

## 12. Evaluation of Manebelaku and Udyogini Schemes in Karnataka

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Providing economic incentives to undertake gainful employment, through income generating activities has long been recognised as a basic step in empowering women. The Government of Karnataka (GoK) has taken up this challenge by introducing several schemes and programmes for the empowerment of women in the State, such as Manebelaku and Udyogini schemes. An evaluation of the two schemes was made with the following objectives:

- identifying the strengths and weaknesses of the schemes for their sustainability and capacity to improve women's status in the long run;
- critically evaluating the constraints and challenges in meeting the goals of empowerment of women, and
- suggesting changes for better integration of different approaches, efforts and effects to suit micro-level policy formulation.

Based on certain development indicators and the current status of implementation of the two schemes, ten undivided districts in the State were selected, with a total sample of 1,100 beneficiaries, from the two schemes. Both qualitative and quantitative methods were used to collect the data.

### **Main Findings**

- The study has come across women pursuing more than 50 different enterprises. The total loan sanctioned ranges from Rs.10,000 – Rs.50,000.
- The maximum number of beneficiaries belong to the age group of 21–35 years. This speaks of the zeal among the younger generation to avail of government help to empower themselves to contribute to the household income meaningfully and with recognition. Literacy is another factor in encouraging the younger generation to avail of the benefit.
- Udyogini is a popular scheme in the semi-urban context. Beauty parlours, STD/Xerox booths, tailoring units, and ready-made garment business are some of the important activities in this context.
- Identification of beneficiaries by anganawadi workers/CDPO was perceived as being better than the present practice where the 'DC committee' does so. The anganawadi worker, who is supposed to be the pillar of this programme in rural areas, by recommending suitable women to avail of the scheme, has hardly any role in reality. Her services/expertise are not utilised in identifying suitable candidates for the benefit. Sufficient power is not vested with her.
- In many districts, the panchayat members at the village, taluk and district levels are interfering in the work of selection of beneficiaries. The means of propaganda is unsatisfactory and limited.
- Data show that the caste of women and the type of enterprise they have chosen are inter-linked.

- Women (or rather their husbands) have utilised the loans to upgrade existing units/activities rather than starting new enterprises. The income generated from these activities is mentioned as falling between Rs.200 and Rs.500.
- For 80 per cent of the women it is their husbands who are the motivators or who gave awareness about availing of loans under the two schemes.
- The respondents have not expressed any difficulty in accessing government offices and financial institutions.
- The schemes have exposed rural women to information about schemes and options to improve their lives. This is particularly true of women who have been deserted by their husbands or of widows and physically handicapped women.

## **Suggestions**

- 1) The processing of applications needs to be speeded up as there have been complaints of excessive delay in releasing funds.
- 2) There is a need for strengthening communication about the details of schemes, loan component, etc. Printed booklets in Kannada should be supplied to Grama Panchayats, SHGs, NGOs and other local organisations for dissemination of information.
- 3) Suitable beneficiaries from among widows and deserted women who are in need of economic support should be identified. Activities already being undertaken by such women, like beedi rolling, mat and broom making, weaving, pottery and leather, etc, have to get strengthened with such support. As far as possible, 'women predominant or monopolised' type of activities, should get preference.
- 4) The WDC should introduce a new method of identifying the really poor by considering family income and other economic criteria. At present they are identified by abstract references.
- 5) While doing so, it is the grassroots workers rather than the top levels of officers and leaders, who should be empowered, and their recommendations have to be considered after verification.
- 6) The schemes also lack in monitoring and evaluation from time to time. A village-level committee may be formed by the anganawadi workers, consisting of members of women's organisations, panchayat members, members of other committees like forest protection committee, literacy campaign, health workers, etc to form sub groups to assess the dependency and commitment of applicants to such support.
- 7) The terms of repayment may be expanded to quarterly payment, especially in the case of small and micro-enterprises like dairy, sale of tender coconut, fruits, laundry, petty business, etc., where there is uncertainty of regular income due to seasonality of some of these activities.

- 8) WDC staff has to get autonomy in terms of physical infrastructure, funding, sufficient staff and autonomy in implementing the schemes. There is a need to strengthen the capacities of staff at all levels through training, exposure and power to take decisions.
- 9) Experienced women already in activities practised, as survival strategies under locally defined conditions, must get priority. This would reduce the extent of 'sick units.'
- 10) Emphasis must be laid upon asset creation, which is weak at present.

The Corporation held two meetings with the project director and the Secretary, Women and Child Development, GoK, since the completion of the project, and has accepted all the above suggestions. Many of them have already been implemented by the government with suitable modifications.