we did with them for the SHG activities. Only in some societies, the secretaries neglected to provide information about the progress of the TG member's milk procurement details and Society progress.

- After providing a lot of training on the SHG activities, they expressed that gathering as groups of women helps them to come out from their houses and share with others; participate in the Society's activities; and get government schemes and loans from banks. When we see people themselves express the benefits they receive, it gives us a good feeling as a development organisation.

We gained some good insights when we worked with the Society's activities. Men used to manage several societies and our presence and motivation, has helped the women to participate actively in their work.

5.2. Experience with the Kolar Milk Union and the KMF

- The support and co-operation from the MD, the Manager, core team leaders and the STEP project staff for implementing the activities was good. But the change of the Core team leaders, women extension officers have made it difficult to plan and work according to different person's approaches and expectations at work. This has sometimes created blocks in speeding up the work.

- The expectations of the Union, unrealistic. They focus only on the target, not on the quality of the activity. All the time they insist and put pressure on the staff to cover certain numbers every month in each of the activities along with a huge volume of pending data to be collected for 6- 10 months. Every month certain number of groups have to be formed; number of bank accounts have to be opened; number of groups have to be linked with banks; number of govt. schemes have to be implemented etc. All the targets asked by them are not possible according to the field reality. As an NGO, we work towards objectivity and quality in the work. We take some time to establish relationships with people and make them come forward willingly, then form groups, and strengthen them. Similarly lots of time and visits need to be made to create any linkages or implement government schemes.

- Payments from the Unions are not regular and in time as per the agreement. The first payment was received after 10 months. This has put us into difficulties in making payments to the staff and other expenses.

- With the budget provided by KMF, Rs.4000/- per staff, it was difficult to cover all the costs like salaries, travels, training, administrative costs, etc.

- Most of the Union field staff have seen our extension officers' work in the field and have acknowledged their hard effort directly to them, but they give a contrary feedback to the Union, complaining that the field staff spend less time, they are incompetent, etc.

- The villages selected for the programme are wide spread across taluks and do not follow the cluster approach. Our staff has struggled to reach the villages, and come back home after work late at night. They walk 5-7 kilometers up and down from the bus stop to the villages every day. In most of the villages, after 6.pm there is no bus facility. For several days the women extension workers have to stay in the village and proceed from there to the next village.

5.3. Staff Experience

The staff has gained lots of experiences through this project. Some of these are highlighted below:

- They have gained lots of confidence in implementing field level projects for women.
- They have learnt to understand people's situations well, especially in understanding women's issues and working according to their conditions (time, emotions, and other surrounding issues).
- They have gained knowledge on dairy development activities including the technical aspects of dairying.
- They have gained more skills in SHG activities. Especially, they have improved their skills in book keeping and maintenance at the SHG level.
- They have experience in establishing linkages between women's groups, dairy societies and bankers/ government departments.
- They have experience in supporting women to get different govt. schemes by facilitating many steps.
- They have gained knowledge and skills as trainers. They can train the other staff and villagers on SHG and empowerment aspects.
- They have learnt to design, plan, organise and conduct training programmes at the village level.
- They have learnt to collect data about people's progress and impact of the development programmes.
- They have learnt to deal with management issues, especially dairy Society management.

6. Suggestions and Recommendations

6.1. For the Government of India and KMF

- TG members should not be limited to 50, it should depend on the number of poor families who are members of in the Society.

- NGO inputs should at least be given 3 years to make paths for the Unions to continue the tasks to make the programmes successful.

- The purpose of encouraging target members to pour more milk and earn more through providing commission charge of 35 paise to DCS on the milk collection of 50 liters from target members should be changed. It should not be limited only to 50 liters, it should depend on the number of liters poured to the DCS by the target members. This will encourage the WDCS to motivate TG members to pour more milk and get more payments. At the same time the DCS will also make more profits and distribute the profits as bonus to members.

- Mid term evaluation by an external person would help review the progress of the projects and make strategies for effective implementation.

6.2. For the Kolar Milk Union

- Selection of TG members should be based on the designed criteria. The service should be targeted to the poorest of the poor rather than the big farmers. In some of the villages we worked in, we found several poor women left out from the programmes. Some of the women (from Gujamaranahalli & Chalakaylaparthy) requested for support (loans for cow purchases etc) and asked us to include them in the programmes.

- Since many of the poorer people are left out, the Union should find strategies to cover the poorest people by including them along with the existing members, or extending the services through SHGs. Through the SHGs, it may not be possible to provide all the services for the poorest people but at least some minimum services like margin loans, free fodder facilities, etc can be granted. The recovered margin money can be routed through the SHGs for circulation as revolving credit. SHGs can take the responsibility of providing the loans and recovering them from the members.

- In the future, the Union is planning to extend its services to other new villages. The selection of the villages should be based on the cluster approach (selecting villages close by for effective implementation).

- The approach of the implementation of the programmes should be based on qualitative objectivity rather than target oriented.

- The Union should appoint field staff for STEP activities. They should be female staff. If for any circumstances, the appointed staff is male, he should work with women in the Society not with their husbands.

- Quarterly or half yearly internal programme reviews have to be done by the Union for planning and effective implementation of the projects.

- Before providing margin money, the Union should do thorough assessments of the people. After the loans are disbursed, they need to check members on the utilisation of the loan amounts. In Kolar, several people used the loans for some other purposes and did not invest them for the purchase of animals.

- Union Supervisors or any persons who take over the tasks handled by Sampark's team, should continue to provide the following inputs for the people:

  <u>At the SHG level</u>

  - Need to attend all the group meetings regularly.
  - Need to facilitate and monitor regular meetings, savings, attendance, loan repayments and regular maintenance of books.

- Need to follow up with bankers for getting the financial support for the group
- Need to motivate members to do alternate businesses.
- Need to link the groups with different government departments for availing different schemes.
- Need to take all the SHG members for exposure visits to Myrada, Pragruthi, etc.
- Need to organise one more training programme for group leaders exclusively about record maintenance.
- Need to do group audits every year
- Need to encourage leaders to deposit savings, loan amounts, etc. in the banks regularly.

<u>At the Society Level</u>

- All the Society Secretaries need to be motivated to deposit the collected repayment amounts regularly in the banks and also need to update the information in the registers. They also need to be motivated to reuse the collected amounts for other needy people in the Society.
- Need to follow up with the Society office bearers to continue doing their jobs.
- Need to motivate the Secretary and the MCM members to continue conducting regular meetings

7. Conclusion

This project has been implemented through a useful multi-partnership approach. The central and state government emphasised poverty alleviation and women's empowerment, the Karnataka Milk Federation and Kolar Milk Union looked into technical assistance on dairy aspects, and Sampark (an NGO) has looked into technical assistance for women's empowerment, SHG management, enterprise start ups, field level monitoring and follow up training.

The achievements of the one-year partnership by Sampark have been the following:

- Supporting 1450 women members from 29 societies to participate and manage their activities,
- Organising 29 SHGs and facilitated 45 SHGs to manage their savings and credit activities,
- Linking all the 45 groups with banks and facilitating 18 groups to get a total financial support of Rs.6,41,300/- from banks and government departments.
- Supporting one society each in all the taluks to obtain grants (for building the Society) from the taluk Panchayat. Also facilitating 7 individuals to get financial support for the purchase of cows and get cow insurance money.
- Providing gender sensitisation inputs to 309 people (both men and women).

- Providing empowerment training on leadership, various government schemes, dealing with Panchayat and Banks, to members of SHGs and societies.
- Sampark supported implementing action oriented programmes like Sanitary Latrine (Nirmala Karnataka Jojane) and smokeless chula programmes.
- During the one-year period Sampark also monitored the dairy and empowerment related activities.

However, the full impact of this project has not yet been reached. There is a need to recognise that such partnership must be drawn at least for a 3-4 year duration if the full development potential of the inputs are to be achieved. Therefore Sampark recommends that the KMF and the Union should continue to provide the necessary support to those beneficiaries in order to reach the development impact. Also we recommend that the Government and the KMF should consider the long-term partnership with development professionals.

Sampark, Bangalore
March 2000