Mahatma Gandhi Rural Development and Panchayat Raj University
Gadag

A Study Report
on
" Women Self-Help Groups in Solid Waste Management in Gram Panchayats of Karnataka"

Submitted to

Indian Institute of Public Administration
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CHAPTER-1

WOMEN SELF-HELP GROUPS IN SOLID WASTE MANAGEMENT IN GRAM PANCHAYATS OF KARNATAKA

1.1 Introduction

Women Self-Help Groups (SHGs) have for decades been central to rural development in India, notably in areas such as micro-finance, livelihood enhancement, and social empowerment. In recent years, their role has expanded significantly into community governance and public service delivery, especially in environmental management. In the context of Karnataka, SHGs have been integrated into rural solid waste management systems—transforming waste challenges into opportunities for **environmental sustainability, women's economic empowerment, and strengthened local governance in Gram Panchayats**.



Solid Waste Management (SWM) at the Gram Panchayat level is a critical component of rural sanitation and environmental health in India. With the **Swachh Bharat Mission – Grameen (SBM-G)** aiming to institutionalize waste management practices across villages, engaging local women and SHGs has become a strategic approach. Women SHG members, trained both technically and operationally, are now working as **SwachhaKarmikas** — handling daily waste collection, segregation, composting, dry waste processing, and more.

The Government of India's sanitation reforms, particularly under SBM-G, emphasize community participation, decentralized waste management, and livelihood promotion through rural self-help institutions. In Karnataka, the **Mahatma Gandhi Institute of Rural Energy and Development (MGIRED)**, in collaboration with the **Department of Rural Development & Panchayat Raj**, the **Department of Rural Drinking Water and Sanitation**, and the **National Rural Livelihood Mission (NRLM)**, implemented a structured training programme targeting rural women from SHGs statewide.



This initiative sought to equip women with:

- Practical skills in solid waste handling and segregation;
- Training in composting technologies and biogas management;
- Exposure visits to functional SWM units; and
- Understanding renewable energy integration with waste practices.

Roles and Activities at the Village Level

Post-training, the women SHG members have emerged as the **frontline workforce** in waste management systems within rural Karnataka.

SwachhaKarmikas and SWM Roles

- Door-to-door dry waste collection and segregation
- Composting of wet waste and management of bio-waste
- Operating and managing SwacchaVahini vehicles for waste transport
- Raising awareness about plastic reduction and source segregation
- Supporting waste processing centres in Gram Panchayats



According to the Press Information Bureau (PIB), **18,000 women from Self-Help Groups (SHGs)** in Karnataka have been trained and engaged in solid waste management (SWM) activities across rural areas, contributing to improved waste segregation practices and increased community awareness on sanitation and waste management.

District-Level Examples of SHG-Led SWM in Karnataka

In Kolar district, the ***AshaKirana*** initiative operates across 30 Gram Panchayats, empowering women from SHGs to manage door-to-door waste collection, dry waste processing, home composting, and community awareness. The programme supports about 90 women and covers over 55,000 households. This district example contributes to the empirical evaluation of SHG effectiveness and challenges in solid waste management (Saahas.org, ongoing since *Oct 2017*).

In Haveri district, the Zilla Panchayat trained women from SHGs as "**cleanliness warriors**", including providing training to operate SwacchaVahini vehicles for solid waste collection and disposal. This initiative, reported on 16 October 2023, involves members of *Sanjeevini* SHGs under NRLM signing MoUs with Gram Panchayats to oversee dry waste collection, segregation, and processing activities, offering data for the study to compare SHG models with other approaches (*Times of India, 16th Oct 2023*).

In Dakshina Kannada, Kadeshwalya Gram Panchayat stands out as a model of women's SHG leadership in SWM. As of 06 March 2025, *MatruSanjeeviniOkkoota* and associated SHGs operate a waste processing unit handling over 15,000 kg of waste per year, with 59 trained women engaged in collection, segregation, processing, and community education. Women also drive SwachhataVahini vehicles and conduct public sensitization on sustainable practices, providing insights into both the effectiveness and challenges of SHG involvement (*Swachh Bharat Mission – GrameenNewsletter*06 March 2025*).*

In Mysuru district, the Zilla Panchayat expanded zero-waste management units across all 256 Gram Panchayats, adopting the *Kolar SHG model* of SWM. Reported on 02 September 2025, this programme involves women SHG members trained to operate vehicles for door-to-door waste collection and segregation at source, giving a comparative perspective for the study on SHG vs. other SWM models (*Times of India,*02 September 2025).

These examples highlight the diversity, scale, and impact of women-led SWM initiatives, underscoring the need to systematically study and document the roles, challenges, and outcomes of women SHGs in solid waste management across Karnataka.

1.2 Statement of the Problem

The **National Rural Livelihood Mission** (NRLM) has been instrumental in promoting women's Self-Help Groups (SHGs) across India, including in Karnataka, to enhance livelihoods and empower women. One critical area where SHGs can make a significant impact is in Solid Waste Management (SWM) at the Gram Panchayat level. While there have been media reports on certain success stories of SHGs, there is limited empirical evidence on the effectiveness and impact of SHGs in SWM under NRLM in Karnataka. This study aims to fill this gap by assessing the role and impact of women's SHGs in SWM in Gram Panchayats of Karnataka.

1.3 Objectives

- To evaluate the effectiveness of women SHGs in Solid waste management
- To identify the challenges faced by woman SHGs in implementing SWM in Gram Panchayats
- To compare the model of involving women SHGs in SWM with other models followed in Gram Panchayats

1.4 Methodology

This study uses a mixed-methods approach to understand the role of Self-Help Groups (SHGs) in Solid Waste Management (SWM) in Karnataka. It combines quantitative and qualitative data to examine key trends, as well as the experiences and processes involved.

1.4.1 Research Design and Sampling

A simple random sampling technique was used to select administrative units, ensuring each had an equal chance of inclusion and enhancing the generalizability of findings within the defined scope.
The study was conducted across 6 zones of Karnataka, covering 12 districts and 12 Assembly Constituencies. From each constituency, 4 Gram Panchayats (GPs) were randomly selected, resulting in a total of 48 GPs.

Planned Sample Size
From each selected Gram Panchayat, interviews were planned with:
1 Panchayat Development Officer (PDO)
1 Gram Panchayat Representative
3 Women SHG members involved in SWM
2 Village residents (one male and one female)

This yielded a target sample of 336 respondents (48 PDOs + 48 Representatives + 144 SHG women + 96 residents).

Table 1.1: Sampling Distribution and Selected Gram Panchayats

Zone	Region	District	Assembly Constituency	Selected Gram Panchayats	Interviews per GP	Total Interviews per Constituency
1	**Kittur-Karnataka**	Bagalkote	Jamkhandi	Hirepadasalagi Savalagi Linganuru Todalabagi	7	28
		Haveri	Shiggaon	Attigeri Bannur Narayanpur Madli	7	28
2	**Kalyan-Karnataka**	Gulbarga	Jewargi	Yalavara Kelluru Koodi Hipparaga SN	7	28
		Raichur	Maski	Ameengad Aankushdoddi Halapur Hiredinni	7	28
3	**Central Karnataka**	Davangere	Honnali	Arikere, Kundur Kathige, Belimanllur	7	28
		Shimoga	Sagar	Yadahalli Avinahalli Seruvante Tyagrati	6	27
4	**South Karnataka**	Hassan	Arkalgud	Konanur Belvadi Keralapur Mallipatna	7	28
		Chikkabalapura	Chintamani	Kaiwara Muragamalla Kurubur Masthenahalli	7	28
5	**Coastal Karnataka**	Uttar Kannada	Yellapura	Kiruvanti Umachagi Kundargi Idugundi	7	28
		Dakshina Kannada	Sullia	Guttigaru Amarmadnur Sampaje Arontodu	7	28
6	**Bengaluru**	Urban	Anekal	Mugaluru Marasuru Balluru Bilapura	7	28
		Rural	Nelamangala	Yantaganahalli Kalalugatta Hasiruvali Manne	7	28
Total			**12 Constituencies**	**48 Gram Panchayats**		**335**

Actual Sample Achieved

Data collection was completed successfully across all 48 Gram Panchayats. However, one interview with a Women SHG member could not be conducted due to the unfortunate demise of the respondent. No replacement was included to maintain the integrity of the random sampling design. Therefore, the final achieved sample consists of 335 respondents:

- 48 Panchayat Development Officers (PDOs)
- 48 Gram Panchayat Representatives
- 143 Women SHG members
- 96 Village residents

1.4.2 Data Collection

Primary data was collected through structured interviews and semi-structured interviews. Quantitative data was gathered using closed-ended questionnaires to capture key trends in SWM practices, while qualitative data was obtained through open-ended questions and informal discussions to understand the experiences, challenges, and processes involved in SHG-led SWM activities.

All interviews were conducted in the local language (Kannada) with the consent of the respondents, and ethical protocols such as anonymity and voluntary participation were maintained throughout.

1.4.3 Data Analysis

Quantitative data was analyzed using descriptive statistics (frequencies, percentages, and means) to identify key trends in SWM performance and SHG participation. Qualitative data was analyzed thematically, with responses coded and grouped into recurring themes related to processes, benefits, constraints, and local experiences.

1.4.4 Ethical Considerations

Prior permission was obtained from the respective Gram Panchayat authorities. Informed consent was taken from all participants. Respondents were assured of confidentiality and their right to withdraw at any point. In the case of the deceased SHG member, no data was collected, and her family was respectfully excluded from the study.

Chapter-2

Assessment of Women Self-Help Groups in Solid Waste Management in Gram Panchayats of Karnataka

This chapter presents the analysis of data collected from 335 respondents across 48 Gram Panchayats in Karnataka, using a mixed-methods approach. The analysis is organized around seven respondent groups—SHG members, Panchayat Development Officers, Gram Panchayat representatives, and village residents (both men and women)—along with Focus Group Discussions. Quantitative data was examined to identify patterns in awareness, participation, and effectiveness. Qualitative narratives were explored thematically to understand lived experiences, challenges, and local innovations. The findings are presented with care. The chapter ends with a summary of key insights from the field.

2.1 SHG Members' Perspectives

This section explores the experiences of SHG members across 48 Gram Panchayats. It looks at their family backgrounds, economic realities, and how they participate in SWM activities. The analysis also highlights the daily challenges they face, offering a human glimpse into their quiet leadership.

Table 2.1: Socio-Demographic Profile of SHG Members

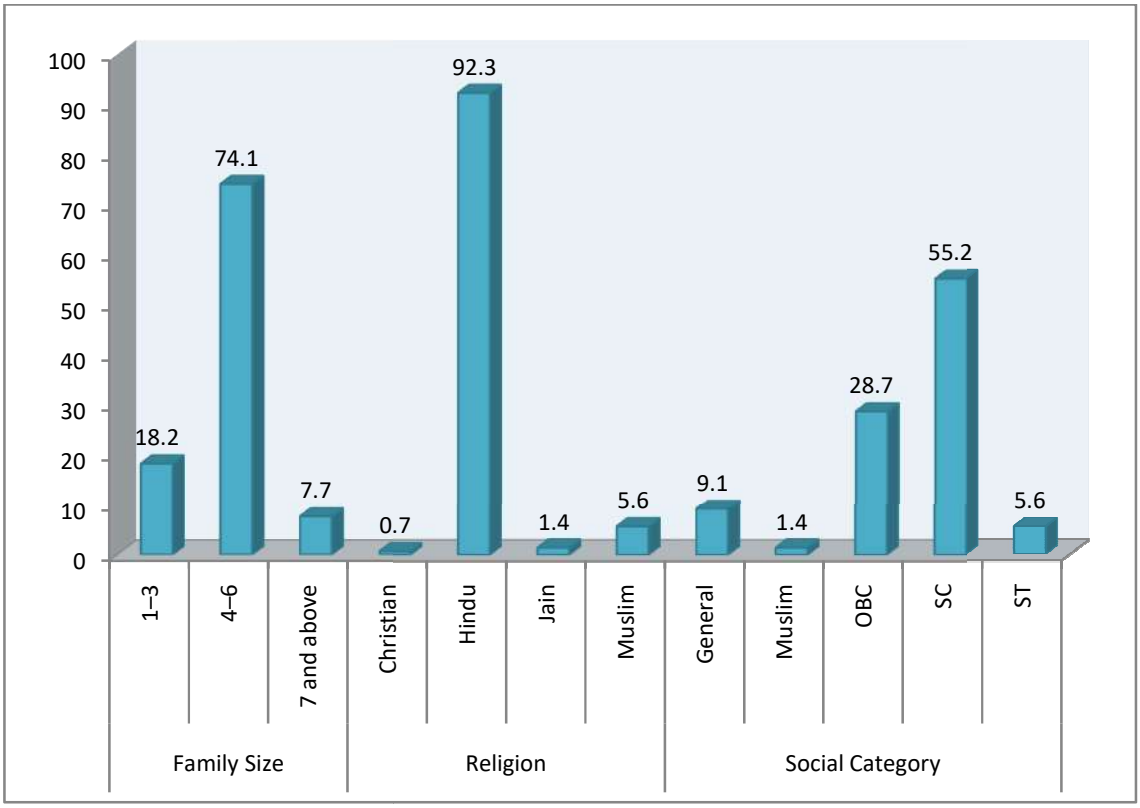
Category	Group	Frequency	Percent
Age	18-20	1	0.7
	21-30	20	14
	31-40	85	59.4
	41-50	25	17.5
	51–60	8	5.6
	Above 60	4	2.8
	Total	**143**	**100**
Gender	Female	139	97.2
	Male	4	2.8
	Total	**143**	**100**
Marital Status	Married	130	90.9
	Unmarried	3	2.1
	Widow	10	7
	Total	**143**	**100**
Educational Qualification	Graduate	6	4.2
	High School	41	28.7
	Illiterate	34	23.8
	Primary	45	31.5
	PUC	17	11.9
	Total	**143**	**100**

Source: Primary Data- 2026

Table 2.1 shows that SHGs are mostly women (97.2%), with very few men (2.8%). Most members are married (90.9%) and in the 31–40 age group (59.4%). Education levels are modest, with primary schooling (31.5%) and high school (28.7%) being common.

Purely, this is a women-centered study. However, a few men participate in SWM because women SHG members cannot ride collection vehicles, creating a small but notable space for male involvement.

Figure 2.1: Family Size, Religion, and Social Category of SHG Respondents



Source: Primary Data- 2026

Figure 2.1 shows that most SHG members live in families of 4–6 people (74.1%). The majority are Hindu (92.3%), with a small number of Muslim, Jain, and Christian members. What is most meaningful is that over half (55.2%) belong to Scheduled Castes, and another 28.7% come from OBC communities. Together, nearly 84% of the women are from marginalized social backgrounds. This shows that SHGs are truly reaching and empowering those who need support the most.

Table 2.2: Economic Profile of SHG Member Respondents

Category	Group	Frequency	Percent
Main Occupation of Family	Agriculture	46	32.2
	Business	1	0.7
	Government Job	1	0.7
	Labour	89	62.2
	Private Job	3	2.1
	Other	3	2.1
	Total	**143**	**100**
Land Ownership	1–2 acres	23	16.1
	2–5 acres	13	9.1
	Less than 1 acre	20	14
	More than 5 acres	2	1.4
	No land	85	59.4
	Total	**143**	**100**
Monthly Household Income (₹)	10,001–20,000	50	35
	20,001–30,000	8	5.6
	5,001–10,000	66	46.2
	Above 30,000	4	2.8
	Below 5,000	15	10.5
	Total	**143**	**100**

Source: Primary Data -2026

Table 2.2 shows that most SHG members come from families that depend on manual labour (62.2%) and agriculture (32.2%). Nearly 60% of them own no land at all, and only a few have small plots. In terms of income, nearly half (46.2%) earn between ₹5,001 and ₹10,000 per month, while 35% earn between ₹10,001 and ₹20,000. These are not wealthy households. These are women from modest, landless, labouring families—yet they are quietly leading waste management in their villages. Their economic struggles make their participation even more meaningful.

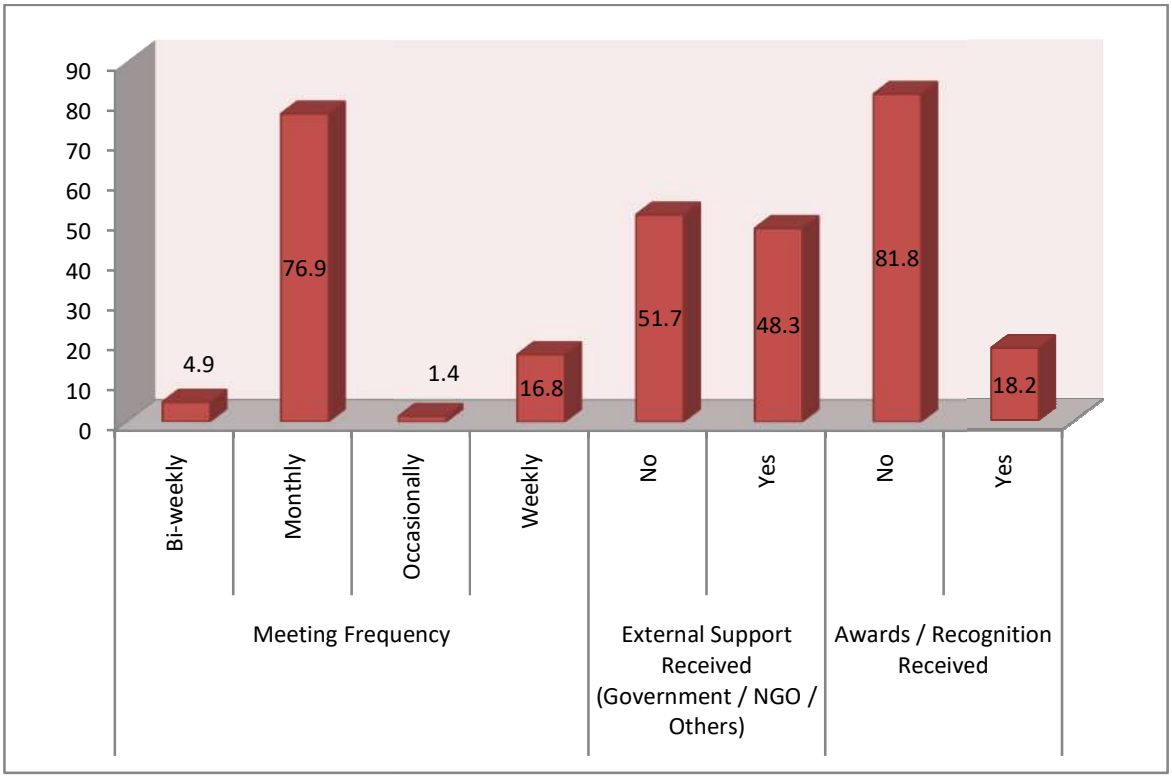
Table 2.3:SHG Distribution by Active Duration & Decision Mode

Category	Group	Frequency	Percent
SHG Active Since	1–3 years	36	25.2
	4–6 years	45	31.5
	Less than 1 year	22	15.4
	More than 6 years	40	28
	Total	**143**	**100**
Decision-Making Process	Consensus	44	30.8
	Leader-based	20	14
	Majority voting	79	55.2
	Total	**143**	**100**

Source: Primary Data-2026

Table 2.3 shows that the majority of SHGs are well-established (31.5% active for 4–6 years and 28% for over 6 years), and when an SHG decides, it does so predominantly through democratic means—55.2% use majority voting, 30.8% rely on consensus, and only 14% follow a leader-based approach.

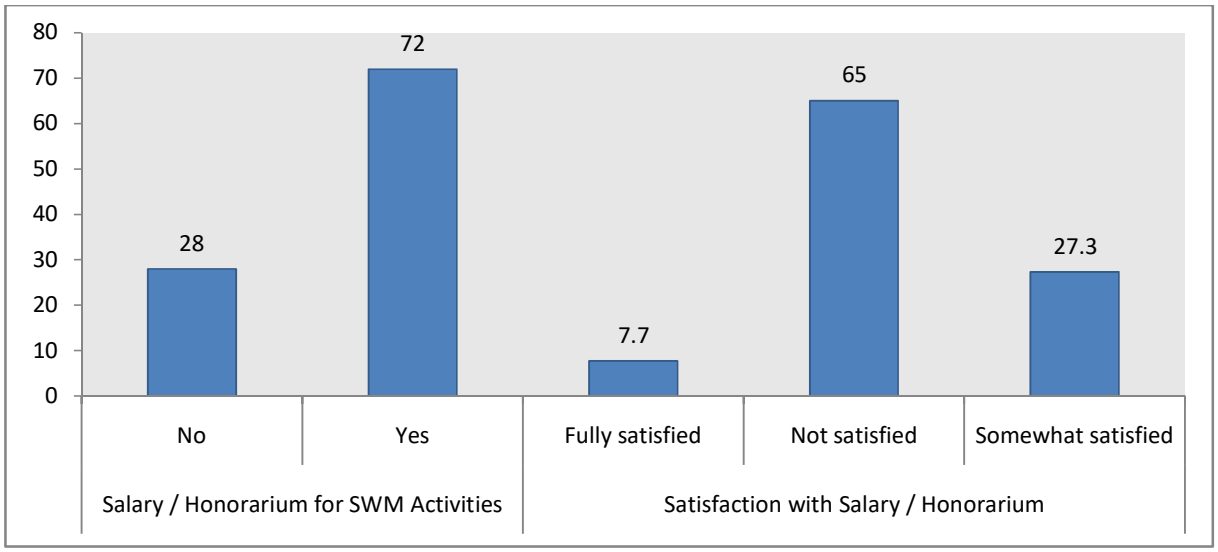
Figure 2.2:SHG Meeting Frequency, Support, and Recognition



Source: Primary Data-2026

Figure 2.2 shows that the majority of SHGs (76.9%) meet monthly, with smaller proportions meeting weekly (16.8%) or bi-weekly (4.9%). Nearly half of the groups (48.3%) have received external support from government, NGOs, or other sources. In contrast, only a modest share (18.2%) has received awards or recognition.

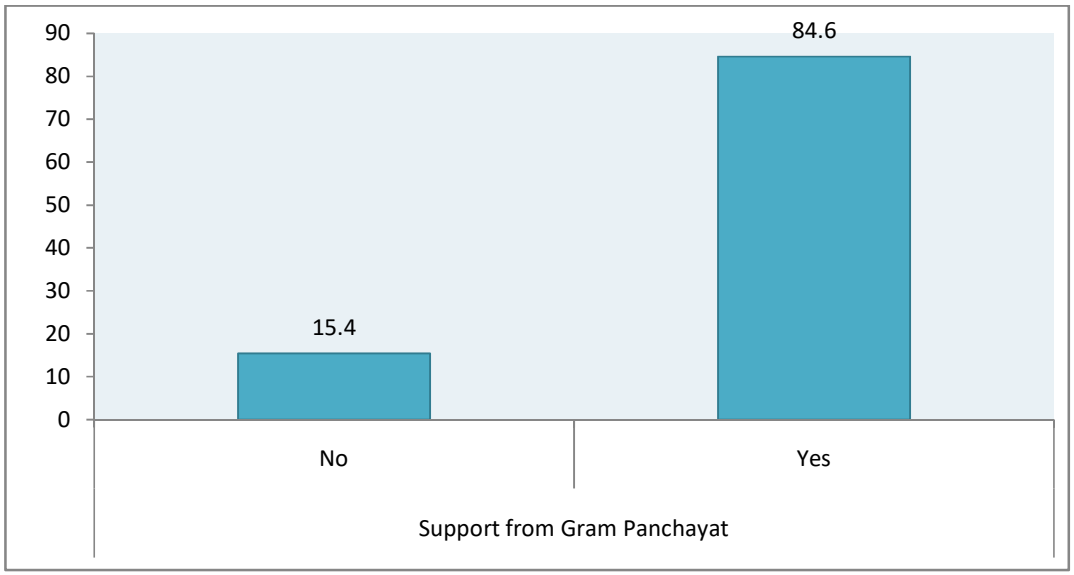
Figure 2.3:Honorarium and Satisfaction



Source: Primary Data-2026

Figure 2.3 shows that although 72% of SHG members receive a salary or honorarium for SWM activities, overall satisfaction with the compensation remains very low. Specifically, only 7.7% are fully satisfied, while 27.3% are somewhat satisfied. The vast majority, 65%, report being not satisfied with their salary or honorarium, indicating a significant gap between receiving payment and feeling adequately compensated.

Figure 2.4: Support from Gram Panchayat



Source: Primary Data-2026

Figure 2.4 shows that 84.6% of SHG women received support from the Gram Panchayat for SWM activities, while only 15.4% did not, likely because the Gram Panchayat prioritizes solid waste management and actively involves SHG women in keeping the village clean.

Table 2.4 Effectiveness of SHG

Category	Group	Frequency	Percent
Effectiveness of SHG compared to other local systems SHG	Effective	111	77.6
	Less effective	16	11.2
	Neutral	10	7
	Not effective	2	1.4
	Very Effective	4	2.8
	Total	**143**	**100**

Source: Primary Data-2026

Table 2.4 shows that 77.6% of respondents found SHGs effective, while 11.2% found them less effective, 7% remained neutral, 2.8% found them very effective, and only 1.4% found them not effective, indicating that SHGs are largely perceived as being more effective than other local systems.

Table 2.5 SWM Practices

Category	Group	Frequency	Percent
SWM Practices in the Village	Community Bins	8	5.6
	Composting	5	3.5
	Door-to-Door Collection	88	61.5
	Recycling / Upcycling	2	1.4
	Waste Segregation at Source	37	25.9
	Waste-to-Income	2	1.4
	Other	1	0.7
	Total	**143**	**100**

Source: Primary Data-2026

Table 2.5 shows that among SHG women carrying out SWM activities, the majority (61.5%) practice door-to-door collection, followed by waste segregation at source (25.9%), while community bins (5.6%) and composting (3.5%) are less common. Only a small percentage engage in recycling/upcycling (1.4%), waste-to-income (1.4%), or other methods (0.7%), indicating that door-to-door collection is the primary SWM practice adopted by SHG women.

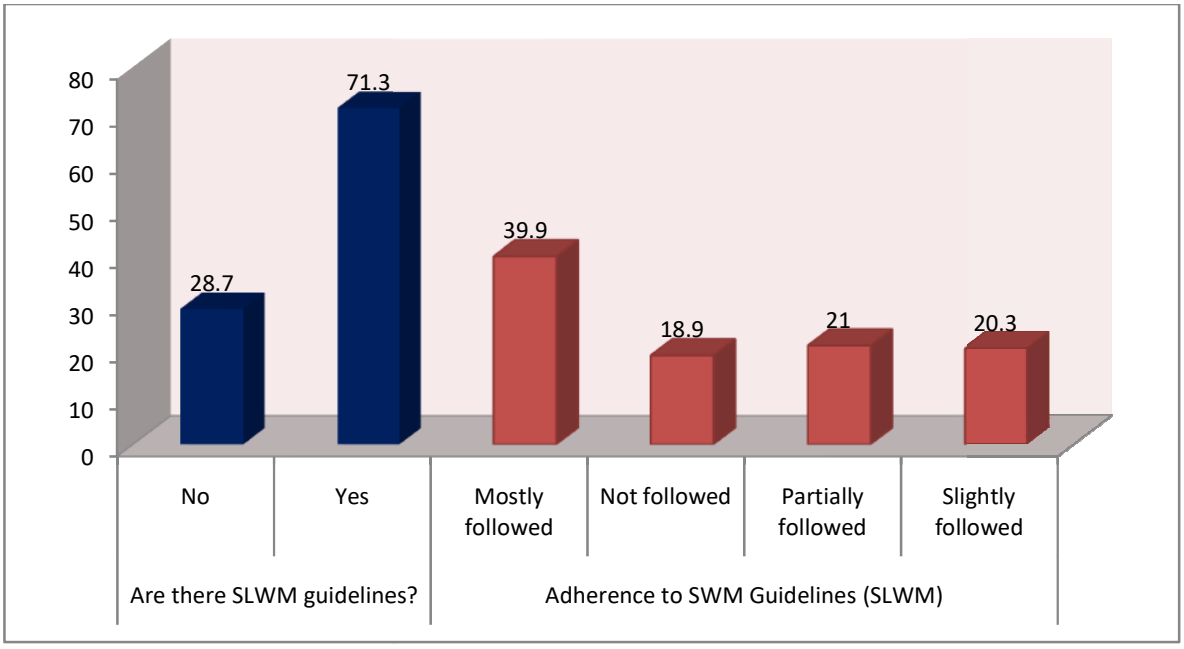
Table 2.6 Frequency of Waste Collection

Frequency of Waste Collection by SHG / Community Group	Alternate Days	21	14.7
	Daily	94	65.7
	Irregular	5	3.5
	Weekly	23	16.1
	Total	**143**	**100**

Source: Primary Data-2026

Table 2.6 shows that the majority of SHG women (65.7%) collects waste daily, followed by weekly collection (16.1%) and alternate days (14.7%), while only a small fraction (3.5%) reported irregular collection, indicating that waste collection by SHG women is largely consistent and frequent. This regular collection schedule likely contributes to better solid waste management and cleaner village surroundings.

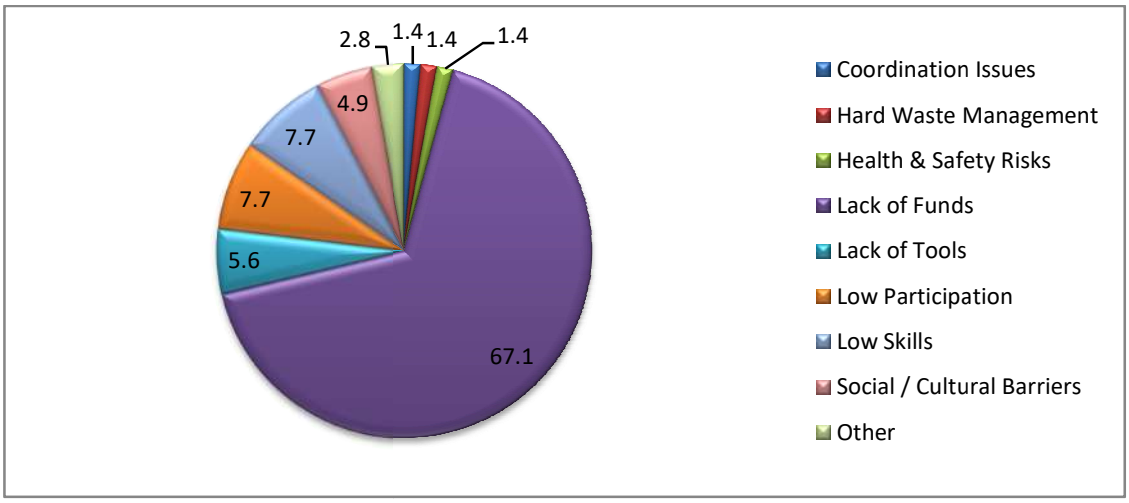
Figure 2.5: Adherence to SLWM Guidelines



Source: Primary Data-2026

Figure 2.5 shows that 71.3% of SHG women know that SLWM guidelines exist, while 28.7% do not. Regarding following these guidelines, 39.9% mostly follow them, 21% partially follow, 20.3% slightly follow, and 18.9% do not follow them at all. This means that although most women are aware of the guidelines, less than half are following them properly.

Figure 2.6: Challenges of SWM



Source: Primary Data-2026

Figure 2.6 shows that from SHG women's perspective, lack of funds (67.1%) is the major challenge they face in delivering SWM services, while low participation (7.7%) and low skills (7.7%) are minor issues, and all other challenges are below 6%, indicating that financial constraints are their primary barrier and addressing funding gaps should be the top priority.

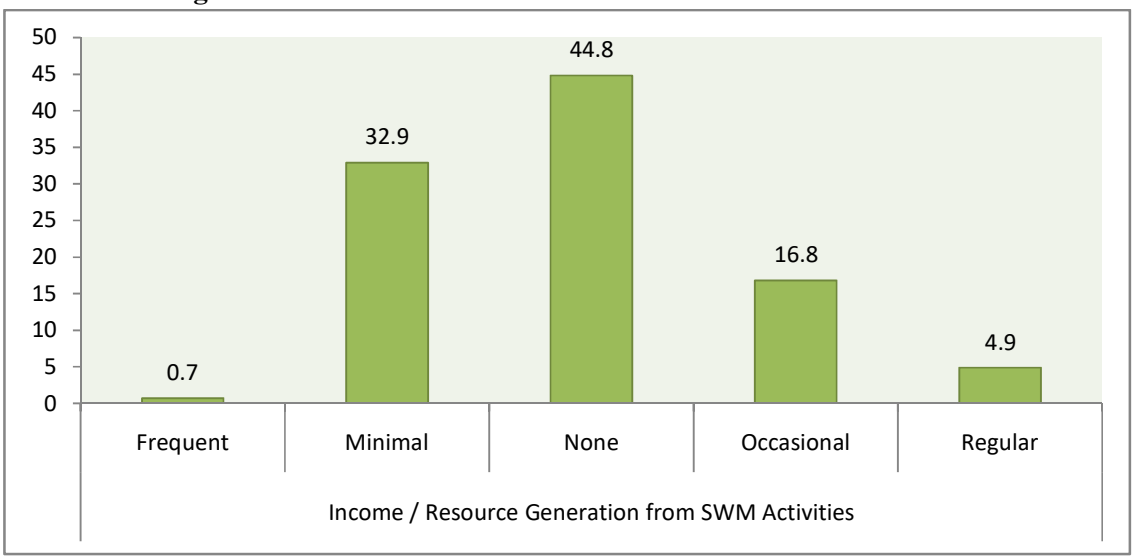
Table 2.7:SWM Practices: Tools, Waste Types & Source Segregation

Category	Group	Frequency	Percent
Availability of Tools / Equipment for SWM	Always sufficient	74	51.7
	Never sufficient	23	16.1
	Rarely sufficient	19	13.3
	Sometimes sufficient	27	18.9
	Total	**143**	**100**
Types of Waste Processed	Biogas	2	1.4
	Composting	72	50.4
	Recycling / Upcycling	43	30.1
	Other	26	18.1
	Total	**143**	**100**
Segregation at Source in Your Area	Excellent	3	2.1
	Good	29	20.3
	Moderate	65	45.5
	Not Practiced	27	18.9
	Poor	19	13.3
	Total	**143**	**100**

Source: Primary Data-2026

Table 2.7shows that while 51.7% of SHG women always have sufficient tools for SWM and composting is the most common waste processing method (50.4%), segregation at source remains only moderate (45.5%), indicating that despite good tool availability and processing practices, source-level segregation needs improvement.

Figure 2.7:Income/Resource Generation from SWM Activities



Source: Primary Data-2026

Figure 2.7 shows that 44.8% of SHG women earn no income from SWM activities, 32.9% earn minimal income, 16.8% earn occasional income, only 4.9% earn regular income, and just 0.7% earn frequent income, indicating that SWM activities are not yet a reliable source of livelihood for most SHG women.

Table 2.8:SHG Performance in SWM

Category	Group	Frequency	Percent
How useful do you think SHG-led SWM activities are for your village	Less Useful	7	4.9
	Not Useful	1	0.7
	Useful	118	82.5
	Very Useful	17	11.9
	Total	**143**	**100**
How effective is your SHG in SWM compared to other SHGs or local initiatives	Effective	117	81.8
	Highly Effective	13	9.1
	Less Effective	9	6.3
	Not Effective	4	2.8
	Total	**143**	**100**
Improvement in Village Awareness due to SHG	High Improvement	68	47.6
	No Improvement	1	0.7
	Small Improvement	52	36.4
	Very High Improvement	22	15.4
	Total	**143**	**100**

Source: Primary Data-2026

Table 2.8 shows that the majority of SHG women consider SHG-led SWM activities useful (82.5%) or very useful (11.9%), rate their SHG as effective (81.8%) or highly effective (9.1%), and report high (47.6%) or small (36.4%) improvement in village awareness, clearly demonstrating that SHG-led SWM initiatives are highly effective in both practice and community impact.

Table 2.9: SWM Training & Skill Needs

Category	Group	Frequency	Percent
Have you received any training in SWM	No	26	18.2
	Yes	117	81.8
	Total	**143**	**100**
Have your skills improved due to training	Moderate improvement	50	35
	No improvement	15	10.5
	Significant improvement	56	39.2
	Slight improvement	22	15.4
	Total	**143**	**100**
Additional Skills Required for SWM	Awareness Campaign	15	10.5
	Financial / Income Skills	29	20.3
	Recycling / Upcycling ?	36	25.2
	Segregation / Composting	47	32.9
	Use of Tools / Equipment	16	11.2
	Total	**143**	**100**

Source: Primary Data-2026

Table 2.9shows that 81.8% of SHG women have received SWM training, and among them, 39.2% reported significant improvement in their skills, 35% moderate improvement, 15.4% slight improvement, and only 10.5% no improvement, while the most needed additional skills are segregation/composting (32.9%), recycling/upcycling (25.2%), and financial/income skills (20.3%), indicating that although training is widespread and largely effective, further skill development in composting, recycling, and income generation is still required.

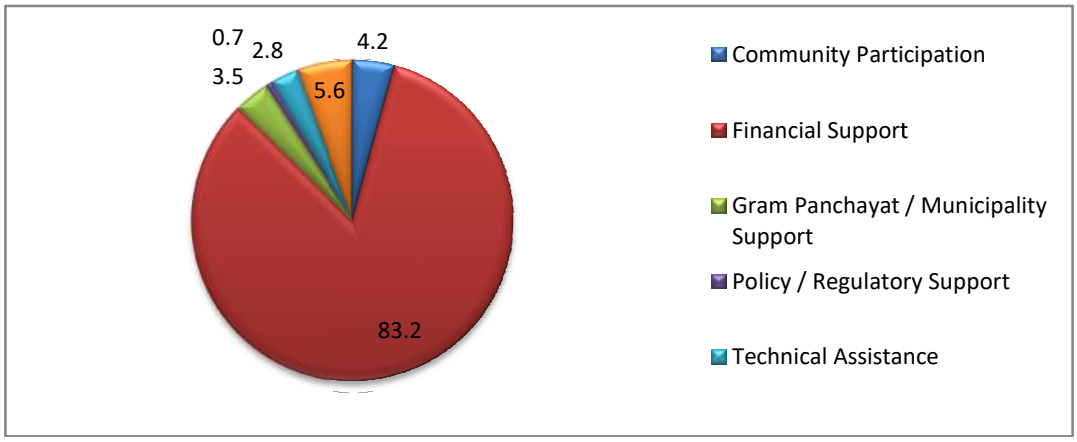
Table 2.10: Health and Safety

Category	Group	Frequency	Percent
Do you face any health issues due to SWM activities	No	130	90.9
	Yes	13	9.1
	Total	**143**	**100**
Availability of Protective Gear	Always	69	48.3
	Never	21	14.7
	Rarely	25	17.5
	Sometimes	28	19.6
	Total	**143**	**100**
Received Health & Safety Training	No	29	20.3
	Yes	114	79.7
	Total	**143**	**100**

Source: Primary Data-2026

Table 2.10shows the vast majority of SHG women (90.9%) do not experience health issues from SWM activities, and only 9.1% do; nearly half (48.3%) always have access to protective gear, though 14.7% never do; and 79.7% have received health and safety training. This suggests that while health risks are low and training coverage is high, ensuring consistent availability of protective gear for all remains a challenge.

Figure 2.8: Support Required by SHG Women for Effective SWM



Source: Primary Data-2026

Figure 2.8 shows that financial support (83.2%) is the most needed requirement for effective SWM, followed by training and capacity building (5.6%) and community participation (4.2%), while Gram Panchayat support (3.5%), technical assistance (2.8%), and policy or regulatory support (0.7%) are considered less critical, indicating that addressing financial constraints is the top priority to strengthen SHG-led SWM activities.

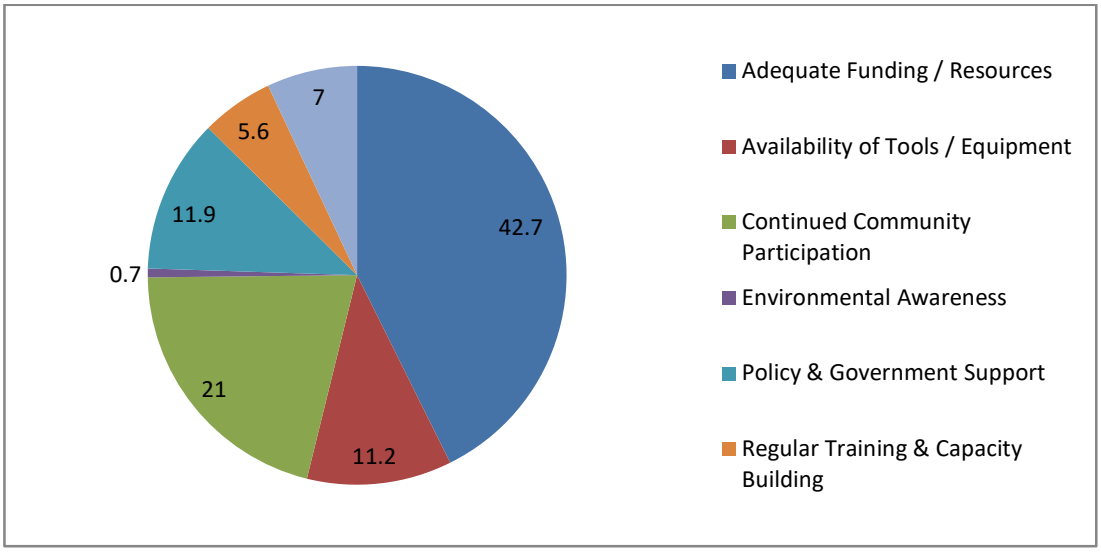
Table 2.11 Sustainability of SHG

Category	Group	Frequency	Percent
Sustainability of SHG-Led SWM Activities	Easily sustainable	9	6.3
	Not sustainable	12	8.4
	Sustainable with difficulty	41	28.7
	Sustainable with support	81	56.6
	Total	**143**	**100**

Source: Primary Data-2026

Table 2.11 shows that 56.6% of SHG women believe SWM activities are sustainable with support, 28.7% said sustainable with difficulty, 8.4% said not sustainable, and only 6.3% said easily sustainable, indicating that while most perceive sustainability as possible, it largely depends on continued external support rather than being self-sufficient.

Figure 2.9: Factors affecting sustainability



Source: Primary Data-2026

Figure 2.9 shows that adequate funding and resources (42.7%) is the most critical factor affecting sustainability, followed by continued community participation (21%), policy and government support (11.9%), availability of tools and equipment (11.2%), strong coordination and leadership (7%), regular training and capacity building (5.6%), and environmental awareness (0.7%), indicating that financial stability and community involvement are the two biggest drivers of long-term sustainability for SHG-led SWM activities.

Table 2.12:New SWM Methods and Problems

Category	Group	Frequency	Percent
Has the SHG tried any new or different ways of managing waste	No	127	88.8
	Yes	16	11.2
	Total	**143**	**100**
Does the SHG keep a record of new methods to use them again later	No	119	83.2
	Yes	24	16.8
	Total	**143**	**100**
Any problems in using new methods	Not enough money	88	61.5
	Not enough tools	31	21.7
	People don't accept it	5	3.5
	Skills / knowledge are low	12	8.4
	Other	7	4.9
	Total	**143**	**100**

Source: Primary Data-2026

Table 2.12 shows that only 11.2% of SHG women have tried new methods of waste management, and just 16.8% keep a record of them for future use; among those facing problems in adopting new methods, lack of money (61.5%) is the biggest barrier, followed by lack of tools (21.7%), low skills or knowledge (8.4%), lack of community acceptance (3.5%), and other issues (4.9%), indicating that financial constraints and resource shortages are the main obstacles to innovation in SHG-led SWM activities.

2.2 PDOs' Perspective

This section analyzes the perspectives of Panchayat Development Officers (PDOs) on the role and performance of Self-Help Groups (SHGs) in Solid Waste Management (SWM). The data covers PDOs' views on the necessity of SHGs, their key contributions, limitations, coverage, effectiveness, training adequacy, resource availability, sustainability, and overall impact on village sanitation. These insights help identify strengths, gaps, and support needed to strengthen SHG-led SWM activities from an institutional perspective.

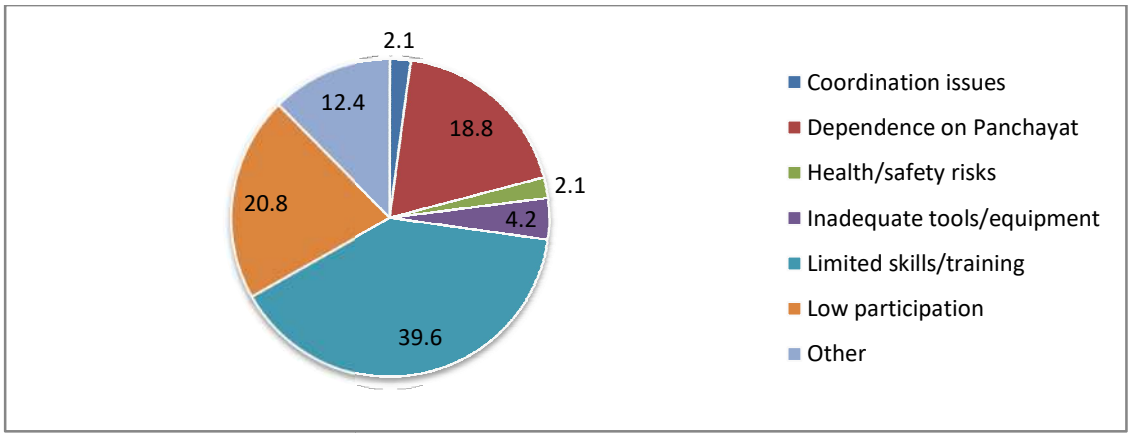
Table 2.13: SHG Necessity & Contributions to SWM

Group	Category	Frequency	Percentage
Are SHGs necessary for SWM in your village	Yes	48	100
	No	0	0
	Total	**48**	**100**
Key contributions of SHGs to SWM	Awareness generation	6	12.5
	Community participation	2	4.2
	Composting / Recycling	2	4.2
	Improved waste collection	34	70.8
	Reduced Panchayat workload	4	8.3
	Total	**48**	**100**

Source: Primary Data-2026

Table 2.13 shows that the PDO says SHGs are 100% necessary for SWM in the village. Their main contribution is improved waste collection (70.8%). Awareness generation (12.5%) and reduced Panchayat workload (8.3%) are minor roles. Community participation and composting/recycling are very low at only 4.2% each.

Figure 2.10:Limitations of SHG Involvement in SWM



Source: Primary Data-2026

Figure 2.10 shows that the PDOs identify limited skills and training (39.6%) as the biggest disadvantage of SHG involvement in SWM. This is followed by low participation (20.8%) and dependence on Panchayat (18.8%). Inadequate tools/equipment (4.2%), coordination issues (2.1%), and health/safety risks (2.1%) are minor concerns.

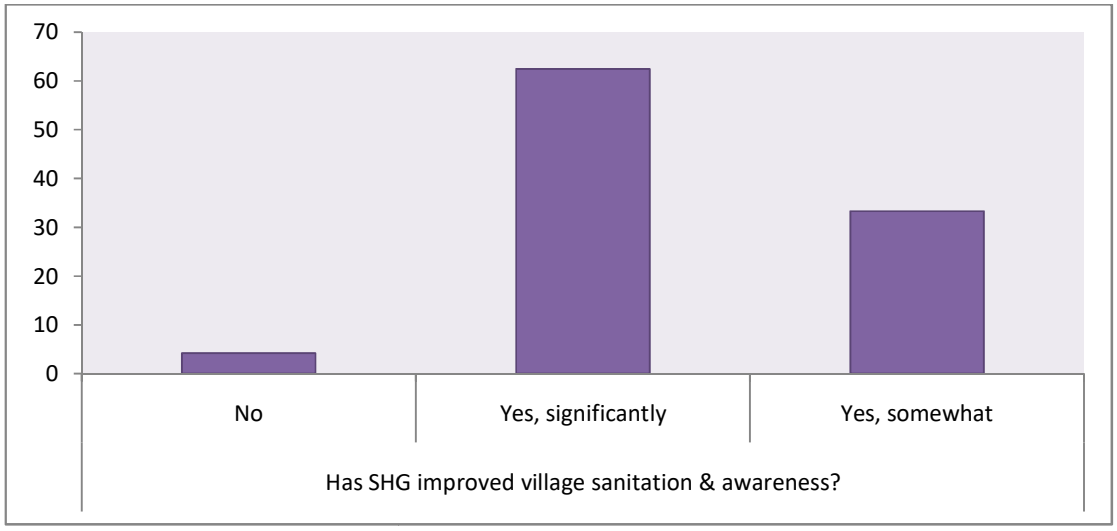
Table 2.14: SHG Effectiveness Rating

Category	Group	Frequency	Percent
Effectiveness compared to other SWM models	Better	30	62.5
	Much better	13	27.1
	Needs improvement	3	6.3
	Similar	2	4.2
	Total	**48**	**100**

Source: Primary Data-2026

Table 2.14 shows that the PDOs rate SHGs as highly effective compared to other SWM models, with 62.5% saying "Better" and 27.1% saying "Much better," totalling 89.6% positive responses. Only 6.3% feel SHGs need improvement, and 4.2% rate them as similar to other models.

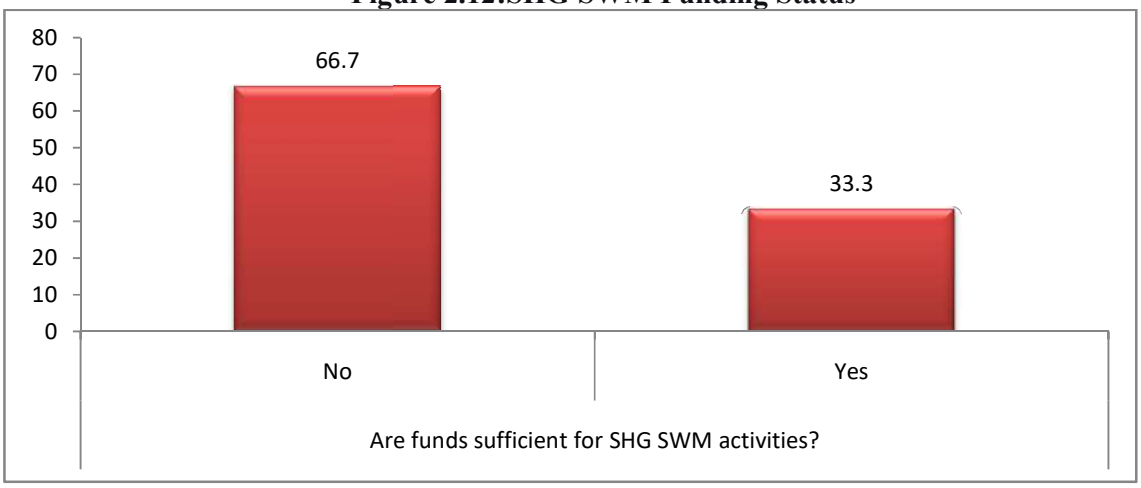
Figure 2.11: SHG Impact on Village Sanitation and Awareness



Source: Primary Data-2026

Figure 2.11 shows that, from a PDO perspective, SHG interventions have significantly improved village sanitation and awareness, with 62.5% reporting significant improvement, 33.3% reporting some improvement, and only 4.2% reporting no improvement. This reveals that SHGs have effectively mobilized women, promoted hygiene education, and ensured community-level accountability for sanitation practices.

Figure 2.12:SHG SWM Funding Status



Source: Primary Data-2026

Figure 2.12 clearly shows that funds are insufficient for SHG-led SWM activities from a PDO perspective, with 66.7% of respondents reporting that funds are not sufficient while only 33.3% reporting that funds are sufficient. This indicates a major financial gap that hinders the effective implementation of solid waste management activities by SHGs at the village level.

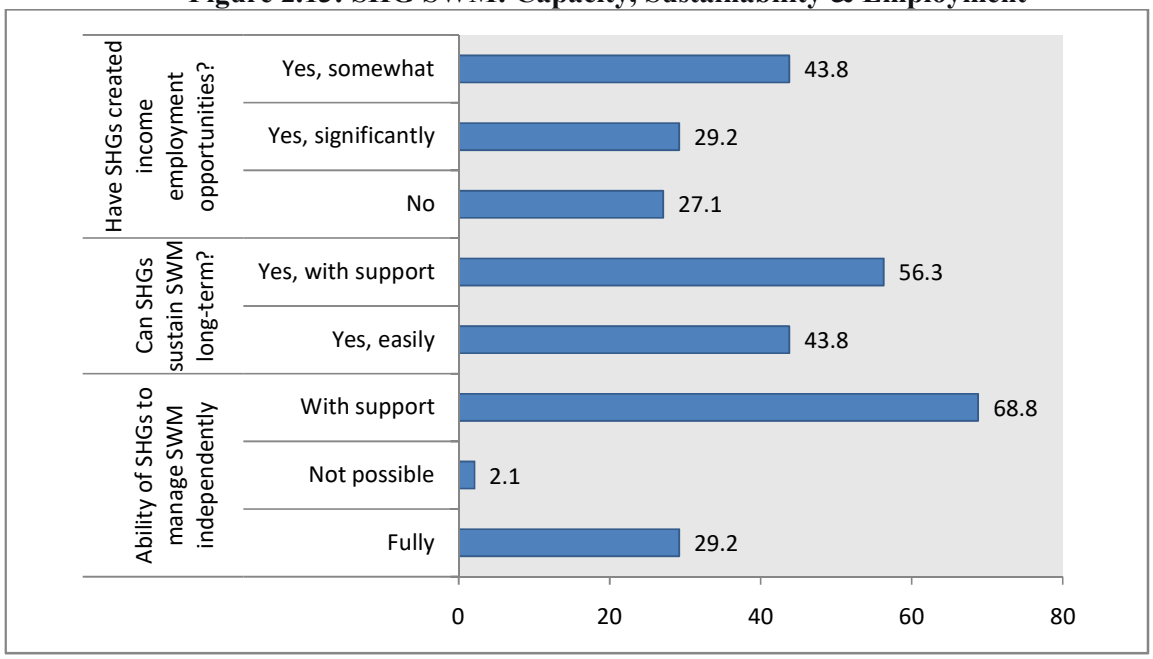
Table 2.15: Panchayat Support for SHGs: Adequacy & Needs

Category	Group	Frequency	Percent
Has Panchayat provided adequate support	No	4	8.3
	Yes	44	91.7
	Total	**48**	**100**
Additional support needed	Financial	33	68.8
	Health/safety	1	2.1
	Policy guidance	3	6.3
	Training Technical/equipment	11	22.9
	Total	**48**	**100**

Source: Primary Data-2026

Table 2.15shows that, from a PDO perspective, the Panchayat has provided adequate support to SHGs according to 91.7% of respondents (with only 8.3% saying no). However, additional support is still needed, particularly financial (68.8%), followed by technical/equipment training (22.9%), policy guidance (6.3%), and health/safety support (2.1%).

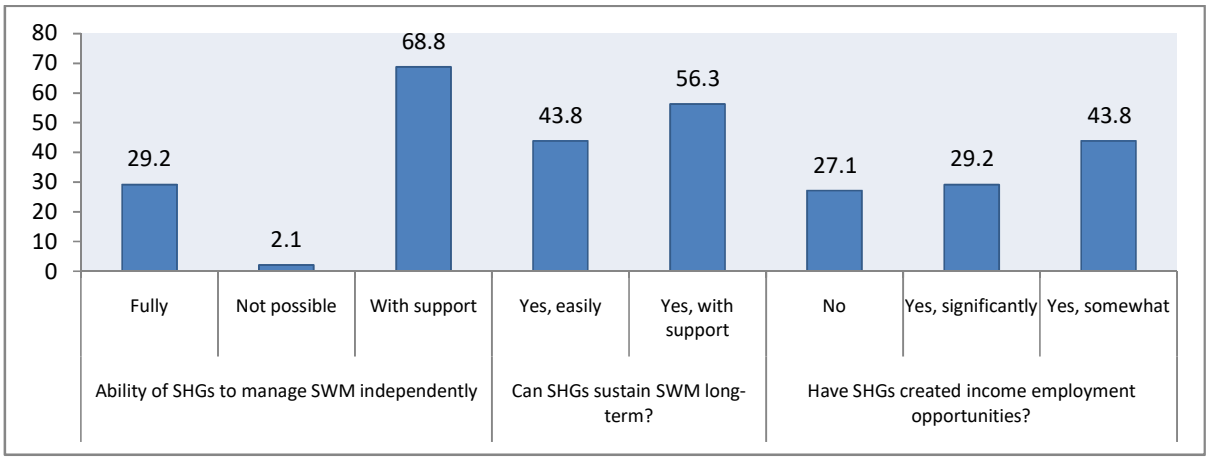
Figure 2.13: SHG SWM: Capacity, Sustainability & Employment



Source: Primary Data-2026

Figure 2.13 shows that most SHGs cannot manage SWM fully independently (only 29.2% fully able, 68.8% need support, and 2.1% say not possible). Regarding long-term sustainability, all SHGs believe they can sustain SWM (43.8% yes easily, 56.3% yes with support). On employment creation, 73% of SHGs have generated income opportunities (29.2% significantly, 43.8% somewhat), while 27.1% report no employment creation.

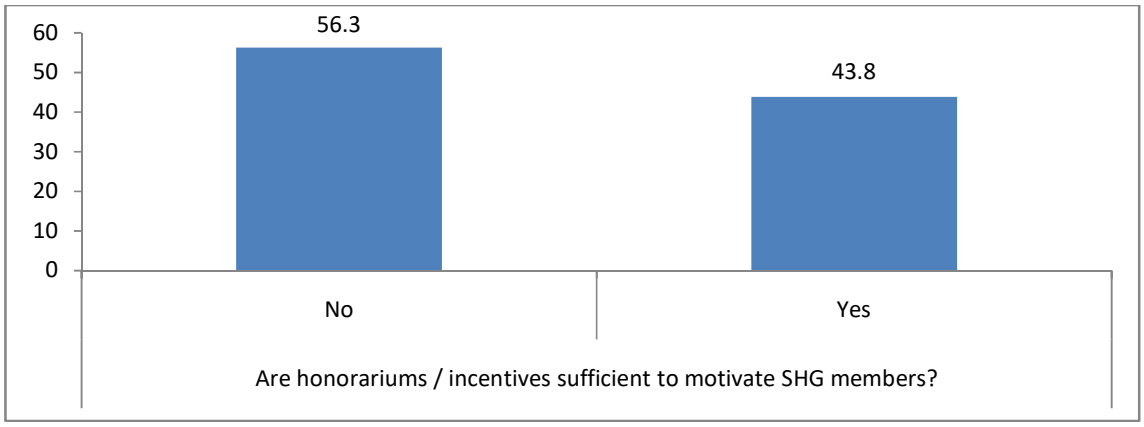
Figure 2.14: SHG Performance in SWM(PDO Perspective)



Source: Primary Data-2026

Figure 2.14 shows that, from a PDO perspective, only 29.2% of SHGs can manage SWM fully independently, while 68.8% still require support (and 2.1% find it impossible). On long-term sustainability, 43.8% can sustain easily, while 56.3% need ongoing support. Regarding employment, 73% have created income opportunities (29.2% significantly, 43.8% somewhat), while 27.1% report none.

Figure 2.15: SHG Honorariums/Incentives



Source: Primary Data-2026

Figure 2.15 shows that, from a PDO perspective, 56.3% of respondents find honorariums/incentives insufficient to motivate SHG members, while 43.8% find them sufficient — indicating a motivation gap that may undermine long-term participation and SWM sustainability.

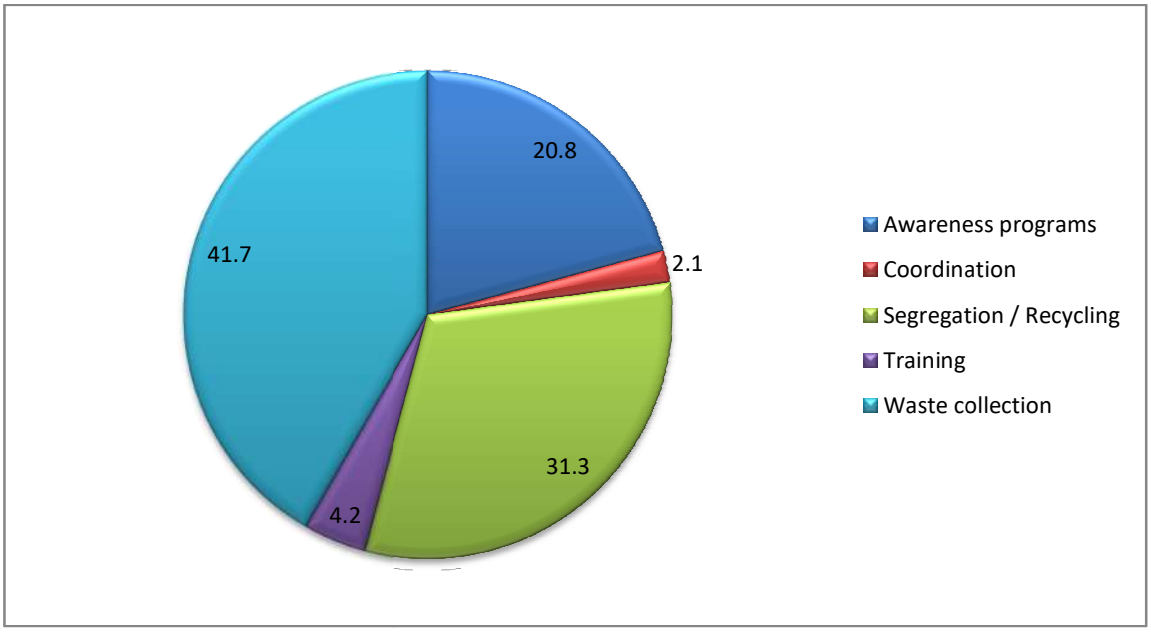
Table 2.16:SHG Model Comparison

Category	Group	Frequency	Percent
How does SHG model compare to others	Better	35	72.9
	Much Better	7	14.6
	Needs Improvement	3	6.3
	Similar	3	6.3
	Total	**48**	**100**

Source: Primary Data-2026

Table 2.16 shows that, from a PDO perspective, 87.5% of respondents rate the SHG model as better (72.9%) or much better (14.6%) than other models, while only 6.3% say it needs improvement and 6.3% find it similar — indicating strong validation of the SHG approach for SWM implementation.

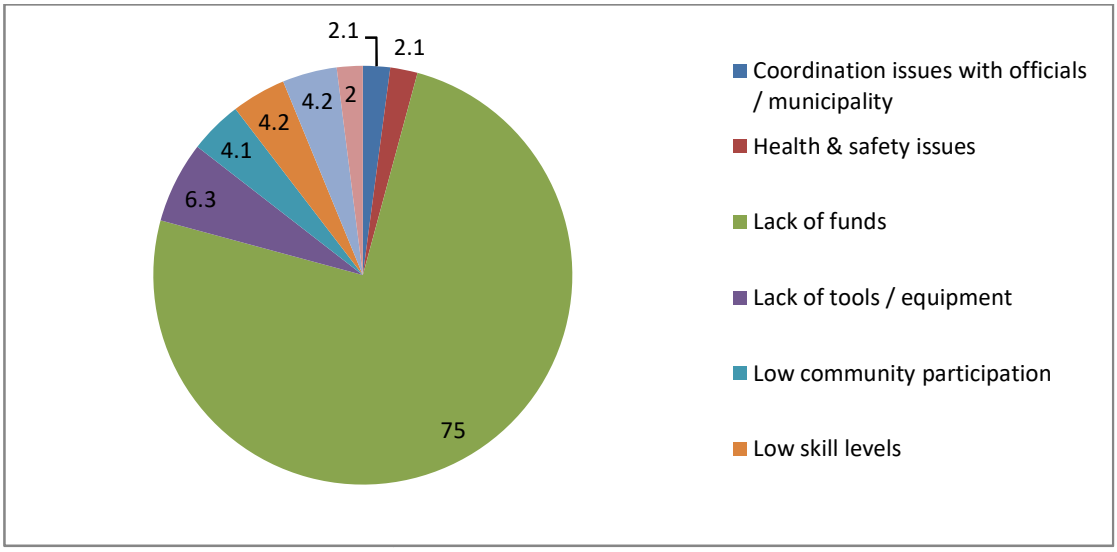
Figure 2.16:Key Areas Requiring Improvement



Source: Primary Data-2026

Figure 2.16 shows that from a PDO perspective, waste collection (41.7%) and segregation/recycling (31.3%) are the top operational priorities, jointly accounting for 73% of all required improvements. Awareness programs (20.8%) hold moderate importance, while training (4.2%) and coordination (2.1%) are low-priority areas.

Figure 2.17: Frequency of Reported Barriers



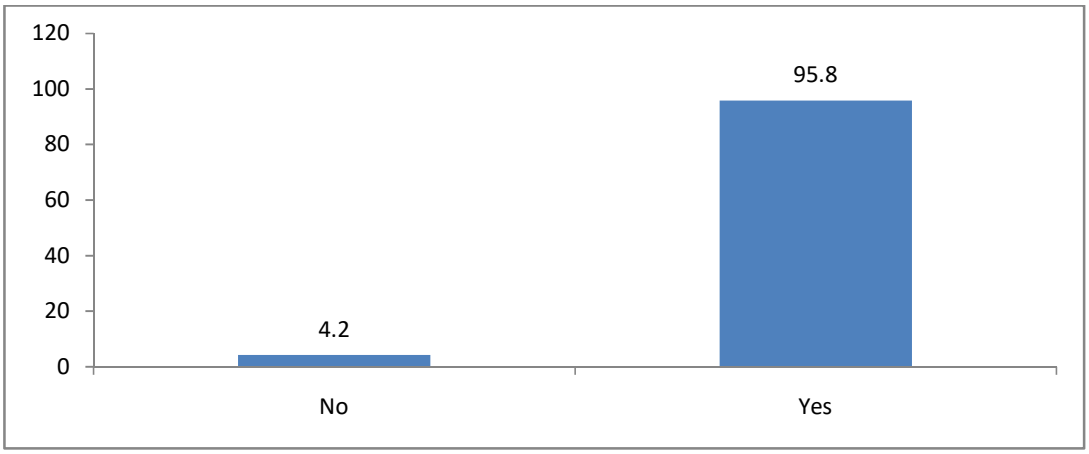
Source: Primary Data-2026

Figure 2.17 shows that from a PDO perspective, lack of funds (75%) is the dominant challenge, while all other factors combined—lack of tools/equipment (6.3%), low skill levels (4.2%), social/cultural barriers (4.2%), and low community participation (4.1%)—account for less than one-third of the total. Coordination issues with officials or municipalities, health and safety issues, and other miscellaneous factors each contribute only around 2%, making them negligible compared to financial constraints.

2.3 GP Representatives' Perspective

This section analyzes GP representatives'perspectives on SHGs in Solid Waste Management covering their necessity, contributions, coverage, effectiveness, training, resources, sustainability, and sanitation impact. These insights help identify strengths and gaps to strengthen SHG-led SWM from a local governance perspective.

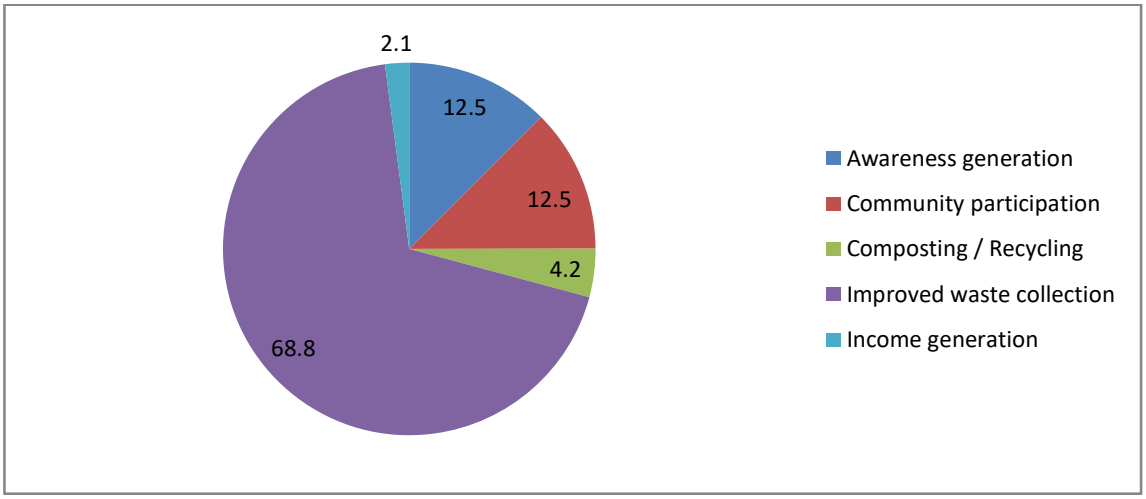
Figure 2.18: Necessity of SHGs for SWM



Source: Primary Data-2026

Figure 2.18 shows that from a GP Representative perspective, the vast majority (95.8%) affirm that SHGs are necessary for SWM in their village, while only 4.2% disagree. This overwhelming percentage indicates that GP Representatives recognize SHGs as essential institutional partners for managing solid waste at the village level.

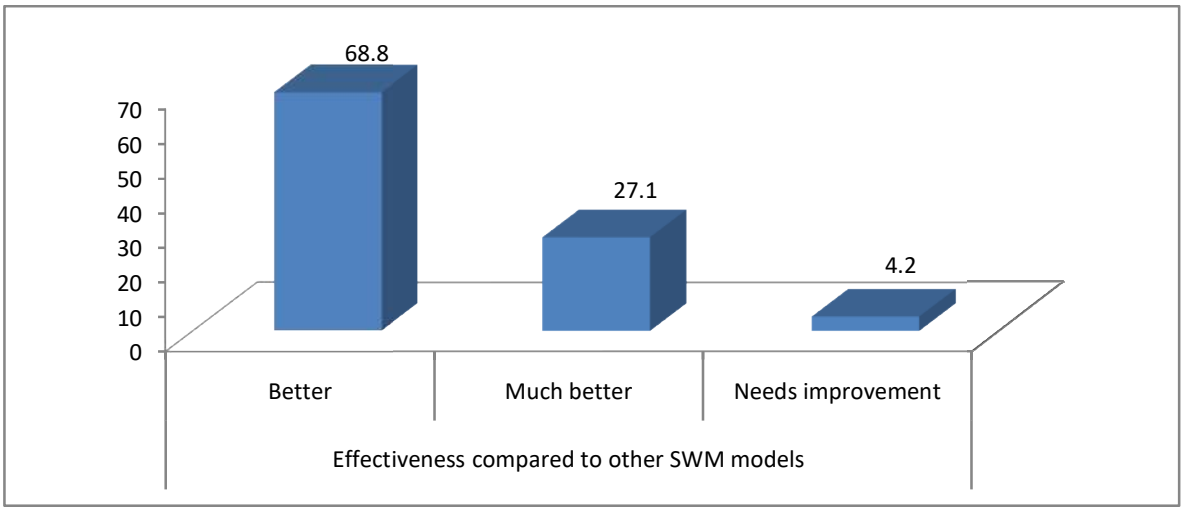
Figure 2.19: Key Contributions of SHGs to SWM



Source: Primary Data-2026

Figure 2.19 shows that from a GP Representative perspective, improved waste collection (68.8%) is the single most important contribution of SHGs to SWM, far exceeding all other factors. Awareness generation and community participation each account for 12.5%, while composting/recycling (4.2%) and income generation (2.1%) are seen as relatively minor contributions.

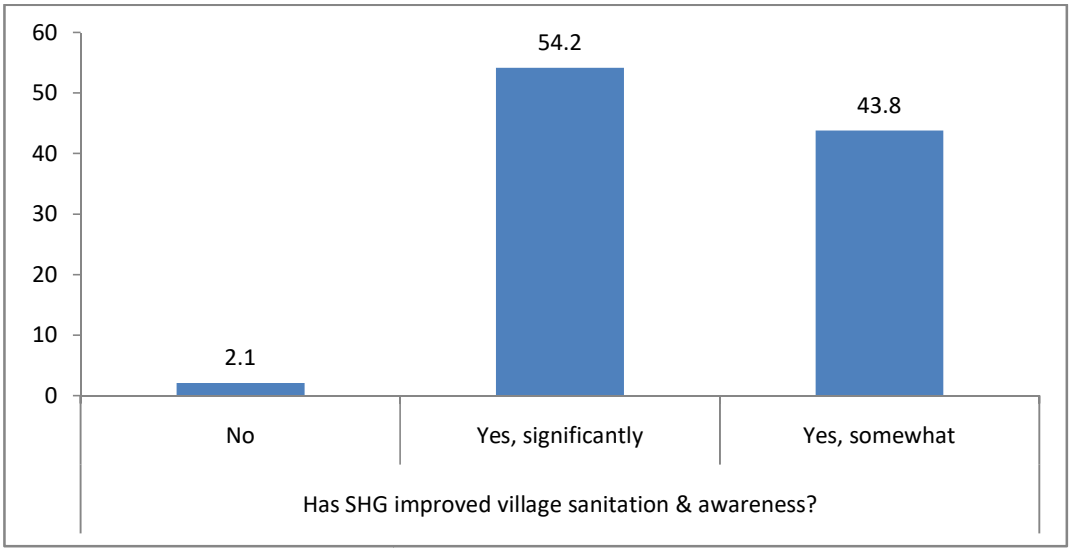
Figure 2.20:SHG Effectiveness vs. Other Models



Source: Primary Data-2026

Figure 2.20 shows that from a GP Representative perspective, 95.9% (68.8% better + 27.1% much better) rate SHGs as superior to other SWM models, while only 4.2% feel it needs improvement. This indicates strong institutional acceptance of SHG-led SWM.

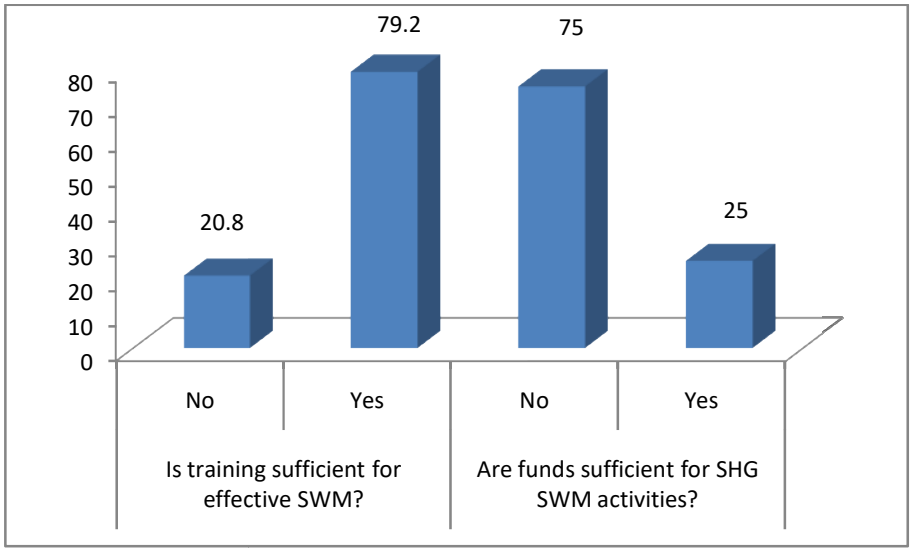
Figure 2.21:SHG Impact on Sanitation & Awareness



Source: Primary Data-2026

Figure 2.21 shows that from a GP Representative perspective, nearly all respondents (98%) acknowledge that SHGs have positively impacted village sanitation and awareness. A majority (54.2%) report significant improvement, while 43.8% note somewhat improvement, and only 2.1% see no change. This indicates strong institutional recognition of SHGs as effective drivers of both sanitation outcomes and community awareness.

Figure 2.22: Training & Fund Sufficiency for SHG SWM



Source: Primary Data-2026

Figure 2.22 shows that from a GP Representative perspective, 79.2% consider training sufficient for effective SWM, while 75% report that funds are not sufficient for SHG SWM activities. This reveals a critical gap: even though training is viewed as largely adequate, the overwhelming majority identify funding insufficiency as a major constraint. This suggests that well-trained SHGs are still hampered by a lack of financial resources, and future support should prioritize funding mechanisms over additional training.

Table 2.17: Panchayat Support & Additional Needs

Category	Group	Frequency	Percent
Has Panchayat provided adequate support	No	1	2.1
	Yes	47	97.9
	Total	**48**	**100**
Additional support needed	Community mobilization	2	4.2
	Financial	38	79.2
	Health/safety	1	2.1
	Policy guidance	1	2.1
	Training Technical/equipment	6	12.5
	Total	**48**	**100**

Source: Primary Data-2026

Table 2.17 shows that from a GP Representative perspective, 97.9% say the Panchayat has provided adequate support, yet 79.2% still request additional financial support, followed by technical/equipment support (12.5%) and community mobilization (4.2%). This indicates that while existing support is valued, funding remains the primary unmet need.

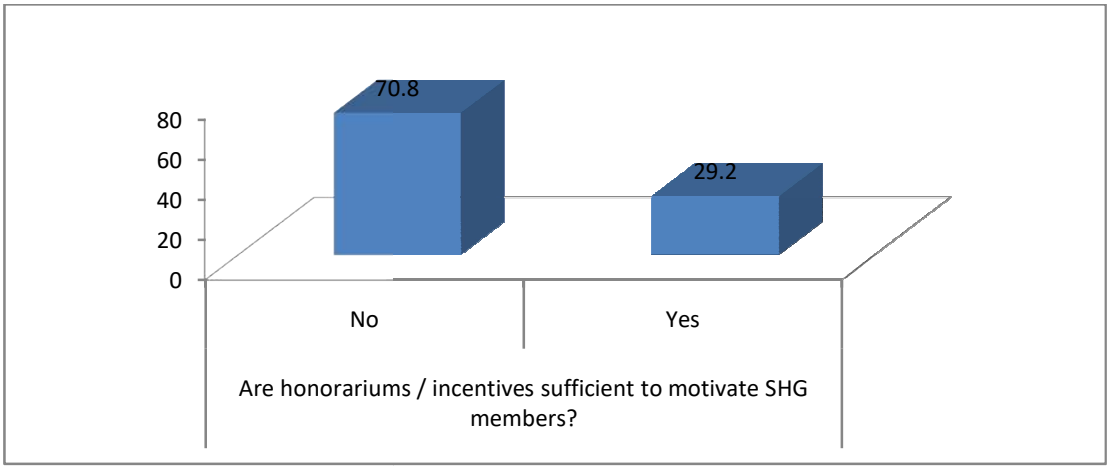
Table 2.18:SHG Performance Overview

Category	Group	Frequency	Percent
Ability of SHGs to manage SWM independently	Fully	17	35.4
	Not possible	1	2.1
	With support	30	62.5
	Total	**48**	**100**
Can SHGs sustain SWM long-term?	No	1	2.1
	Yes, easily	15	31.3
	Yes, with support	32	66.7
	Total	**48**	**100**
Have SHGs created income/employment opportunities	No	12	25
	Yes, significantly,	15	31.3
	Yes, somewhat,	21	43.8
	Total	**48**	**100**
Environmental impact of SHG SWM activities	Neutral	1	2.1
	Positive	37	77.1
	Very Positive	10	20.8
	Total	**48**	**100**

Source: Primary Data-2026

Table2.18 shows that from a GP Representative perspective, most SHGs can manage SWM and sustain it long-term with support (62.5% and 66.7%), while only about one-third can operate fully independently (35.4%) or sustain it easily (31.3%). Income generation is mixed, with 25% reporting no benefits. However, environmental impact is very positive, with 98% reporting positive or very positive results. Overall, SHGs perform well but need continued support.

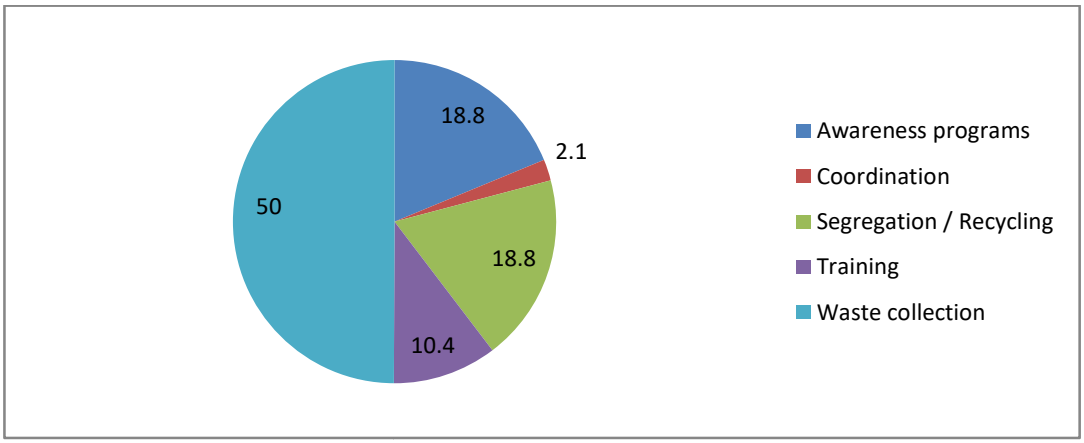
Figure 2.23:Sufficiency of Honorariums for SHG



Source: Primary Data-2026

Figure 2.23 shows that from a GP Representative perspective, 70.8% report that honorariums or incentives are not sufficient to motivate SHG members, while only 29.2% say they are sufficient. This indicates that the majority of GP Representatives recognize a clear motivation gap, suggesting that current incentive structures are inadequate. To sustain SHG engagement and performance, revisiting honorarium levels or introducing additional non-monetary incentives may be necessary.

Figure 2.24: Key areas for Improvement



Source: Primary Data-2026

Figure 2.24 shows that from a GP Representative perspective, waste collection (50%) is the top improvement priority, followed equally by awareness programs (18.8%) and segregation/recycling (18.8%). Training (10.4%) and coordination (2.1%) are low priorities. This indicates that half of all improvement efforts should focus on collection systems, while awareness and recycling together account for another 38%, leaving only 12.5% for training and coordination. GP Representatives clearly prioritize operational and behavioral interventions over administrative or capacity-building measures.

Table 2.19:SHG Challenges in SWM

Group	Category	Frequency	Percentage
What challenges do SHGs face in SWM	Lack of funds	39	81.3
	Lack of tools / equipment	6	12.5
	Low community participation	2	4.2
	Low skill levels	1	2.1
	Total	**48**	**100**

Source: Primary Data-2026

Table 2.19 shows that from a GP Representative perspective, lack of funds (81.3%) is by far the biggest challenge faced by SHGs in SWM, followed distantly by lack of tools/equipment(12.5%)**.** In contrast, low community participation (4.2%) and low skill levels (2.1%) are relatively minor issues.

2.4 Village Residents' Perspective

This section analyzes village residents' perspectives on SHG-led Solid Waste Management, covering their awareness of SHG services, household waste segregation practices, satisfaction with collection timeliness, comparison with earlier systems, perceived effectiveness, impact on public cleanliness awareness, and support for future continuation. These insights help identify strengths and gaps to strengthen SHG-led SWM from a community user perspective.

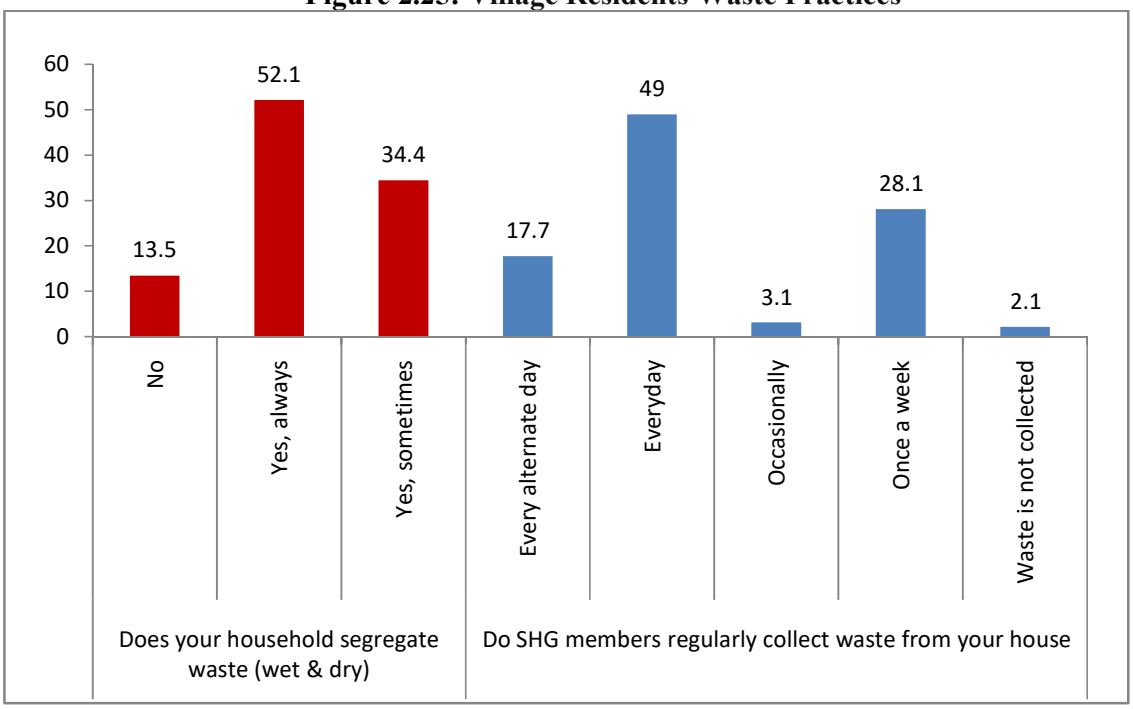
Table 2.20:Public Awareness of SHG Services

Category	Group	Frequency	Percent
Are you aware that an SHG manages waste in your village	No	8	8.3
	Yes	88	91.7
Which SWM services provided by SHG are you aware of	Door-to-door waste collection	84	87.5
	Door-to-door waste collection, Waste segregation awareness	2	2.1
	Door-to-door waste collection, Waste segregation awareness, Cleanliness drives	1	1
	Waste segregation awareness	9	9.4

Source: Primary Data-2026

Table 2.20 shows that most people (91.7%) know that a Self-Help Group manages waste in their village. However, almost everyone only knows about door-to-door waste collection (87.5%), while very few people are aware of other services like waste segregation awareness and cleanliness drives. In fact, only 1% of respondents know about all three services combined. This means that although the SHG is well-known for collecting waste, people are not fully aware of the wider range of waste management work the group does.

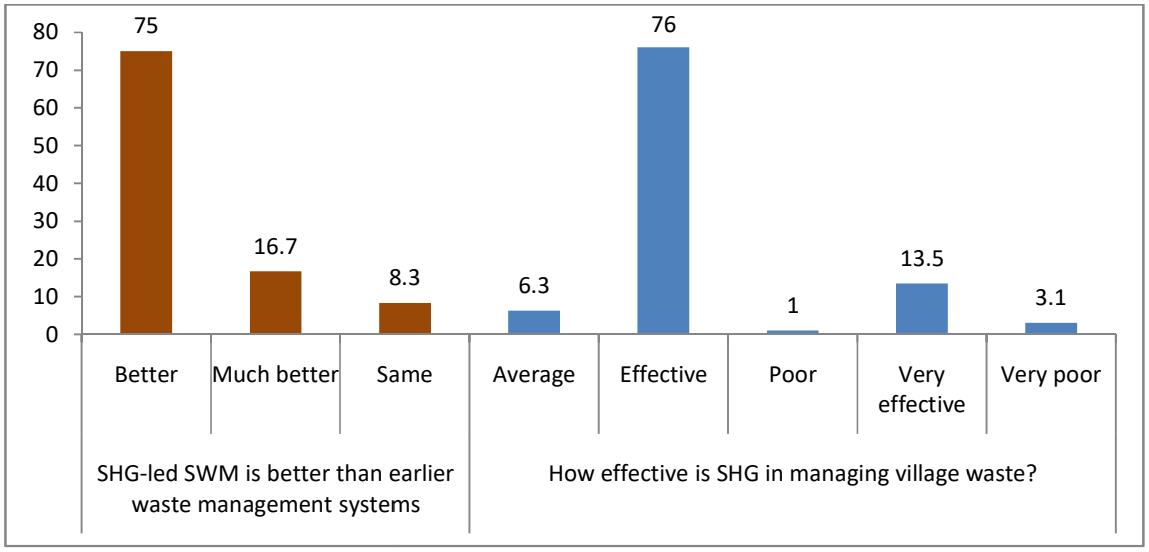
Figure 2.25: Village Residents Waste Practices



Source: Primary Data-2026

Figure 2.25 shows things from the village residents' perspective.While 52.1% of them always segregate waste at home, 34.4% do it only sometimes, and nearly half (49%) receive daily waste collection, though 28.1% get collection only once a week and 2.1% get no collection at all — this may be because SHG members face challenges in covering all households daily due to limited manpower or irregular collection routes.

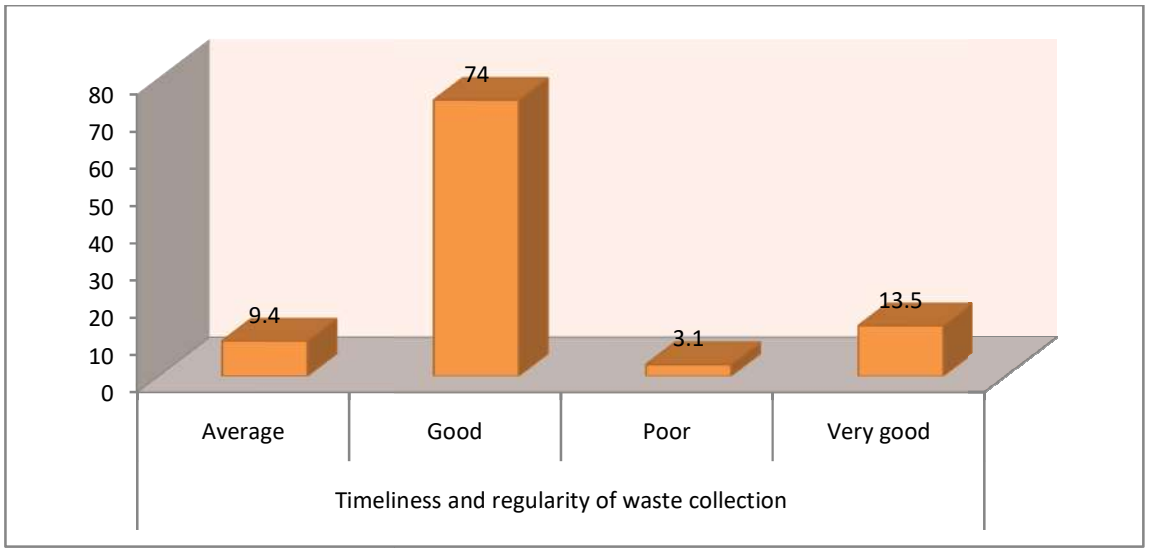
Figure 2.26:Village Resident Rating of SHG Performance



Source: Primary Data-2026

Figure 2.26 shows that from the village residents' perspective, an overwhelming majority (91.7%) feel that SHG-led waste management is better (75%) or much better (16.7%) than earlier systems, while only 8.3% think it is the same and none said it is worse. Regarding effectiveness, 76% of residents find the SHG effective, 13.5% say very effective, 6.3% say average, 3.1% say very poor, and 1% say poor. This means that 91.7% prefer SHG-led systems over previous arrangements, and 89.5% (76% + 13.5%) find it effective or very effective, showing that residents clearly trust the SHG's ability to manage waste effectively.

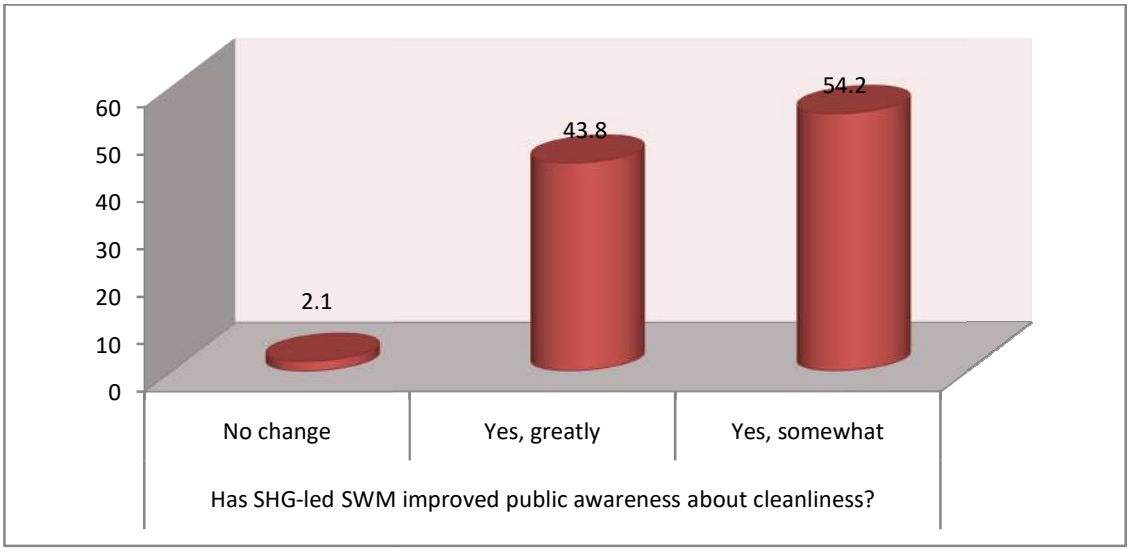
Figure 2.27:Timeliness of Waste Collection



Source: Primary Data-2026

Figure 2.27 shows that 87.5% of village residents rate waste collection timeliness as good (74%) or very good (13.5%), while only 3.1% say it is poor and none say very poor. This means most villagers are happy with the regularity of SHG waste collection.

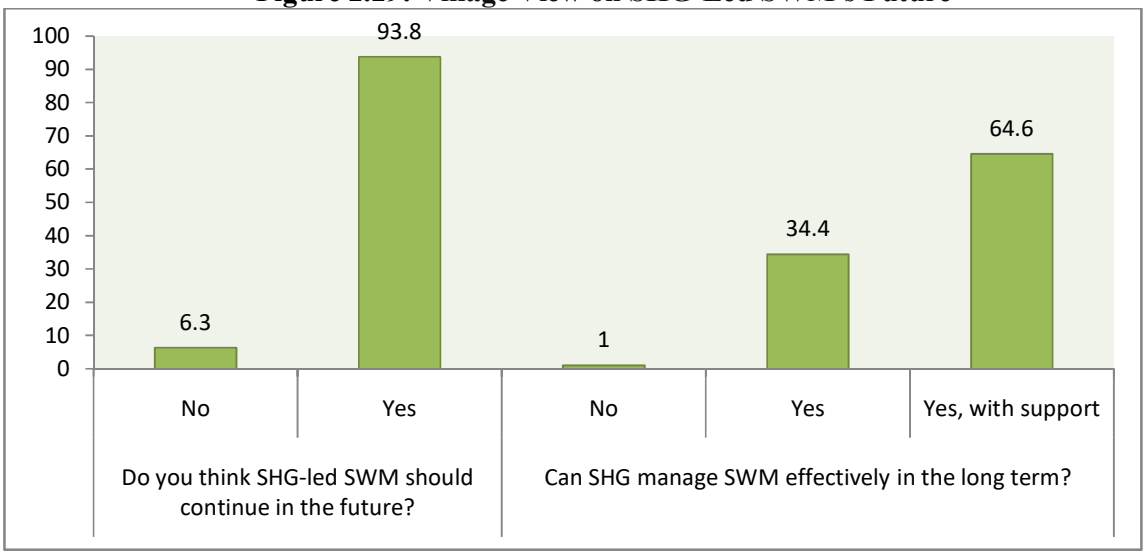
Figure 2.28:Impact on Cleanliness Awareness



Source: Primary Data-2026

Figure 2.28 shows, from the village residents' perspective, thatnearly all residents (98%) believe SHG-led waste management has improved public awareness about cleanliness. Specifically, 54.2% say it has improved somewhat, and 43.8% say it has improved greatly**.** Only 2.1% report no change. This means that almost every villager feels the SHG has made a positive impact on cleanliness awareness in the community.

Figure 2.29: Village View on SHG-Led SWM's Future



Source: Primary Data-2026

Figure 2.29 shows that 93.8% of village residents want SHG-led waste management to continue, and 99% believe the SHG can manage waste effectively in the long term — though 64.6% say this will require support and only 1% say no — meaning villagers strongly support continuation while recognizing the need for external help to sustain performance.

2.5 Financial Sustainability of SHG-led SWM

Financial sustainability is a crucial factor determining the continuity and effectiveness of the Self-Help Group (SHG)-led Solid Waste Management (SWM) model in Gram Panchayats (GPs). During field visits, discussions with GP officials, SHG members, and examination of available records, it was observed that expenditure levels, revenue generation mechanisms, and honorarium payments vary significantly across districts of Karnataka. This section presents the available financial information and field-based estimates to understand the operational viability of the model and the extent of dependence on GP resources.

2.5.1 Annual Expenditure on SWM

The study found considerable variation in annual expenditure incurred on SWM activities such as door-to-door collection, transportation, segregation, maintenance of equipment, awareness activities, and payment of honorarium to SHG workers.

Table: 2.21 Estimated Annual Expenditure on SWM

District / Region	Estimated Annual Expenditure (₹ lakh)
Bengaluru Urban	5-10
Bengaluru Rural	5-10
Uttara Kannada	5.46
Kalaburagi	3.5-4.0
Raichur	3.5-4.0

Table 2.21 presents the estimated annual expenditure on SWM activities in the surveyed districts. The available data indicate noticeable variation in expenditure levels across the selected districts. Bengaluru Urban and Bengaluru Rural reported comparatively higher expenditure levels (₹5–10 lakh), reflecting relatively greater operational requirements. Uttar Kannada recorded a moderate expenditure level (₹5.46 lakh), whereas Kalaburagi and Raichur reported comparatively lower expenditure levels (₹3.5–4 lakh). The observed variation may be attributed to differences in service coverage, waste generation, infrastructure availability, and the financial capacity of the respective Gram Panchayats. These findings are based on the surveyed districts and may be considered indicative rather than representative of all districts in Karnataka.

2.5.2 User Fee Collection

A structured user-fee collection system was observed mainly in **Uttar Kannada district**. Households and commercial establishments contribute monthly charges for waste collection services.

Table 2.22 User Fee Structure in Uttar Kannada

Category	Monthly Fee (₹)
Households	30
Shops / Commercial establishments	50
Estimated annual revenue	10,000

Table 2.22 presents the user-fee structure reported in Uttar Kannada district, where a relatively structured fee collection system for SWM services was observed. Households were reported to contribute ₹30 per month, while shops and commercial establishments contributed ₹50 per month towards waste collection services. The estimated annual revenue generated through user-fee collection was reported by GP staff to be approximately ₹10,000.

2.5.3 Sources of Finance

In majority of the Gram Panchayats where user fees were not collected, SWM activities were reported to be financed through multiple sources, including GP own-source revenue, general grants, Swachh Bharat Mission-related allocations, and other local funds. Field interactions and available records indicate that GP own funds constitute the primary source of finance for routine SWM operations in a majority of the surveyed Gram Panchayats.

2.5.4 Honorarium Paid to SHG Workers

Honorarium payments varied widely across districts depending on workload, number of households covered, and financial capacity of the GP.

Table 2.23 District-wise Honorarium Paid to SHG Workers

District / Region	Honorarium Range (₹/month)
Dakshina Kannada	7,500
Haveri	7,500
Shivamogga	2,700-4,800
Chikkaballapura	4,000-10,000
Kalaburagi	5,000-7,000
Uttara Kannada	7,500
Davanagere	6,000-8,000
Bengaluru Urban	5,000-18,000
Bengaluru Rural	8,000-12,000

The Table 2.23 presents the district-wise honorarium paid to SHG workers engaged in SWM activities. The available data indicate considerable variation across the surveyed districts. Bengaluru Urban reported the highest honorarium range (₹5,000–18,000 per month), whereas Shivamogga reported comparatively lower honorarium levels (₹2,700–4,800 per month). In Dakshina Kannada, Haveri, and Uttara Kannada, a monthly honorarium of around ₹7,500 was commonly reported. Daily wage equivalents in some Gram Panchayats ranged from ₹370 to ₹450 per day. The variation in honorarium may be attributed to differences in workload, service coverage, and the financial capacity of the respective Gram Panchayats.

The field findings indicate that the SHG-led SWM model has gained substantial community acceptance and institutional support in the study areas. However, financial constraints continue to be the major challenge affecting the continuity and long-term sustainability of SWM operations. The dependence on GP own funds, limited user-fee collection, and variation in honorarium payments highlight the need for improved financial support mechanisms. Strengthening user-fee systems, ensuring timely financial assistance, improving collection regularity, and promoting household-level waste segregation are therefore essential for enhancing the sustainability and effectiveness of the SHG-led SWM model in Gram Panchayats.

2.6 FOCUS GROUP DISCUSSION (FGD)

Introduction

A Focus Group Discussion (FGD) was conducted among women Self-Help Group (SHG) members involved in Solid Waste Management (SWM) activities in Gram Panchayats. The discussion aimed to understand the organization of SWM activities, motivating factors, challenges faced by members, community participation, support systems, and sustainability of SHG-led waste management initiatives. The responses reflected the experiences and opinions of women actively engaged in waste collection, segregation, awareness creation, and sanitation-related activities in rural areas.

1. Planning and Organization of SWM Activities

The women SHG members stated that SWM activities are mainly organized through regular group meetings. Planning is done collectively by discussing village needs, waste collection schedules, and division of responsibilities among members. In some villages, meetings are conducted weekly, while in others they are held monthly. Members explained that leadership within the SHG plays an important role in coordinating activities and ensuring smooth functioning of waste management work.

Participants reported that awareness programmes are conducted at the household level to educate villagers about waste collection and segregation. SHGs also work in coordination with the Gram Panchayat for implementing planned activities. However, members expressed that lack of public cooperation and improper waste segregation at the household level affect the efficiency of SWM activities.

Key Findings

- SWM activities are planned through regular meetings.
- Responsibilities are divided among members.
- Awareness programmes are conducted in villages.
- Gram Panchayats support implementation of activities.
- Lack of public cooperation remains a major issue.

2. Factors Motivating Members to Participate in SWM Activities

The participants explained that government support, training programmes, and NGO assistance motivate women to participate in SWM activities. Members stated that financial benefits and opportunities for self-employment encourage their involvement. Training programmes improve confidence, skills, and leadership abilities among women members.

Participants also mentioned that social recognition and appreciation from villagers increase their motivation. Group unity and mutual support among members help maintain active participation. Some members expressed that incentives and awards encourage women to work more effectively.

Key Findings

- Government schemes and NGO support/motivate participation.
- Financial benefits encourage women's involvement.
- Training improves confidence and skills.
- Social recognition increases motivation.
- Group cooperation strengthens participation.

3. Major Challenges Faced by SHG Members

Women SHG members highlighted several challenges in carrying out SWM activities. One of the major issues identified was the lack of cooperation and awareness among villagers regarding waste segregation and cleanliness. Participants explained that many households do not separate wet and dry waste properly.

Financial constraints were also repeatedly mentioned during the discussion. Members stated that insufficient funds, lack of equipment, and irregular wages reduce work efficiency. Inadequate training and limited technical support were identified as barriers to effective waste management. Participants further expressed that poor infrastructure and a shortage of waste processing units affect the overall functioning of SWM activities.

Key Findings

- Lack of public cooperation affects SWM activities.
- Financial constraints are a major challenge.
- Lack of equipment reduces work efficiency.
- Improper waste segregation remains common.
- Technical training opportunities are limited.

4. Effectiveness of SHG-led SWM Activities

The participants believed that SHG-led SWM activities have improved cleanliness and awareness in villages. Members stated that women SHGs work systematically and maintain better coordination compared to earlier practices. Villagers have gradually developed awareness regarding sanitation and waste management due to continuous awareness programmes.

However, participants also mentioned that waste disposal and management continue to be difficult in some villages because of insufficient infrastructure and limited public participation.

Key Findings

- SHGs have improved cleanliness awareness.
- Women members actively coordinate SWM activities.
- Public response towards SWM is gradually improving.
- Waste disposal remains difficult in some villages.

5. Innovative and Successful Practices

Participants shared that women-led waste management activities themselves are considered an important achievement. In certain Gram Panchayats, women members are working as drivers of waste collection vehicles, which was viewed as a significant example of women's empowerment.

Members also reported that awareness campaigns and door-to-door communication have helped improve public understanding of sanitation and waste management. However, financial limitations prevent the introduction of more innovative practices.

Key Findings

- Women leadership in SWM is a major achievement.
- Women drivers are working in waste collection vehicles.
- Awareness campaigns improved public understanding.
- Financial limitations restrict innovation.

6. Community Response and Participation

The participants explained that community response towards SWM activities is gradually improving. Experienced SHG members guide others and help build trust among villagers. However, awareness regarding waste segregation is still limited in many households.

Some participants stated that villagers are unwilling to pay service charges for waste collection. Members also mentioned that many households continue to use wet waste for composting instead of giving it for collection.

Key Findings

- Public trust in SHG activities is increasing.
- Awareness about waste segregation remains low.
- Some villagers hesitate to pay service fees.
- Community participation is still limited in some areas.

7. Support Required for Better Functioning

Participants strongly emphasized the need for financial support from the government and Gram Panchayats. Members reported that regular wages, better infrastructure, and sufficient equipment are necessary for effective functioning of SWM activities.

The women also expressed the need for technical training, awareness programmes, and external support for strengthening waste management systems.

Key Findings

- More financial support is required.
- Regular wages should be ensured.
- Technical training is necessary.
- Awareness programmes should be increased.

8. Health and Safety Concerns

Health and safety issues were identified as important concerns by the participants. Members reported that protective equipment such as gloves, masks, and shoes are not adequately available or regularly used during waste collection activities.

Participants also stressed the need for insurance facilities, regular health check-ups, and better safety awareness programmes. They emphasized that Gram Panchayats should provide stronger support regarding safety measures and transportation facilities.

Key Findings

- Lack of protective equipment affects safety.
- Health risks are common during waste collection work.
- Insurance and health facilities are required.
- Safety awareness programmes should be strengthened.

9. Recognition and Awards

Participants stated that some SHG members and women drivers have received recognition at the Gram Panchayat level. Appreciation from Panchayat officials and villagers has increased confidence and motivation among members.

However, participants mentioned that state-level and national-level recognition is still limited. They believed that recognition encourages women to work more responsibly and inspires other women groups.

Key Findings

- Local recognition motivates SHG members.
- Appreciation improves confidence and responsibility.
- Women empowerment has increased through recognition.
- Higher-level awards are still limited.

10. Suggestions for Improving SWM Activities

The participants suggested that additional financial support, proper infrastructure, regular wages, and scientific waste management methods are necessary for improving SWM activities. Members also recommended conducting more awareness programmes and technical training sessions.

Participants emphasized the importance of women's leadership, regular monitoring, and stronger cooperation between SHGs and Gram Panchayats.

Key Findings

- Financial assistance should be increased.
- Infrastructure and equipment should be improved.
- Scientific waste management methods should be introduced.
- More awareness and training programmes are needed.
- Women's leadership should be encouraged.

Conclusion

The FGD findings reveal that Women SHGs play an important role in Solid Waste Management activities at the Gram Panchayat level. The involvement of women members has improved cleanliness awareness, community participation, and rural sanitation practices. Despite challenges such as financial constraints, lack of public cooperation, inadequate infrastructure, and safety concerns, SHG members continue to actively participate in waste management activities.

The discussion also highlights the need for stronger institutional support, technical training, regular wages, safety measures, and public awareness programmes for ensuring the sustainability of SHG-led SWM initiatives. Overall, the findings demonstrate that women SHGs have significant potential to contribute towards effective rural waste management and women's empowerment.

Chapter-3

Findings, Policy Recommendations, and Conclusion

3.1 Major Findings of the Study

3.1.1 SHG Women's Perspective on SWM

1. 97.2% of SHG members are women, and 84% belong to SC/OBC communities, while 62.2% work as manual labourers and 60% own no land, meaning SHGs are truly reaching the most vulnerable women in the village.

2. 59.5% of SHGs have been running for over four years and make decisions democratically through voting (55.2%) or consensus (30.8%), showing that these groups are well-established and believe in working together.

3. 72% of SHG women receive some honorarium, but 65% are not happy with it and 44.8% earn no income from SWM at all, revealing a painful gap between getting paid and feeling fairly compensated.

4. 61.5% practice door-to-door collection and 65.7% collect waste daily, but segregation at source remains low at 45.5%, meaning collection is regular, but households are not separating waste properly.

5. 81.8% have received SWM training and 39.2% saw significant improvement, yet the women say they most need training in segregation and composting (32.9%), recycling (25.2%), and financial skills (20.3%).

6. 67.1% say lack of funds is the biggest challenge they face, while low participation (7.7%) and low skills (7.7%) are minor issues because money is what they need for equipment, transport, and daily operations.

7. 82.5% of SHG women find SHG-led SWM useful, and 81.8% rate their SHG as effective, proving that these women truly believe in what they are doing.

8. 71.3% know that SLWM guidelines exist, but only 39.9% follow themthem properly and 18.9% do not follow at all, meaning awareness alone does not lead to action.

9. 90.9% face no health issues and 79.7% have received safety training, yet only 48.3% always have access to protective gear and 14.7% never do, so we need to focus on providing gloves and masks to everyone.

10. 56.6% believe SWM is sustainable only with external support, while only 6.3% say it is easily sustainable, and 42.7% say funding is the most critical factor for the future.

11. Only 11.2% have tried new waste management methods. Lack of money (61.5%) is the biggest barrier, meaning financial struggles stop these women from experimenting with better techniques.

3.1.2 PDO's Perspective

12. 100% of PDOs say that SHGs are completely necessary for SWM in the village, and their main contribution is improved waste collection (70.8%), while awareness generation (12.5%) and reduced Panchayat workload (8.3%) are minor roles, with community participation and composting being very low at only 4.2% each.

13. 39.6% of PDOs identify limited skills and training as the biggest disadvantage of SHG involvement in SWM, followed by low participation (20.8%) and dependence on the Panchayat (18.8%), while inadequate tools (4.2%), coordination issues (2.1%), and health risks (2.1%) are only minor concerns.

14. 89.6% of PDOs rate SHGs as highly effective compared to other SWM models, with 62.5% saying "Better" and 27.1% saying "Much better," while only 6.3% feel SHGs need improvement and 4.2% rate them as similar to other models.

15. 95.8% of PDOs report that SHG interventions have improved village sanitation and awareness, with 62.5% saying significant improvement and 33.3% saying some improvement, while only 4.2% report no improvement, because SHGs have effectively mobilized women and promoted hygiene education.

16. 66.7% of PDOs report that funds are not sufficient for SHG-led SWM activities, while only 33.3% say funds are sufficient, indicating a major financial gap that hinders effective implementation of waste management at the village level.

17. 91.7% of PDOs say the Panchayat has provided adequate support to SHGs, while only 8.3% say no, but additional support is still needed, particularly financial (68.8%), followed by technical and equipment training (22.9%), policy guidance (6.3%), and health and safety support (2.1%).

18. Only 29.2% of SHGs can manage SWM fully independently according to PDOs, while 68.8% still need support and 2.1% say it is not possible, showing that most SHGs cannot run SWM on their own yet.

19. All SHGs are believed to sustain SWM in the long term, with 43.8% saying they can sustain easily and 56.3% saying they can sustain with support, meaning no PDO thinks SHG-led SWM will fail completely.

20. 73% of SHGs have generated income opportunities according to PDOs, with 29.2% saying significantly and 43.8% saying somewhat, while 27.1% report no employment creation at all from SWM activities.

21. 56.3% of PDOs find that honorariums and incentives are insufficient to motivate SHG members, while only 43.7% find them sufficient, indicating a motivation gap that may undermine long-term participation and sustainability.

22. 87.5% of PDOs rate the SHG model as better (72.9%) or much better (14.6%) than other models, while only 6.3% say it needs improvement and 6.3% find it similar, which strongly validates the SHG approach for SWM implementation.

23. Waste collection (41.7%) and segregation and recycling (31.3%) are the top operational priorities according to PDOs, jointly accounting for 73% of all required improvements, while awareness programs (20.8%) hold moderate importance and training (4.2%) and coordination (2.1%) are low-priority areas.

24. Lack of funds (75%) is the dominant challenge from a PDO perspective, while all other factors combined—lack of tools (6.3%), low skills (4.2%), social barriers (4.2%), and low participation (4.1%)—account for less than one-third of the total, meaning financial constraints are by far the biggest problem.

3.1.3: GP Representatives' Perspective

25. 95.8% of GP Representatives affirm that SHGs are necessary for SWM in their village, while only 4.2% disagree, indicating that GP Representatives recognize SHGs as essential institutional partners for managing solid waste at the village level.

26. 68.8% of GP Representatives say improved waste collection is the single most important contribution of SHGs to SWM, while awareness generation and community participation each account for only 12.5%, and composting and recycling (4.2%) and income generation (2.1%) are seen as relatively minor contributions.

27. 95.9% of GP Representatives rate SHGs as superior to other SWM models, with 68.8% saying "Better" and 27.1% saying "Much better," while only 4.2% feel it needs improvement, indicating strong institutional acceptance of SHG-led SWM.

28. 98% of GP Representatives acknowledge that SHGs have positively impacted village sanitation and awareness, with 54.2% reporting significant improvement and 43.8% noting some improvement, while only 2.1% see no change, showing strong institutional recognition of SHGs as effective drivers of sanitation outcomes.

29. 79.2% of GP Representatives consider training sufficient for effective SWM, but 75% report that funds are not sufficient for SHG SWM activities, revealing a critical gap where well-trained SHGs are still hampered by lack of financial resources.

30. 97.9% of GP Representatives say the Panchayat has provided adequate support, yet 79.2% still request additional financial support, followed by technical and equipment support (12.5%) and community mobilization (4.2%), indicating that while existing support is valued, funding remains the primary unmet need.

31. 62.5% of GP Representatives say most SHGs can manage SWM with support, while only 35.4% can operate fully independently, and for long-term sustainability, 66.7% say SHGs can sustain with support while only 31.3% can sustain easily, meaning most SHGs need continued help.

32. 25% of GP Representatives report that SHGs have generated no income benefits from SWM activities, but 98% report positive or very positive environmental impact, meaning SHGs are doing well for the village even if they are not earning much themselves.

33. 70.8% of GP Representatives report that honorariums or incentives are not sufficient to motivate SHG members, while only 29.2% say they are sufficient, indicating a clear motivation gap that needs to be addressed to sustain SHG engagement.

34. 50% of GP Representatives say waste collection is the top improvement priority, followed equally by awareness programs (18.8%) and segregation and recycling (18.8%), while training (10.4%) and coordination (2.1%) are low priorities, meaning half of all improvement efforts should focus on collection systems.

35. 81.3% of GP Representatives say lack of funds is by far the biggest challenge faced by SHGs in SWM, followed distantly by lack of tools and equipment (12.5%), while low community participation (4.2%) and low skill levels (2.1%) are relatively minor issues.

3.1.4 Village Residents' Perspective

36. 91.7% of village residents know that an SHG manages waste in their village, but 87.5% only know about door-to-door collection, while only 1% are aware of all three services (collection, segregation awareness, and cleanliness drives), meaning people are not fully aware of the wider range of work the SHG does.

37. 52.1% of village residents always segregate waste at home, while 34.4% do it only sometimes, and nearly half (49%) receive daily waste collection, though 28.1% get collection only once a week and 2.1% get no collection at all, which may be because SHG members face challenges in covering all households daily due to limited manpower or irregular collection routes.

38. 91.7% of village residents feel that SHG-led waste management is better (75%) or much better (16.7%) than earlier systems, while only 8.3% think it is the same and none said it is worse, showing that residents clearly prefer SHG-led systems over previous arrangements.

39. 89.5% of village residents find the SHG effective (76%) or very effective (13.5%) at managing waste, while only 6.3% say average, 3.1% say very poor, and 1% say poor, meaning the vast majority trust the SHG's ability to manage waste effectively.

40. 87.5% of village residents rate waste collection timeliness as good (74%) or very good (13.5%), while only 3.1% say it is poor and none say very poor, meaning most villagers are happy with the regularity of SHG waste collection.

41. 98% of village residents believe SHG-led waste management has improved public awareness about cleanliness, with 54.2% saying it has improved somewhat and 43.8% saying it has improved greatly, while only 2.1% report no change, meaning almost every villager feels the SHG has made a positive impact on cleanliness awareness.

42. 93.8% of village residents want SHG-led waste management to continue in the future, and 99% believe the SHG can manage waste effectively in the long term, though 64.6% say this will require support and only 1% say no, meaning villagers strongly support continuation while recognizing the need for external help to sustain performance.

2.4 Financial Sustainability of SHG-led SWM

43. Bengaluru Urban and Bengaluru Rural reported comparatively higher annual SWM expenditure ranging from ₹5-10 lakh, Uttara Kannada reported a moderate expenditure level of ₹5.46 lakh and Kalaburagi and Raichur reported comparatively lower expenditure levels ranging from ₹3.5-4 lakh.
44. A regular user-fee collection system was reported mainly in Uttar Kannada, where households paid ₹30 per month and shops paid ₹50 per month and Regular user-fee collection was not reported in most other districts.
45. SWM activities were financed primarily through GP own-source revenue, with government grants and Swachh Bharat Mission-related allocations providing supplementary support.
46. Bengaluru Urban reported the highest honorarium range (5,000-18,000) for SHG workers, whereas Shivamogga (2,700-4,800) reported comparatively lower honorarium levels.
47. Dakshina Kannada, Haveri, and Uttara Kannada commonly reported a monthly honorarium of around ₹7,500. Daily wage equivalents in some Gram Panchayats ranged from ₹370 to ₹450 per day.
48. The SHG-led SWM model was found to depend largely on Gram Panchayat financial support rather than user-fee revenue.

3.2 Policy Recommendations

1. 67–81% of all stakeholders identify lack of funds as the most critical barrier—therefore, a dedicated village-level SWM fund with quarterly disbursement should be established. A revolving fund mechanism may be created to enable SHGs to purchase equipment and manage emergency operational costs, including vehicle repairs.
2. 65% of SHG women and 71% of GP representatives report existing payments are insufficient—therefore, honorarium rates should be revised and linked to local minimum wage rates. Payment should be made monthly on a fixed date.
3. 44.8% of SHG women currently earn no income from SWM activities—therefore, waste-to-income models such as compost sales, recycling enterprises, and upcycled products should be promoted. Financial literacy training and micro-credit access should be provided through NRLM linkages.
4. Only 11.2% of SHG women have tried new waste management methods – Therefore, small innovation grants (₹5,000–₹15,000 per SHG) and exposure visits to successful SHG models should be provided. An annual "Innovation in SWM" award may be instituted.
5. 56.6% of SHG women and 64.6% of residents believe sustainability requires external support—therefore, a five-year sustainability plan with community contribution mechanisms should be developed. A Village SWM Committee with equal representation from SHG women, GP members, PDOs, and residents should be formed.
6. Only 1% of residents are aware of all three SHG services (collection, segregation, and cleanliness drives) – therefore, regular village meetings, wall paintings in local language, and street playsshouldl be conducted at prominent village locations. A nominal monthly user fee (₹10–₹20 per household) may be introduced after adequate awareness creation.
7. 71.3% know SLWM guidelines but only 39.9% follow them properly – therefore, simplified SLWM guidelines with pictorial aids should be introduced. Hands-on training in segregation, composting, recycling, and financial management should be provided. Refresher training shouldbe conducted every six months using local language and visual aids. A simple pictorial checklist should be developed for SHG women to self-assess their compliance on a weekly basis, with monthly monitoring by GP or PDO.
8. Low literacy among SHG members is reported as a major challenge in primary data – therefore, pictorial checklists and voice-based recording tools should be developed for self-assessment and data collection. A mentor-mentee system shouldbe established where experienced SHGs guide newer groups.
9. Only 52.1% of residents always segregate waste at home – therefore, village-wide awareness campaigns and provision of two separate bins to every household should be

ensured. Households practicing proper segregation should be recognized and rewarded quarterly through "Clean Household" certificates and small incentives.

10. Primary data indicates that some households do not give wet waste to SHGs because they use it for own manure – therefore, community agreements on waste contribution shall be facilitated through GP-led dialogues. School children shall be engaged as "Segregation Ambassadors" to influence household behavior.
11. 28.1% of residents receive collection only once a week and 2.1% receive none – therefore, collection routes shouldbe optimized to cover all households daily or on alternate days. GPS tracking or route optimization apps should be introduced to help SHG women plan efficient collection routes.
12. Primary data confirms that vehicle repair and maintenance costs remain unfunded – therefore, the revolving fund should explicitly cover vehicle repair costs. A simple grievance redressal system, such as a WhatsApp group or complaint register at the GP, should be created for residents to report missed collections.
13. Only 48.3% of SHG women always have access to protective gear (gloves, masks, boots, and uniforms) – therefore, monthly supply of gloves, masks, boots, and uniforms should be ensured for all SHG women. Quarterly health check-ups and vaccinations (tetanus, hepatitis) shouldbe provided.
14. Primary data identifies lack of insurance coverage as a critical concern – therefore, all SHG women engaged in waste collection and processing should be covered under a group health and accident insurance scheme, with premiums covered under SBM-G or state health missions. Health and safety refresher training should be conducted every six months.
15. Primary data shows that SHG meetings already occur weekly or monthly in different villages – therefore, a monthly review meeting should be held at the GP level using existing meeting structures to monitor SHG compliance and address implementation challenges, avoiding duplication of effort.
16. Primary data highlights successful examples such as women driving collection vehicles – therefore, a platform for sharing best practices, such as a quarterly meeting or digital group, should be created for SHGs to exchange lessons learned. Successful models should be documented as case studies with photographs and cost details, and shared with neighboring villages through block-level meetings and mobile platforms.
17. Primary data reveals that no state or national level awards have been received by most SHGs – Therefore, an annual review of SHG-led SWM performance should be conducted jointly by SHG women, PDOs, GP representatives, and village residents. Recommendations for higher-level recognition should be forwarded to district and state authorities.

18. Primary data calls for taluka-level coordination – therefore, a coordination committee shouldbe established at the taluka level to facilitate regular communication between SHGs, Gram Panchayats, and government line departments (Health, Rural Development, NRLM).
19. Primary data identifies low literacy as a barrier to record-keeping – therefore, data collection and record-keeping systems should be strengthened at SHG level using simple pictorial registers or mobile-based voice recording tools to track waste collection, segregation rates, income generation, and training outcomes.
20. Primary data shows local-level appreciation exists but is not systematic – Therefore, a monthly "Clean Village Day" should be organized involving SHG women, GP members, school children, and residents. Monthly events should have clear action items and documented attendance.
21. A minimum user-fee structure may be prescribed for households and commercial establishments with flexibility for local conditions.
22. GPs may maintain regular billing, collection registers, and digital monitoring of SWM user charges.
23. Performance-linked grants may be provided to GPs implementing door-to-door collection and source segregation effectively.
24. A state-level guideline may be developed to ensure fair and uniform remuneration for SHG workers engaged in SWM activities.
25. Sale of compost and recyclable materials should be strengthened to generate supplementary income and maintain separate accounting of SWM income and expenditure should be maintained at GP level.
26. Training may be provided on financial management, user-fee administration, and waste processing.

3.3 Conclusion

This empirical study on Women Self-Help Groups in Solid Waste Management in Gram Panchayats of Karnataka concludes that SHG-led SWM has been a largely successful initiative. The findings clearly demonstrate that across all stakeholder groups—SHG women, Panchayat Development Officers, Gram Panchayat Representatives, and village residents—there is strong consensus that SHGs are necessary, effective, and superior to earlier waste management systems. Village residents have reported cleaner surroundings, improved public awareness, and high satisfaction with collection timeliness, and an overwhelming majority desires the continuation of the programme. From the PDO and GP Representative perspectives, SHGs are rated as highly effective and have positively impacted village sanitation and awareness. The dedication and effectiveness of SHG women, most of whom come from marginalized and economically vulnerable backgrounds, have earned the trust and appreciation of rural communities.

Based on these findings, the following **policy recommendations** are made, and necessary arrangements may be made by the concerned authorities:

1. Adequate financial resources must be allocated to SHG-led SWM, and honorarium structures should be revised to ensure fair compensation for SHG women, as lack of funds and insufficient incentives remain critical concerns.

2. Waste-to-income models such as composting sales and recycling enterprises should be promoted to enable SHG women to earn regular income from SWM activities.

3. Hands-on training in segregation, composting, recycling, and financial management must be provided to improve compliance with SWM guidelines.

4. Village-wide awareness campaigns and the provision of two separate bins to every household should be ensured to improve waste segregation at source.

5. Collection routes must be optimized to ensure regular daily or alternate day coverage for all households.

6. Monthly supply of protective gear including gloves, masks, and boots should be ensured for all SHG women engaged in waste collection.

7. Simplified SWM guidelines with pictorial aids and regular monitoring should be introduced to improve compliance.

8. A long-term sustainability plan with community contribution mechanisms should be developed to reduce dependence on external support.

9. Financial sustainability of SHG-led SWM can be strengthened through improved fee collection, GP financial support, and uniform honorarium practices.

The concerned authorities at the level of the Department of Rural Development & Panchayat Raj, Zilla Panchayats, Gram Panchayats, and the National Rural Livelihood Mission maymake necessary arrangements to implement these recommendations. With such measures, SHG-led SWM can continue to serve as a replicable and scalable model for rural waste management not only in Karnataka but across India.

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"*The future of India lies in its villages*"

Mahatma Gandhi



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