

SUPPORT TO TRAINING AND EMPLOYMENT PROGRAMME FOR WOMEN (STEP)

INTRODUCTION

As per the 1991 Census, there are 407.1 million women representing 47.1 percent of Country's total population. Of those 91.40 million are in work force and 90 percent of them are in the informal sector with no legislative protection and with worst condition of working. The National Commission for Self Employed Women and Women in the Informal Sector (1988) which made a situational review of women in the informal Sector had suggested introduction of protective measures which would ensure guarantee of employment and income generation minimum wages, welfare and support services, training and upgradation of skills, etc. Towards this end, a programme for women (STEP) was launched in 1986 as one of the measures to ensure well being of women in the traditional informal sector.

2. The programme of STEP advocates the objective of extending training for upgradation of skills and sustainable employment for women through a variety of action oriented projects which employ women in large numbers. The Scheme covers 8 traditional sector of employment, viz., Agriculture, Small Animal Husbandry, Dairying and Fisheries, Handlooms, Handicrafts, Khadi and village industries and sericulture. Two more sectors, namely Social forestry and waste land Development have been added later.

3. Based on the experience gained from the implementation of the scheme during the seventh plan period and in the subsequent years (1985-92) and also as per the advice given by the Ministry of Finance and the Planning Commission, it was decided to formulate the scheme for strengthening of the existing programme components and thus make the programme more effective in achieving the envisaged objectives.

THE CONCEPT

4. The Programme of STEP aims to make a significant impact on women in traditional sector by upgrading skills and providing employment to such women on a project basis by mobilizing women in viable groups, improving skills, arranging for productive assets, creating backward and forward linkages, improving skill arranging for support services, providing access to credit, awareness generation, gender sensitization, nutrition education, sensitisation of project functionaries. Thus, STEP advocate an integrated package of inputs aiming at the integrated development of poor women in traditional sector. The ultimate endeavour of each project should be develop the group to thrive on a self- sustaining basis in the market place with the minimal on Government support and intervention after the project period is over.

OBJECTIVES

5. The objectives of the scheme are: -
- ? Provide training for skill upgradation,
 - ? Mobilising women in small viable groups and making facilities available through training and access to credit.
 - ? Enabling groups of women to take up employment-cum-income generation programmes of their own.
 - ? Provide support services for further improving training and employment conditions of women.

SERVICES

6. The scheme aims at providing an integrated package of the following services to women to enable them economically more viable, independent and raise their socio-economic status.

- ? Upgradation of skills through training,
- ? Better and sustainable employment opportunities ,
- ? Backward and forward linkages,
- ? Facilitation of organisation of women,

Support services with the coverage of :

- ✍ Health check -ups,
- ✍ Referral services,
- ✍ Mobile Creches,
- ✍ Education facilities.

TARGET GROUPS

7. The target group to be covered under the STEP Programme includes the marginalised , assetless rural women and urban poor. This include wage labourers, unpaid daily workers, female headed households, migrant labourers, tribal and other dispossessed groups. The beneficiaries under the project will be poor or assetless marginalized women with special focus on SC/ST households, women headed households and families below the poverty line. Special attention will be paid to women living in focal districts already identified by this Department or any institution, or organisation to identity

areas and regions and activities in which women are particularly disadvantaged.

IMPLEMENTING AGENCIES

8. The scheme is proposed to be implemented through Public Sector Organisations, District Rural Development Agencies, Federation, Co-operatives and voluntary Organisaion - Non-Government Voluntary Organizations working in rural areas with legal status as a society registered under the societies Registration Act of 1860 or under he Corresponding State Acts. Recipient of financial assistance under STEP are required to be bodies, Organisations or agencies working in rural areas, although their Headquarers may be located in the urban area. They must be registered at least for 3 years (experience/existence in the sector concerned)at the time of approaching for assistance. Implementing agencies will also identify a set of link agencies. Which would facilitate the implementation of the project through their expertise, resources and experience. Link agencies would also include voluntary Organisaions; active in the field of employment and women's development. While selecting non government organizations as implementing agencies, it would be ensured that the selected organisations have adequate infrastructure and technical expertise in the sector, financial soundness with facilities, resource experience and administrative capabilities for undertaking the project.

9. Women Development Corporations wherever they exist, would be involved in identifying economically viable projects, preparing project report, arranging for required training, facilitating access to credit etc. Linkages with State Departments concerned and with the existing programmes of the State and the Central Government will be established so as to enable the beneficiaries to optimally utilise their services. The implementing agency will be assisted by the State Department involved in Women's Development to effectively co-ordinate to draw upon the resources of existing infrastructure and services under programmes like ICDS, DW CRA, Mahila Samakhya, IRDP, etc.

PROJECT FORMULATION

10. The first element of the project formulation exercise by the implementing agency would be to undertake an analysis of the sector proposed to ascertain the socio-economic status and role of women in that Sector. The particular disadvantages and discrimination faced by women will be identified. The casual factors which lend to the exploitation and oppression of women in the Sector would be delineated clearly and the necessity and strategy for specific interventions will be prepared.

11. Special attention will be paid to pre-project activities including the conduct of benchmark survey which will be an essential pre-requisite for every project and would help in developing a date base from time to time for the assessment of the project performance with respect to various indicators develop and eventually in assessing the impact of the project on the status of women beneficiaries of the project. A meticulously conducted benchmark survey can generate valuable information on the women employed in the un-

organised sector besides also helping in identification of beneficiaries for the project.

12. In each of the project to be implemented under the scheme, one of the major concerns will be raising the standard, of living of women and their families through the generation of additional income from the project's economic activities. This will enable the beneficiary women and their families to rise above the poverty line. Each project proposal will be required to work out the viability of the economic activity and clearly specify the expected rise in the income level of women beneficiaries. Thus this rise in income will also be one of the indicators for deciding upon the improvement in the Socio-economic well-being of the women.

13. As a part of the Project Formulation Exercise, the implementing agency will have to ensure that inputs relating to Health and Nutrition Education, Adult Literacy, Awareness Generation and Women's Rights, Health Checkups etc. would be provided to the beneficiaries of STEP projects in consultation with State Health Departments, Directorates of Adult Education, Central Social Welfare Board and State Social Welfare Advisory Boards to ensure that all round capacity building of women beneficiaries takes place. The project range may vary from 500 to 10,000 beneficiaries per project.

NORMS

14. The Programme will be implemented in the Sectors of Agriculture, Dairying, Fisheries, Small Animal Husbandry, Khadi & village Industries Handlooms, Handicrafts, Sericulture Social Forestry and wasteland Development. As the programme is to cover the various sectors different from each other, the cost of the project is bound to vary from Project to Project. It has been, therefore, decided that the NABARD approved norms will be made applicable to the project to be sanctioned under STEP scheme. In the areas/in the cases of the projects where NABARD Norms are not available the advice of the concerned Technical Ministry will be obtained before a project is sanctioned with the approval of the project Sanctioning Committee. In sanctioning Projects, it will be ensured that the tapering Budget is prepared so that the project sustainable of its own on the completion of the term of a project.

PROJECT SANCTIONING COMMITTEE

15. The Project Sanctioning Committee will be headed by the Secretary Department of Women & Child Development. It will have representatives from the Planning Commission and Central Government Departments, concerned with the subject matter of the proposals. State Government representative, representatives from NIPCCD, will also participate in this committee.

PROJECT IMPLEMENTATION

16. The functionaries of the implementing agencies and the link agencies and the voluntary organisations involved would initially be given a suitable orientation towards the scope, objectives and requirements under the projects for the effective implementation of the project. Sensitisation

towards women's issue will be an integral part of training at all levels including the project implementing agencies and the beneficiaries as well.

17. Women will be given training on various aspects, including group formation, skill upgradation management of the primary producer groups and co-operatives, entrepreneurship skills, marketing, awareness of their rights and gender concern etc. So as to equip them to face, overcome and resolve their economic and social constraints and problems at their own level and to promote genuine empowerment. This is the basic approach to words the evaluation of the Status of women.

18. The implementing agency in the project formulation will outline the training arrangements of the beneficiaries extension workers, field supervisors and technical staff, etc. identifying the training institute, guidelines of training, cost estimate etc. No additional training institute will be established. The existing infrastructure already available will be uplifted. NIPCCD will coordinate the training arrangements and ensure that the training is imparted not only in the technical trade to upgrade the skills of market management, but also in gender sensitisation, gender awareness, including legal literacy and conscientization.

19. Strong forward and backward linkages will be essential to ensure the viability and success of the economic activities of the project in the sector. The implementing agency will help for the provision of raw material, ensure proper marketing and tie-ups for marketing of the produce during the project period and help the groups of women under the project to manage these activities within the group once the project is over. The implementing agency will help in tying-up credit facilities. The women's groups should not be wholly captive to Government corporations for marketing their products in the interest of making the groups self sustaining in their rural set up. One of the project objectives will be ensure that these groups are able to develop and thrive on a self-sustaining basis in the market place, with the minimal of Governmental and formal support and intervention.

PATTERN OF ASSISTANCE

20. The pattern of assistance for the Scheme will be as follows: -

(a) 100% Assistance

- ✍ Project Staff and Administrative cost,
- ✍ Training-Stipend, Training of Trainers, skill upgradation/reinforcement, training-cum-production Centres and Raw Material for training,
- ✍ Support to members for formation of co-operative societies, producers, workers co-operatives, leading to formal legal organisations,
- ✍ Support services-Education, General Awareness, healthcare, sanitation, nutrition/creche facilities for dependent children.

Wherever convergence of these services are not available will be provided as part of the project cost.

- ✍ Marketing support-Marketing/Sales personnel, stock provision and buyers credit, godowns, marketing outlets, quality control and managerial support.

(b) 50% Assistance

Construction of individual worksheds and production centres not related with training-50% of the total cost on this component will be borne by the Government of India and 50% will have to be brone by the implementing agency.

(c) Working capital/raw material requirements

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% of the Third year of the project. This phasing is considered essential to minimize the otherwise exorbitant costs and also with the ultimate aim of the STEP Project to make these projects self-sufficient or reach them to a status where the beneficiaries of the STEP Project will meet their requirements as an individual to meet its credit requirements from Rashtriya Mahila Kosh. NABARD, CAPART and other credit institutions like nationalised Banks and Co-operatives. The implementing agencies will have to arrange for credit after the project is over these projects are of the nature of catalytic agents for the developmental aspects.

21. In percentage terms funding pattern will be restricted in the following manner of the total project cost.

	In %age Terms
1. Administration and the project staff cost	6%
2. Training-Technical(skill) and orientation of beneficiaries and project functionaries	20%
3. Infrastructure including marketing support quality control and managerial support	25%
4. Raw material for training including equipment and other material required for training	25%
5. Establishment of Developmental co-operatives wherever required-mobilisation and strengthening of field level set ups where such support is not available through the existing set up	10%
6. Support services (whereversuch suport services are not available or cannot be converged	8%

CONVERGENCE OF SERVICES

22. The Scheme not only aims at imparting training for the upgradation of skills to enhance the income of beneficiaries, but also a package of services consisting of health checkup, nutrition, non-formal education, legal literacy, education, mobile creches gender sensitisation and gender awareness, etc. These services are to be converged in the STEP areas through existing programme of various others Ministries/Departments like Health, Education, Rural Development, Women & Child Development, CSWB and the State Government/Union Territory Administrations.

PROJECT MONITORING & SUPERVISION

23. Each project will have its own Management Information System (MIS), Monitoring Committees for each project will be set up by the implementing agency with representatives from the department of Women & Child Development, State Government Departments concerned, and representatives of CSWB/SSWAB and from the link agencies and persons from academic and other institutions who are specialized in the sector concerned for the project under implementation. Review of the Progress of the project on a regular basis will be done by this committee. The Committee will meet as frequently as required but once in three months. Each project is expected to maintain a PERT Chart (Programme, Evaluation and Review Technique) about the progress of the project since the time of its sanction to the stage of stabilisation and returns. Each implementing agency will submit the QPR in the prescribes performa (Annexure-III) to the Department of women & Child Development as well. The Department will also hold regular Review Meetings on half yearly basis to assess the cost benefit of the effectiveness of each of the project with respect to the parameters of numbers of women covered, trained and employed; availability of credit from financial institutions; socio-economic group of women covered (SC/ST women below the poverty line etc.); increase in production/productivity and levels of income; creation of asset during the period and employment opportunities created-on adhoc or sustainable basis. Concurrent evaluation will be an integral part of the scheme as a whole and will be carried out through an independent agency.

PROJECT EVALUATION AND ROLE OF RESOURCE AGENCIES

24. The mechanism of concurrent evaluation will be built into the scheme as a whole and will be carried out through an independent agency. The evaluation will be undertaken to assess both the sectoral impact of the STEP Programmes and the impact of the each of the projects being implemented on the status women beneficiaries. A research or specialised organisation with appropriate knowledge and experience in evaluating employment oriented programmes will be selected for undertaking in concurrent evaluation. One or more Resources agencies will be identified to provide resource support to the scheme for evaluation of the scheme as a whole from time to time and for individual projects if necessary. The Resource Agencies which will be specialised organisations in the non-government or governmental sectors, in the field of women's welfare and development

would also undertake the task of imparting orientation training at all levels in the STEP projects. Essentially the role of the Resource agency will be similar to the role being played by the National Institute of Rural Development (NIRD) Hyderabad with respect to the Integrated Rural development Programme (IRDP) being implemented by the Ministry of Rural Development.

DURATION OF THE PROJECT

25. A particular project will be for a duration of 2-4 years depending upon the nature of activities and the number of beneficiaries to be undertaken.

RELEASE OF FUNDS

26. On approval of the project by the project Sanctioning Committee the grant shall be released to the agency to cover the non-recurring expenditure and 50% of the recurring expenditure of the first year. Subsequently grants will be released on the annual basis amounting to 50% of the year's grant on receipt of accounts duly certified by a Chartered Accountant/ or authorised and utilisation certificate in the prescribed form (Annexure-IV) attached.

TERMS AND CONDITIONS

(a) The grantee organisation will be required to execute a bond on a prescribed form. The bond should be supported by two sureties.

(b) An agency in receipt of financial assistance shall be open to inspection by an officer of the department of Women & Child Development, Ministry of Human Resources Development of the State Social Welfare/Women and Child Development Departments, CSWB, State Social Welfare Advisory Board and other agencies authorised by the Government of India to do so. The organisation must comply with the instruction issued in respect of project sanctioned or the information asked for and comply with the instructions issued by this Department from time to time.

(c) The accounts of the project shall be maintained properly and separately and submitted as and when required. They should be open to check by an officer deputed by the government of India or the State Government or UT Administrations. They shall also be open to a test check by the Comptroller and Auditor General of India at his discretion.

(d) The audited accounts together with utilisation certificate in the prescribed form duly countersigned by the Chartered Accountants are required to be furnished within six months in respect of a preceding year or after expiry of the duration for which grant is approved.

(e) The agency shall maintain a record of all assets acquired wholly or sustainably out of Government grant and maintain a register of such assets in the prescribed proforma. Such assets shall not be disposed or encumbered or utilised for purposes other than for which grant was given, without prior sanction of the Government of India. Should the agency cease to exist at any time, such properties shall revert to the Government of India.

(f) The institution must exercise reasonable economy in the working of the approved project.

(g) The grantee agency shall furnish to the Ministry of Human Resouces Development reports as may be prescribed.

(h) The decision of the Secretary to the Government of India in the Ministry of Human Resources Development, Department of Women & Child Development on the question whether there has been breach or violation of any of the terms and conditions mentioned in the sanction letter shall be final and binding on the grantee.

SUPPORT TO TRAINING AND EMPLOYMENT PROGRAMME FOR WOMEN

APPLICATION FORM

(Application not complete in all respect are liable to be rejected)

PART-I

ORGANISATIONAL DETAILS

Sl. No.		
1.	Name & address of the organisation with date and year of Registration telephone, telegrams and Fax numbers, if any.	
2.	Nature of the Organisation (PSU or Vol. Orgn.)	
3.	Registration No. (copy to be enclosed)	
4.	Articles of the Association & Constitution of the Organisation.	
5.	Objectives of the Organisation	
6.	List of Members of the Executive Committee with their occupation and background.	
7.	Audited Statements & Statement of Receipts and payment for two years.	
8.	Audited Balance Sheet for last year.	
9.	Copy of the Latest Annual Report.	
10.	Major Programmes of the Organisation under implementation at present.	

PART-II

ORGANISATION CAPABILITIES

11.	Background of the Organisation (nature of activities.)	
12.	Experience in income generating project.	
13.	Experience in the Sector.	
14.	Infrastructure available in terms of Organisational management.	
15.	Districts/Blocks being covered at present.	
16.	Existing Marketing capabilities.	

PART-III**PROJECT PROPOSAL**

17.	Duration of the project and year of initiation.	
18.	Project Area.	
19.	Sector.	
20.	Development Objectives of the Project.	
21.	Proposed physical activities.	
22.	Selection of Beneficiaries (criteria).	
23.	Number of Beneficiaries.	
24.	Provision for	
25.	Details of Backward Linkages.	
26.	Details of Forward linkages.	
27.	Link Agency Proposed.	
28.	Other developmental Programmes in the Project area (both Govt. and Vol. Sector).	

PART-IV**PROJECT COST STRUCTURE**

29. Cost Components
(year-wise).

NON-RECURRING COST

(Rupees in LakHs)

Sl. No.	Details	I-Year	II-Year	III-Year	Total
(i)	Government of India's share				
(ii)	Org. share.				
(iii)	State Govt. Share, if any.				
(iv)	Others.				
	Total				

RECURRING COST

Sl. No.	Details	I-Year	II-Year	III-Year	Total
(i)	GOI share.				
(ii)	Org. share.				
(iii)	State Govt. share. If any.				
(iv)	Others.				
	Total				

30. Cost sharing details.

(TOTAL OF NON-RECURRING AND RECURRING COSTS)

Sl. no.		I-Year	II-Year	III-Year	Total
(i)	GOI share.				
(ii)	Org. share.				
(iii)	State Govt. share.				
(iv)	Others.				
	Total				

31.	Per capita cost.	
32.	Mechanism for mobilizing and organization women (organization women producers in formal groups including details of awareness generation activity proposed).	
33.	Provision for orientation training of functionaries.	
34.	Provision for Orientation Training of Beneficiaries	
35.	Provision for support services (like creches, reducing drudgery etc.)	
36.	Linkages with Adult Education Agencies.	
37.	Provision for Health Education.	
38.	Expected result in terms of increase in income vis-à-vis income before commencement of the project.	

(SIGNATURE)
ORGANISATION'S
STAMP

Date:
Place:

ANNEXURE -II

(To be filled by the State Government in respect of State Level or Local Organisation)

RECOMMENDATIONS OF THE STATE GOVERNMENT

The application from _____

(institution/organisation is forwarded duly recommended to the Department of Women & Child Development. Government of India with the following comments.

- (i) That a Senior Officer of the _____ Department has visited the institution/organisation and a copy of the report is attached/ has not visited the institution/organisation.
- (ii) That the institution/organisation is recognized and / or registered (under Indian Societies Registration Act, 1860).
- (iii) That the application has been examined and that it is found to be covered under the Sheme.
- (iv) That the scheme for which the application is being recommended is absolutely essential for categories of women as envisaged under the Scheme.
- (v) That the work of the institution/organization has been reported (wherever such reporting is necessary) as satisfactory during the last two years by the District authorities.
- (vi) That the institution/organisation is not run for profit to any individual or a body of individuals.
- (vii) That assistance has/ has not been given by the State Government. In the former case, details of great sanctioned during the last five years for the purpose may be given.

The State Government recommends that the following grants may be given by the Department of, Women and Child Development. Ministry of Human Resources Development.

Item	Recurring	Non-recurring
	(Rupees in Laks)	
(a)		
(b)		
(c)		

Signature
Designation

Office Stamp

MONITORING FORMAT

(To be submitted on Quarterly basis for period ending June, September , December and March)

PART-A

1.	Title of the Project	
2.	Implementing Agency	
3.	Location of the Project	
4.	Objectives of the Project	
5.	Duration of the Project	
6.	Component-wise estimated cost of the Project	
7.	Component-wise amount spend so far (cumulative).	
8.	Reasons for shortfall, if any.	
9.	Targeted No. of beneficiaries	
10.	Number of Actual Beneficiaries	
11.	No. of villages covered	
12.	Criteria for Selection	
13.	Criteria for Selection of beneficiaries	
14.	Increase in the income of beneficiaries during quarter	

PART-B

1. Component-wise Budget Allocation for the year.
2. Activity areas.
 - (i) Name of Activity.
 - (ii) Beneficiaries.
 - Rural
 - Urban
 - Total
 - (iii) Working hours per day.
 - (iv) Average Income per day
 - (v) Production
 - During the Month

-So far.

(vi) Sale

-During the month

-So far.

PART-C

1. Estimate Budgetary Allocations.

PART-D

2. Loan/Credit extend to Beneficiaries.

PART-E

PHYSICAL TARGETS/ACHIEVEMENTS (CUMULATIVE)

Sl.No.	Components	Targets Up to (year)	Achievements Upto (quarter)
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PART-F

FINANCIAL BENEFITS TO WOMEN MEMBERS FROM THE PROPOSED ACTIVITY

Sl. No.	Particulars	Before Commencement Of the project	During the month
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PART-G

1. Other Development Programmes
Including Awareness Generation Programme (AGP).

Sl. No.	Name of the Programme
1.	Health care
2.	Child care
3.	Credit facility provided
4.	communication/Trg.
5.	Housing
6.	Insurance
7.	Others

PART-H

1. Link agencies
 - (i) Number of Agencies
 - (ii) Names of the linked agencies
 - (a) NDDB
 - (b) Welfare Department
 - (c) Health Department
 - (d) AH & Fisheries
 - (e) Others

NON-GOVERNMENTAL ORGANISATION

PART-I

1. Supervision and coordination
2. Progress with reference to Non-quantifiable inputs, i.e., Mobilisation, awareness generation and integration of the services.

PART-J

Sl. No.	Weak areas	Remedial Action taken	Action Plan for next qtr.

TO BE FILLED UP BY THE PROJECT DIRECTOR

1. Observation/Comments
2. Problems
3. Suggestions.

(PROJECT DIRECTOR)

Date:

APPENDIX-I

SUPERVISION-AND-COORDINATION

APPENDIX-II

PROGRESS OF NON -QUANTITABLE INPUTS

The impact of the Project on non-quantifiable activities are:-

- (a) Self confidence in rural women to manage their own institutions.
- (b) Gradual and radical change in the traditional system of social (family barrier to remain indoors).
- (c) Sense of responsibility for income generation.
- (d) Exposure/knowledge to essential needs of life like child immunization, maternal and child health care, importance of nutritious food/clean drinking water, self hygiene and family planning, child spacing programme.
- (e) Self motivation and mobilisation to participate in different types of training programme within the village/district/commissioner/State and any other part of the country.
- (f) Demands/grievances for maternal health care, child immunisation, child and adult education, activities relate to cottage industries etc.

ANNEXURE -IV

UTILISATION CERTIFICATE

I have verified the account of _____

(name of grantee organisation) in respect of the grant of Rs. _____

released by the Department of Women and Child Development vide - Department's
sanction No. _____

dated _____ for _____ for the _____

(name of the scheme) period _____ with the help
of the vouchers and certify that they are correct and that an amount of
Rs. _____ has been utilised
upto _____ for the purpose for which it was sanctioned.

(CHARTERED ACCOUNTANTS)

(Please see guidelines for certifying the accounts and endorsing utilisation
certificates in respect of Government Grants.)

**(GUIDELINES FOR CHARTERED ACCOUNTANTS/
GOVERNMENT AUDITORS)**

The Auditors certifying the accounts and endorsing Utilisation Certificates in respect of Government grants should bear in mind the following points.

- (a) If the number of beneficiaries in the STEP Project is below/above the prescribed the expenditure will vary accordingly at the prescribed rate agreed to by the Project Sanctioning Committee.
- (b) A separate register for inventories e.g. equipments, machinery, furniture and other assets be maintained indicating the value of the items at the time of purchase in GFR -FORM 19.
- (c) In case a particular post has been lying vacant for specified period the salaries against that should not be claimed.
- (d) The Accounts for Department of Women & Child Development grants for STEP Project should be prepared separately. If this is not possible the expenditure forwards this scheme should be shown separately under the Head "Support to Training and Employment". As far as possible, only the expenditure clearly under each sub-head incorporated in the schematic pattern.