

# Impact Assessment of Axis Bank Foundation and PREM (Project PREMA) Initiative



CSR KNOWLEDGE CENTRE



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## ACKNOWLEDGEMENT

A study assessing the social impact of CSR initiatives is quite challenging because it aims to capture not only the economic benefits of the programmes but also aspects of social mobility, not only for the primary beneficiaries but also for their families. The Axis Bank Foundation (ABF)-PREM end term assessment presented us with a similar challenge and it turned out to be an enriching experience for the CSR Knowledge Centre. It has been our privilege to be conducting this study for it involved review of different kinds of initiatives and brought us in contact with determined, purposeful and socially conscious men and women.

We would like to take this opportunity to thank ABF who had faith in TISS and commissioned the study. The research team is grateful to Mr K Anil Kumar, Ms Beenoxi Arora, Mr Sharukh Taraporewala and Mr Aziz Fidai who supported us during the course of the study with kind assistance.

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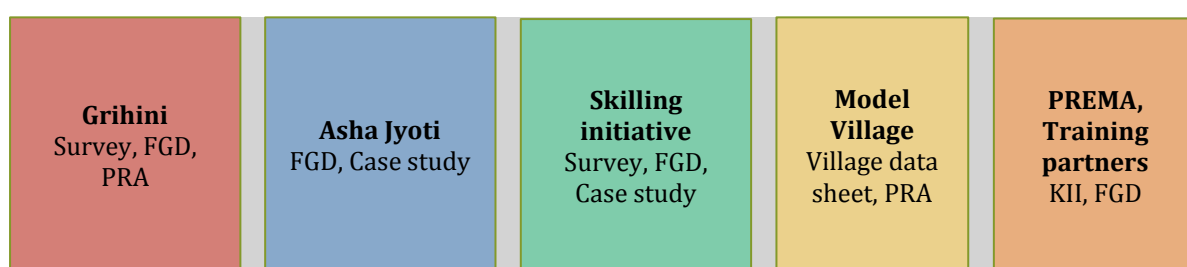
## LIST OF ABBREVIATIONS

ABF: Axis Bank Foundation
ADS: Adivasi Development Society
ASHA: Accredited Social Health Activist
AWW: Anganwadi Worker
BDC: Block Development Committee
BDO: Block Development Officer
CEO: Chief Executive Officer
CRP: Community Resource Person
CSR: Corporate Social Responsibility
DFID: Department for International Development
FGD: Focus Group Discussion
GDP: Gross Domestic Product
GoI: Government of India
GSDP: Gross State Domestic Product
IAY: Indira Awas Yojana
ICDS: Integrated Child development schemes
IEC: Information, Education and Communication
IFAD: International Fund for Agriculture Development
IGNOAP: Indira Gandhi National Old Age Pension Scheme
ISMO: Industrial Machine Sewing Operator
KAU: Kerala Agriculture University
KBK: Kalahandi, Bolangir and Koraput districts
KII: Key Informant Interview
MGNREGA: Mahatma Gandhi National Rural Employment Guarantee Act
MIS: Management Information System
MTMLE: Mother Tongue based Multi-Language Education
NABARD: National Bank for Agriculture and Rural Development
NIOS: National Institute of Open Schooling
NRLM: National Rural Livelihood Mission
NTFP: Non-timber Forest Produce
OAABY: Odisha Aam Admi Bima Yojana
PHC: Primary Health Centre
PRA: Participatory Rural Appraisal
PREM: People's Rural Education Movement
PRI: Panchayati Raj Institutions
PRIDA: People's Rural Integrated Development Association
PTA: Parent Teachers Association
RCSM: Regional College for System Management
RSBY: Rashtriya Swasthya Bima Yojana
SHG: Self-help Group
SIMS: Shalom Institute of Management Studies
SJSRY: Swarna Jayanti Sahari Rozgar Yojana
SMC: School Management Committee
SPSS: Statistical Package for Social Science
SRI: System of Rice Intensification
WFP: World Food Programme

## EXECUTIVE SUMMARY

The following report is an Impact Assessment Study of PREMA, Corporate Social Responsibility initiative of Axis bank Foundation. The project initiated for a period of five years from 2011 – 2016 has been implemented in five districts of Odisha – Ganjam, Gajapati, Kandhamal, Puri and Rayagada. The genesis of the project took shape with primarily focus on livelihood and augmenting the earning capacity of the marginalised section – tribal and *dalit* population. The flagship programmes undertaken are Grihini, Asha Jyoti and Skill Development initiatives. The mandate of the programmes is to provide training and support to the beneficiary groups - women, adolescent girls and youth respectively to enhance their income generating capacities and simultaneously improve their quality of life, particularly in the social and political domains. An added component of Model Village initiative in 2014-15 further cemented the ongoing efforts of PREMA and led to strengthening of community resources at village level.

The broad objective of the study is to understand and assess the impact of the Grihini, AshaJyothi and Skill development programmes carried out in the project area and review the concept of model village. In alignment with multi-stakeholder perspective, the study draws upon triangulation method i.e. looking at the impact of PREMA interventions from multiple points of views and multiple data sources. The study sample based on purposive sampling technique includes four districts – Kandhamal, Gajapati, Puri and Ganjam. The research team covered a total of 16 villages – Khilabadi, Sanguduma, Daringbadi, Khechaponka, Ballibada, Chandragiri, GodanGurjang, Engrada, Gabakund, Palanka, Raitsahi, Kurujanga, Jharakona, B.Nuasahi, Talaghai and Mandiapalli. The sample size was restricted to 5% of the sample frame and was proportionate to district wise coverage of beneficiaries. Mixed method of data collection was designed to allow for quantitative as well qualitative data. The team collated both numerical enumerative data and in-depth iterative rich data to support and showcase the changes in the lives of beneficiaries post PREMA project.



The findings of the report presents the impact of Grihini programme and aims to juxtapose the increase in income with the key input components covered via the training and hands-on support, namely advance agricultural techniques, horticulture/kitchen garden, livestock management and home based enterprises. Holistic understandings of the impact of the initiative in terms of economic growth with the cascading social and political changes are presented. The numerical data is supported by qualitative glimpses showcasing the changes in the lives of the beneficiaries post PREMA. The impact of AshaJyothi, Skill Development initiative and Model village supported by numerical data and case studies throws light on the outcomes of the interventions and corresponding changes for the beneficiaries.

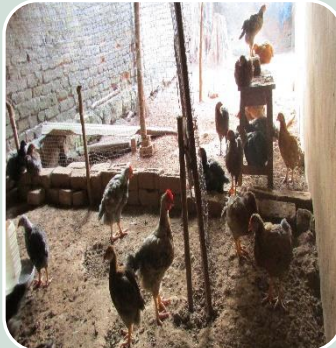
## Impact of Grihini programme

<p><b>Economic</b></p>	<ul style="list-style-type: none"> <li>• Multiple sources of income from agriculture, horticulture/kitchen garden, livestock management, NTFP, home based enterprises and labour</li> <li>• Two fold rise in average annual family income from Rs. 48,070/- to Rs. 1,15,211/-</li> <li>• Augmentation of women's earning capacity through livelihood plans and management</li> <li>• Three fold increase in household possessions</li> <li>• Nine fold increase in average annual savings ranging from Rs. 10,000 – 30,000</li> </ul>
<p><b>Social</b></p>	<ul style="list-style-type: none"> <li>• Increased respect for women within family and community</li> <li>• Increased decision making power within household in terms of saving options, education of children and household money management</li> <li>• Increased emphasis on anganwadi/school enrollment and retention</li> <li>• Rise in average female age for marriage from 15-17 years to 18-25 years</li> <li>• Robust health seeking behavior</li> </ul>
<p><b>Political</b></p>	<ul style="list-style-type: none"> <li>• Awareness of franchise rights – right of women to vote during election</li> <li>• Increased participation in Panchayat and Gram Sabha</li> <li>• Hike in SHG participation and awareness of government schemes/policies and utilization of the same</li> <li>• Expand areas of work/activities as Anganwadi workers, ASHA, ward members and Sarpanch</li> <li>• Lobbying and advocacy at block level for relevant issues - social evils such as selling of alcohol, domestic violence, functional infrastructure within village etc</li> </ul>

## Impact of other initiatives

<p><b>Asha Jyoti</b></p>	<ul style="list-style-type: none"> <li>• Mainstream into formal education after completion of secondary education</li> <li>• Become eligible for government and other competitive examinations</li> <li>• Open avenues for skilling including ISMO, nursing etc</li> <li>• Increased awareness on health seeking behavior</li> <li>• Increased respect within family and community</li> <li>• Increased confidence and life event management</li> </ul>
<p><b>Skilling Initiative</b></p>	<ul style="list-style-type: none"> <li>• There is a reported increase in average annual income from Rs. 23,611/- to Rs. 72,653/- per annum i.e. percentage increase by 208 %</li> <li>• Expand opportunities for employment and career prospects</li> <li>• Behavior change such as given up tobacco, gutka, alcohol</li> <li>• Students of advance agricultural are working as Community Resource Persons with PREMA and have taken up role of change agents</li> <li>• Increased respect in family and community</li> </ul>
<p><b>Model Village</b></p>	<ul style="list-style-type: none"> <li>• Increased attendance and retention in anganwadi centres and schools</li> <li>• Prevent drop out of girls and delayed age of marriage</li> <li>• Toilet with water facility</li> <li>• Safe drinking water</li> <li>• Complete immunization</li> <li>• Clean home and clean village</li> <li>• Expansion of income generation activities for women</li> </ul>

The report concludes with recommendations for future action plans taking forward PREMA's work for larger reach out in terms of course modifications and future work engagements. A brief overview of the recommendations is shared below:



**Agriculture:**

1. Setting up green houses atleast one in every village / model village to prevent saplings from getting damaged before transplanting
2. Construction of cold storage atleast one per block in project areas for storage of produce for a longer duration and preventing produce loss due to many reasons
3. Setting up of agriculture co-operatives and federations from livelihood perspective for packaging and marketing of produce in a shared manner

**Livestock Enhancement:**

1. Setting up of revolving fund for purchase of high milk yielding breeds
2. Dairy co-operative can be set up and future federation can be thought of by uniting the efforts of women across the region
3. Storage cans and tanks to be procured for better storage of milk in the villages before sale
4. Constructing larger coops for pooling of poultry as a group initiative targetting a future co-operative in poultry development

**Other Livelihood:**

1. Cultivation of acacia and other long standing trees should be encouraged for bulk earning every few years
2. More research can be conducted on improving pisciculture and other fishing livelihood options in the villages through PREMA
3. Naturally available resources in the region like shells, coconut fibres that can be used to make chair and mats need to be further researched and improved
4. Cash crops like cashew and coffee can be cultivated and marketed in a more organised manner in many of the villages by contacting major brands and providing direct market linkage



## CHAPTER 1 – INTRODUCTION

### 1.1 Rationale of the Study

Axis Bank Foundation (ABF) approached the CSR Knowledge Centre, Tata Institute of Social Sciences to conduct an end-term assessment of the PREMA (People's Rural Education Movement and Axis Bank Foundation) project. The study was commissioned by ABF as they were keen to understand the impact of the intervention which would in turn determine the course of further engagement with the organisation.

The ABF-PREMA project christened as project PREMA - the A in the project's name stands for Axis Bank Foundation is being implemented across five districts of Odisha – Ganjam, Gajapati, Kondhamal, Puri and Rayagada and will be operational till March 2016. The flagship programmes of the project are Grihini and Asha Jyoti which focuses on women and youth from socio-economically challenged tribal and dalit communities, and an intervention of creation of Model Village (since 2014-15). The Grihini programme aims empowerment of women through training them in various livelihood creation activities. The training also aims at promotion of leadership skills among these women. The Asha Jyoti training is a targeted intervention for adolescent girls who have dropped out of school and looks at enabling them to complete their secondary education that will present them with income-generating avenues. The model village intervention aims at holistic development of villages.

### 1.2 Snapshot of PREMA Project

The PREMA project is operational in 515 villages in the five districts of Odisha; further 40 villages have been developed as model villages so far. A total of 9,130 women, 404 adolescent girls, and 1,182 youth have benefitted from the Grihini, Asha Jyoti and Skill development interventions of the PREMA project since 2011. Subsequent chapter further details the various activities under the PREMA project.

### 1.3 About Axis Bank Foundation (ABF)

Axis Bank Foundation (ABF) was setup as *UTI Bank Foundation*, a Public Trust, in 2006 to carry out the Corporate Social Responsibility initiatives of Axis Bank. In 2011, it ventured into the domain of providing sustainable livelihoods. These programmes aim at alleviating poverty by providing livelihood options for the economically weak households.

The Foundation currently supports programmes across 242 districts in 26 states and has a presence in 75 most backward districts of the country. In addition to the philanthropic initiatives, ABF has set up a volunteering program to encourage Axis Bank employees to get involved in projects and become socially responsible citizens. ABF is also taking steps towards reversing the effects of their ecological footprint, by implementing several Sustainability Initiatives. In recognition of its efforts in creation of sustainable livelihoods in the backward areas of the country, ABF was awarded the '**Outstanding Corporate Foundation**' award during Forbes Philanthropy Awards 2014.

## 1.4 About CSR Knowledge Centre, TISS

Set up in 2013, the CSR Knowledge Centre advises and engages with multiple private sector companies, in strategic and technical areas, enabling companies to make socially relevant choices. This includes suggesting avenues for change management within the organisation by adopting an evidence-based approach, with services ranging from baseline studies, needs assessment or gap analysis prior to structuring the CSR policy and field level interventions. The Centre also conducts social and environmental impact assessment studies to evaluate the long-term viability of CSR initiatives and provides critical inputs to streamline these CSR interventions. Other critical services offered by the Centre include structuring processes for project selection, implementation, and monitoring and evaluation. The CSR Knowledge Centre team works closely in enabling NGO empanelment and creating a proposal bank at the NCSR Hub, TISS. Functioning as a think-tank is an integral part of the Centre's mandate and vision to understand critical CSR change management practices and tailor ecosystem interventions to support these changes.

## 1.5 Chapterisation of the Report

**Chapter 1** is an introduction to the study and familiarises the reader with the rationale and scope of the end-term impact assessment study. The latter sections of the same Chapter put forth a contextual picture of the crisis and issues of the region as documented in existing literature. **Chapter 2** on Research Methodology elaborates the study design and data collection tools employed during the study **Chapter 3** is an overview of key flagship programmes of project PREMA. **Chapter 4** presents a detailed understanding of the impact of the interventions with description of the outputs and outcome of each intervention based on multi stakeholder narratives, and field-level observations. **Chapter 5** summarises the findings of the study and outlines the TISS team's recommendations on the future course of action.

## 1.6 Situational analysis

*A livelihood "comprises the capabilities, assets (including both material and social resources) and activities required for a means of living"- Chambers and Conway (DFID, 1998)*

Odisha is the ninth largest and the eleventh most populated state in our country, according to the Census 2011. As they say "India lives in its villages", so does Odisha. As per 2011 census almost 85% of the total population of Odisha lived in rural areas. According to the Census 2011, the population density of Odisha is 270 per sq km, which is comparatively lower than national average of 382 per sq km. Odisha's climate is generally hot and moist and the region is quite prone to various natural calamities like cyclones, flood, drought etc. which have caused a lot of damage in their wake to the people of this state.

Demographic Indicators <sup>1</sup>	Odisha
<b>Total Population</b>	42 Million
<b>% of national population</b>	3.47
<b>Sex Ratio</b>	978
<b>Under 6 sex ratio</b>	934

<sup>1</sup> Census 2011



*The wonderful hospitality of Gribinis of Odisha while welcoming the research team in the community*

### **Brief profile project PREMA intervention areas<sup>2</sup>:**

#### **1. Gajapati**

The district spreads over 4325 sq. km (2.8% of total state geographical area) and consists of mountain terrain inhabited by tribals. The district has 1512 villages and 129 gram panchayats. The district has total population of 5.76 lakhs (2.82 lakh males and 2.94 lakhs females (2001 census)). It has 50.8% ST population and 7.5% SC population and just 10.2% of population living in urban areas (2001 census). As per 2011 census, population density of the district is 133 and sex ratio of 1042 females per 1000 males.

The population in working group is 55.3% of total population with work participation rate is 53.11%. Among workers, 65% are main workers while 35% are marginal (2001 census). Literacy rate in Gajapati is 54.2% (2011), (male - 65.6% and female - 44%). There is a proportional increase in literacy level for all groups in Gajapati over last 10 years. In terms of economy, Gajapati is among bottom district in the state with an underdeveloped industry sector and agriculture contribution to GDP is around 40% with 78% of work force as cultivators or agricultural laborers. Paddy is the main crop of the district. The average landholding is around 1.13 hectare.

#### **2. Ganjam**

The district has an area of 8206 sq. km with coastal plains in the east, and hills and table lands in the west. The district has 2812 villages and 475 gram panchayats. The population of the district is 35.20 lakhs with 17.77 lakhs male and almost same number of females (Census 2011). 18% of the population lives in urban areas (2001). The population density in the district is 429 and sex ratio is 981 females per 1000 males (Census 2011). Ganjam has an 18.6% SC and 3% ST population (2001).

<sup>2</sup> All information taken from: Census 2001, Census 2011, Human Development Report of Odisha 2004, Economic Survey Odisha 2012-13 and Economic Survey Odisha 2013-14

56.7% of the total population in the productive age group, while work participation rate is 41.3%. 62.7% are main workers while 37.2% are marginal workers. The human development index of the district is among the lowest in the state (0.551). The district has good concentration of education infrastructure - 99 junior colleges and various engineering, pharmacy and Ayurveda colleges. Literacy rate in Ganjam is 71.88% (2011) - 81.9% in males and around 61.8% in females.

Ganjam contributes about 7% to the state GDP. Service is important sector driving economy but still 63% of work force in the district depends on agriculture which has around 20% share in economy. The district has a fertile soil and paddy is a main crop besides pulses and sugarcane. Most of the farmers (64%) are marginal having average holding of 1.06 hectare. Ganjam is also highest producer of fish, meat and milk.

### **3. Kandhamal**

The district has an area of 8021 sq. km, 2379 villages and 153 gram panchayats with almost 70% of geographical area covered with forests. Kandhamal has population of 7.32 lakhs, in which male are 3.59 lakhs and female are 3.73 lakhs (Census 2011). The population density of district is less than 100, while sex ratio is way above the national average at 1037 females per 1000 males. Majority of population belongs to the ST category (51.9%) while SC community forms a substantial 17% portion of the population (Census 2001). The district has rural population of around 93% (Census 2001).

The district contributes just around 1.5% to the GSDP. Agriculture contributes about 50% to GSDP with 60% of total workforce is either cultivators or agricultural laborers. The district has lowest agricultural output in the state (mainly because of lack of irrigation and poor cropping pattern).

### **4. Puri**

Puri district is spread over an area of 3479 sq. km having two distinct natural divisions - Littoral tract and Level Alluvial tract. The district has 1591 villages and 230 gram panchayats. There are 8.65 lakh males and 8.33 lakh females (Census 2011) living in the district. The district has high population density of 666 and a sex ratio of 963 females per 1000 males (Census 2011). The tribal population is negligible at 0.3% while SC forms about 18.23% of total population (Census 2001). While the district has high working age population - 60.3% of the total population, working participation rate stays at less than 30% (Census 2001). 83% of this are the main workers.

Puri has a high HDI of 0.657. Puri is a highly literate district with 86% literacy rate (2011), male and female literacy pitched at 91.8% and 78.7% respectively. In economics, Puri had an annual growth rate of 6% for 2000-01 to 2006-07, in which agriculture and service sectors contributed most of the district GDP. 54% of district area is under agriculture and paddy is the main crop while other includes pulses and vegetables. The landholding pattern of the district is highly skewed and average land holding size is less than 1 hectare. Fishery is other important sector contributing about 5.5% of total GDP (2004-05).

## 5. Rayagada

Rayagada has an area of about 7073 sq km, majority of the district is covered with forests and surrounded by small hill ranges. The predominant rural district has 2467 villages and 171 gram panchayats. The number of females (4.92 lakhs) in the district are more than males (4.70 lakhs) (Census 2011). The district is sparsely populated with population density of 136 (Census 2011). More than half of the population of the district is ST (55.76%) while SC community forms 14% of the total population (Census 2001). The working age group in the district comprises of 57.3% of the total population. Very low HDI makes Rayagada among the lowest performing district (bottom 5) of the state. The district has a low literacy rate of 50.88%, lowest female literacy rate of less than 40% (Census 2011). It also had the highest percentage (11.72%) of children who were out of school in 2009 amongst others in the state.

Economically, Rayagada had a CAGR of 6.2% from 2000-01 to 2006-07 and agriculture contributed about 30% to GSDP (2004-05) while 75% of the population depended upon it. 27% of the district area cultivates paddy as the main crop. Vegetables contribute highest to the agricultural output of Rayagada while mango is the main fruit crop and marigold being the leading floricultural crop. The average land holding size is 1.53 hectares.

### Development Programmes in Odisha-

1. **Mahatma Gandhi National Rural Employment Guarantee Act (MG-NREGA)** – First Implemented in 2005, till the end of March, 2013, 62.96 lakh households were registered under the scheme. 62.87 lakh households including 11.89 lakh SC and 17.74 lakh ST families have been issued job cards. 2, 55,845, employment generating projects were taken up and 65,748 projects were completed by the end of 2013-14.
2. **National Rural Livelihood Mission (NRLM)** – The program was started in 2012 (erstwhile SGSY), with the objective of reducing poverty by enabling the rural poor households to access gainful self-employment and skilled wage employment opportunities.
3. **Odisha Aam Admi Bima Yojana (OAABY)** - Started in 2007 for landless labors, in which rural families are provided with life and disability cover, in both natural and accidental cases, amounting to Rs. 75000. A sum of Rs. 500 Lakh was released under this scheme in 2012-13.
4. **Swarna Jayanti Sahari Rozgar Yojana (SJSRY)** – Started in 1997 as urban poverty alleviation programme, the program had two components, USEP (Urban self-employment programme) and UWEP (Urban wage employment programme). **Welfare programmes in Odisha**

1. **Integrated Child development schemes (ICDS)** – Started in 1975 with the aim of holistic development of children below 6 years, and nutrition and health education of pregnant mothers. During 2013-14, Rs.723.73 crore was made available for this programme (Rs.76.66 crore as State share and Rs.647.07 crore central share) of which Rs.542.75 crore expenditure was incurred. Currently, services under the scheme are being provided to 52.11 lakh beneficiaries, through a network of about 61090 operational Anganwadi Centres (AWCs) and 10216 Mini AWCs.

2. **Indira Gandhi National Old Age Pension Scheme (IGNOAP)** – Implemented since 1995 as fully centrally funded scheme to provide social security to the poor and destitute. All persons belonging to BPL and above 60 years of age are covered under this scheme. The rate of pension has been revised to Rs. 300/- per beneficiary per month up to age of 79 and Rs.500/- for 80 years and above.
3. **Odisha tribal empowerment and livelihood programme-** The programme is being implemented in the State since 2004-05 with financial assistance from the Department for International Development (DFID), IFAD and the World Food Programme (WFP).

## CHAPTER 2 – METHODOLOGICAL FRAMEWORK OF THE STUDY

*The chapter presents an overview of the study design employed by the research team while undertaking the impact assessment study of PREMA. The following sections details the objectives, stakeholder mapping, sampling techniques, data collection tools and lastly the data analysis plan followed during the study.*

Before embarking into an empirical field based enquiry, it is imperative to plan the procedures by which the team will carry out the field based engagements in order to ensure that the findings are verifiable and unbiased. Thus, the first and foremost step is finalising the study design. This blueprint acts like a guide for collecting and analyzing data (Churchill, 1999)<sup>3</sup>. The design has to be in sync with the broad objective of the study and the kind of data that is required to be generated. Social impact assessment, as the lexicon suggests “is to understand the consequences to human populations of any public or private actions that alter the ways in which people live, work, play, relate to one another, organize to meet their needs and generally cope with the situations as members of society” (Gramling 1998)<sup>4</sup>.

The current study proposes to understand the interventions carried out under project PREMA in five districts of Odisha – Ganjam, Gajapati, Kandhamal, Rayagada and Puri from April 2011 to March 2016.

### 2.1 Objectives for the study

The broad objective of the study was to understand and assess the outputs and outcomes of the Grihini, Asha Jyoti and Skill development initiatives carried out and review the concept of model village under the PREMA project.

The specific objectives were as follows<sup>5</sup>:

- To assess the impact of Grihini and Skill development initiative in terms of income generating ability of its beneficiaries
- To review and highlight the qualitative changes in the overall life quality of beneficiaries
- To compare current income levels of the beneficiaries and compare it against the baseline data to assess increase in income, if any
- To compare current and baseline expenditure to understand the financial management practices of the beneficiaries by documenting their savings and possession of household goods during the project duration
- To assess impact of Asha Jyoti initiative and review its impact
- To review the concept of Model village and suggest recommendations for expansion

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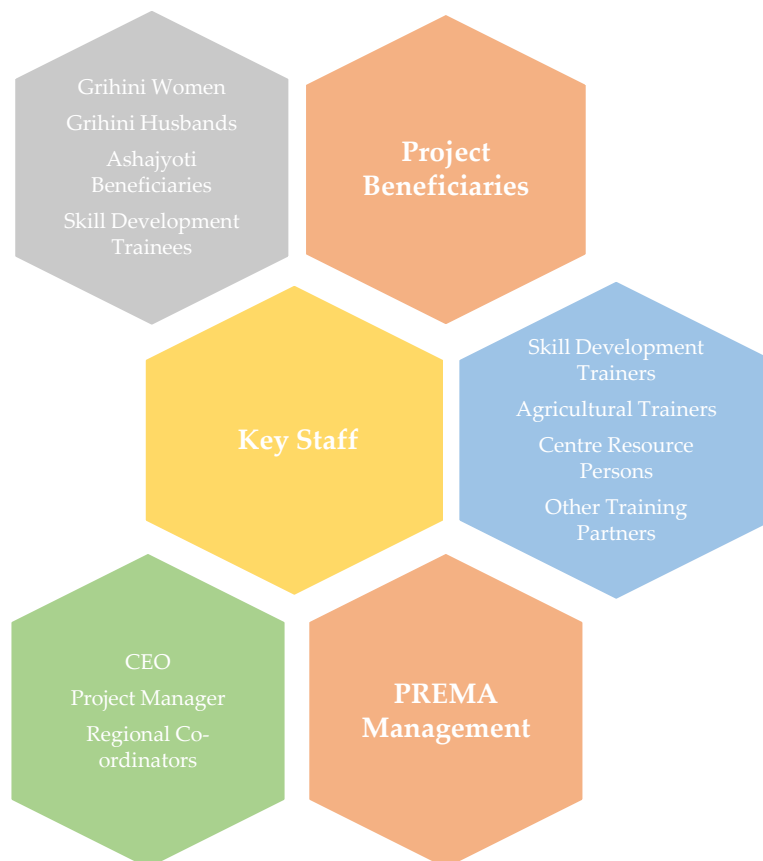
<sup>3</sup> Taneja. S., Taneja. P, Gupta K.R. 2011. Researches in Corporate Social Responsibility: A Review of Shifting Focus, Paradigms, and Methodologies. Journal of Business Ethics, Vol. 101, No. 3, pp. 343-364

<sup>4</sup> Kanaskar and Kulkarni. 2014. Social Development and social analysis. Current Publications: Agra

<sup>5</sup> Impact assessment study note from ABF dated November 26, 2015

## 2.2 Stakeholder information

Reiterating the stakeholder perspective, the study attempts to draw a multi-perspective understanding of the PREMA interventions. The various stakeholders covered during the study were as follows:



## 2.3 Study design

The Social Impact Assessment was carried out in three phases – field level engagement with focus on preparation of study tools followed by data collection; data entry and analysis; data interpretation and documentation. The study was exploratory in nature and the design adopted was a mix of the Qualitative and Quantitative research methods.

The field engagement was carried out by a six member team comprising of two Senior Programme Managers, two Programme Officers and two Research Fellows from December 2<sup>nd</sup> to 9<sup>th</sup>, 2015.

### 2.3.1 Sampling

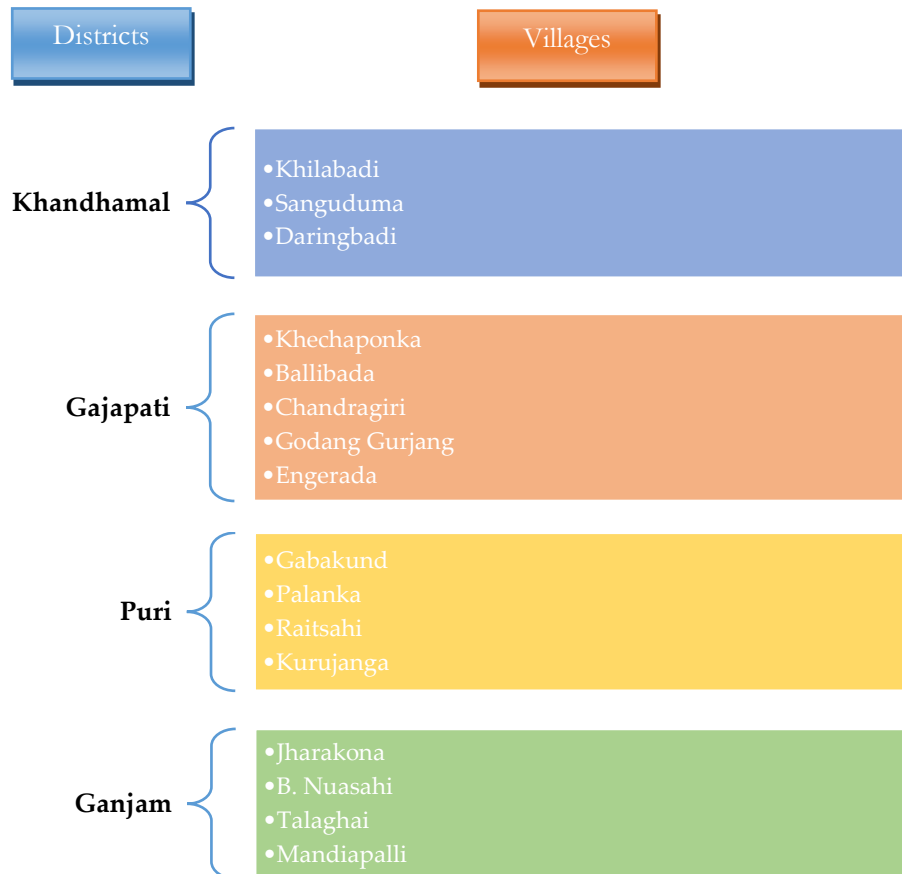
The study sample was based on purposive and convenient sampling techniques and selected by PREMA for reasons of accessibility and viability. The sampling size was restricted to 5% of the sampling frame and was kept proportionate to district wise coverage of beneficiaries.



PREMA Course Details	Year 1 Apr 11 to Mar 12	Year 2 Apr 12 to Mar 13	Year 3 Apr 13 to Mar 14	Year 4 Apr 14 to Mar 15	Total Apr 11 to Mar 15	Total Sample Covered	% Sample Size
Adv. Agriculture	57	55	40	89	241	22	09%
Computer Software	257	36	20	55	368	08	02%
Driving	61	47	34	0	142	10	07%
Kewda Weaving	10	0	0	0	10	01	10%
Nursing	15	18	18	0	51	10	20%
Asha Jyoti	181	132	72	19	404	13	03%
Grihini Women	1340	2110	2033	3653	9136	455	05%
<b>Total</b>	<b>1921</b>	<b>2398</b>	<b>2217</b>	<b>3816</b>	<b>10352*</b>	<b>519</b>	<b>05%</b>

(\* 370 students of Hotel Management, Engineering Diploma. and Computer Hardware were not part of the purposive sampling due to logistical reasons. The total beneficiary coverage of PREMA is 10,722)

A snapshot of district and villages covered in the study are as follows:



The project beneficiaries were selected by convenience sampling, where the team randomly identified respondents based upon their numbers and availability in a particular village.

### 2.3.2 Study tools

The study line of enquiry draws upon the triangulation method – looking at any social phenomenon from multiple points of views to improve data accuracy. Multiple data sources and mixed method of data collection extends the breath and range of enquiry, enabling corroboration of findings and validates of study results. The study tools designed for the data collection of the impact study were a mix of quantitative and qualitative methods.

The quantitative data was captured by use of survey forms and qualitative data by use of focus group discussion, key informant interview, case study and participatory rural appraisal.

Since the beneficiaries communicated in tribal dialects, data was collected with the help of translators, staff of PREMA that were familiar with the local dialect.

#### A. Survey

A survey uses a standardized questionnaire or interview schedule to collect information from specific individuals. The process of conducting surveys include selection of populations (representative sample of individuals - respondents) for inclusion, pre-testing instruments, determining delivery methods, ensuring validity and analyzing results.

A survey form was structured for collection of quantitative data along the objectives of the study and administered as an interview. For the Grihini aspect, data points in the form collected information about the beneficiary status before and after PREMA intervention; demographic and agricultural land details; income and resource pattern (annual source of income from agriculture, horticulture/kitchen garden, livestock, NTFP, home based business and any other); expenditure patterns; possession of household goods; loans and savings.

Another survey form prepared for alumni of the skill development initiative, captured socio-economic information including sources of annual household income and educational qualification, in addition to capturing reasons for opting for the course, satisfaction with the skilling course and training, perception of PREMA and fee paid, and job placement details and business details, wherever applicable. This was filled out by the skilling beneficiaries by themselves.



*Survey form beng filled with the help of translator in Sangudma village*

## **B. Focus group discussion**

A focus group discussion (FGD) engages a group of 6-12 persons who under the guidance of a facilitator, talk freely and spontaneously about a certain topic. The purpose of such an interaction is to obtain in-depth information on concepts, perceptions and ideas of a group.

During the study, FGDs were conducted with the beneficiaries of Grihini, Asha Jyoti and Skill development initiatives. The team also conducted discussion with PREMA project staff based on similar guidelines. The research team engaged a homogeneous group of 8-10 individuals in a 30-45 minute interaction; the discussion was conducted along pre-decided guidelines prepared by the team.



*FGD being conducted of Grihini women in Engerda vilage*

## **C. Key informant interview**

Key informant interviews (KII) are conducted with persons such as community leaders, professionals, or residents who because of their particular knowledge and understanding, can provide insight on the nature of problems and give recommendations for solutions.

For this study, interviews were conducted with key informants such as AWW, ASHA, influential members of the village and staff of PREMA.

## **D. Case study**

A case study is a collection and presentation of detailed analysis of a person, group or event. The case study looks intensely at an individual or small participant pool, drawing conclusions only about that participant or group and only in that specific context.

Case studies were conducted to showcase the impact of PREMA interventions – Grihini, Asha Jyoti and skilling beneficiaries.

## **E. Participatory Rural Appraisal**

Participatory Rural Appraisal (PRA) is a methodology of learning rural life and environments from rural communities themselves. The evolution and spread of PRA techniques has been well documented and it has gained popularity since its inception in 1980s. The assumption behind PRA techniques is that it is possible to gather very accurate and precise information from the community itself and this democratic process is all about 'learning with, from and by the

respondents'. The researchers act as mere facilitators in this community led process. An advantage of this technique is that it provides space for the marginalized sections, particularly the women, of the community to articulate their voices in public through acceptable mediums. The dialogue also serves as a medium for rapport building with the respondents and encourage a culture of sharing.



*Grihini explaining the PRA drawn by her group at Raitasabi Village*

### **i. Aspiration Mapping**

Aspiration mapping exercise was conducted with Grihini beneficiaries where they asked to map their aspirations on a fourfold timeline - current status, aspiration for the next five years, next 10-15 years, and their life goals.



*Research team conducting mapping session with Grihini*

### **ii. Resource Mapping**

The Grihini beneficiaries were asked to list out their resources and avenues of income etc. in a diagrammatic form. This participatory and comprehensive exercise gives a sense of ownership over the data to the respondents. This mapping exercise captured before - after picture of their sources of income, expenditure patterns, savings and loan status.

### iii. Transect Walk

Transect walk is a technique in which the researchers walk across the project site and make observations of the physical environment and impact in the surrounding areas. The research team undertook transect walks in the model villages to observe intervention components.

#### 2.3.3 Data Analysis and interpretation

The interpretation and analysis of the qualitative data generated was done through content analysis where by the rich iterative data was categorized, tabulated and summarized. The important findings were highlighted to present the 'big picture'.

The quantitative data captured through the survey tool were analyzed using MS-Office and SPSS software and the results were reported using basic descriptive statistical functions. The data results have been presented in the subsequent chapter in the form of tables and graphs to provide visual representation of data.



*The research team with PREM staff, translators and Gribini beneficiaries*

## CHAPTER 3 – OVERVIEW OF PREMA

### 3.1 About PREM<sup>6</sup>

Peoples Rural Education Movement (PREM) is a secular, humanitarian, non-political and non-governmental organization working for the development of Adivasi (indigenous), Dalit, Fisher folk and other marginalized communities of Odisha and other states of India through its various community development interventions. In 1980, a group of social activists led by Dr. Jacob Thundyil and Mr. Chacko Paruvanany initiated development programmes in 15 villages of Mohana block in the Gajapati District of Odisha.

#### VISION

PREM's vision is the creation of a new social order in which the present unorganized and marginalized people have a say in decision making, where education creates awareness and develops skills and fosters the growth of talents, where culture is ever creative, where men and women are totally liberated from all dehumanizing and oppressive forces and where the decisions of individuals and communities are based on the values of social justice, equality, truth, freedom and the dignity of human life.

#### MISSION

The mission of PREM is to support, empower and facilitate people's organizations for sustainable development in education, governance, health and livelihood; for access to knowledge, resources and innovation to achieve quality of life; and for mainstreaming gender equality, child rights, social inclusion and human rights for Adivasi, Dalit, Fisherfolk and other marginalized communities of India.

#### Primary Objectives of PREM

- Promote and protect rights of children and women among marginalized communities
- Spread education
- Improve healthcare
- Implement livelihood initiatives
- Build capacity for good governance

In 1980, a group of social activists led by Dr. Jacob Thundyil and Mr. Chacko Paruvanany initiated development programmes in 15 villages of Mohana block in the Gajapati District of Odisha. By 1984, the organization was reaching out to 200 villages. PREM established people's organizations for non-formal education programmes to educate Adivasi (tribal) children and discouraged dependence on shifting cultivation through active promotion of the concepts of agro and social forestry.

PREM focuses on devising innovative solutions for holistic development that address needs and issues in domains of health, education, livelihood, agriculture, food security, gender, water and sanitation. The genesis of the programmes is based on a bottom up approach where the underlying belief is that the beneficiaries play a critical role in resolving the village issue and require support for community organizing and self-empowerment. Education/training including awareness generation is the prime focus for PREM's interventions along with inter-sectoral developmental initiatives.

PREM has partnerships with several national and international NGOs including Plan India, Smile foundation, Bernard Van Leer Foundation, Partnership Transparency Fund and Axis Bank Foundation.

<sup>6</sup><http://www.prem.org.in/about-us> accessed on 18/12/2015 at 6:23pm

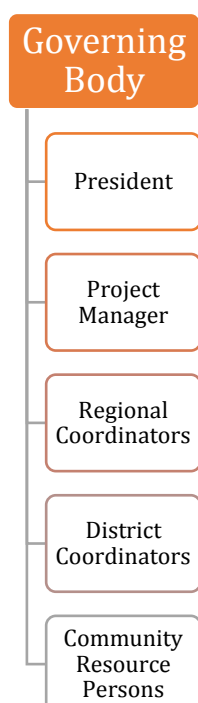


A mid-term review by Prof. Haribandhu Panda and his team identified scope for course corrections - one major suggestion was formulation of business plans for each Grihini. Gradually the concept of Model village was envisioned and implemented. The following section give further details about each of these interventions.

### Objectives of PREMA<sup>3</sup>

- To get youth vocationally trained in computer hardware, computer software, hotel management, driving, women's home-based livelihood, nursing, advanced agriculture and engineering diploma.
- To improve the spoken English skills of the youth that will benefit them in their careers
- To develop the character, attitude and personality of youth in such a way that they become bearers of professional and personal value -based social change in their communities;
- To ensure that vocationally trained youth have an annual income that is above the poverty line;
- To build the capacities of young girls and young married women from rural areas that will enable them to contribute to the livelihood of their families, and also to build their leadership skills through the Grihini course for housewives and the Asha Jyoti course for the adolescent girls.
- To map and build on PREM's experiences so that more and more youth from disadvantaged communities are equipped with skills necessary to obtain good careers, become active citizens and agents of change for their communities.

### Organizational structure of PREMA

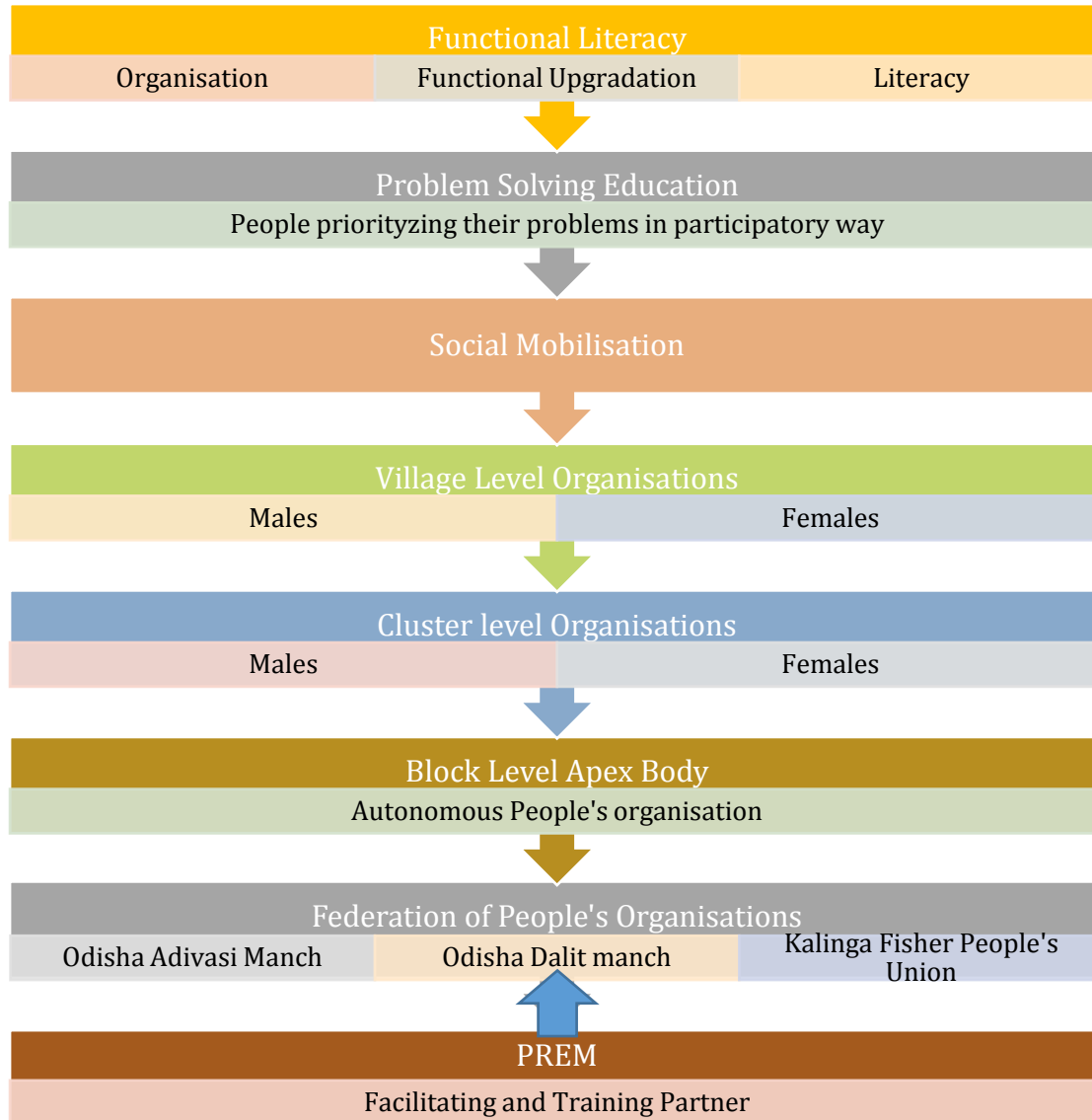


Apart from the above mentioned hierarchy, there are block level coordinators who serve as local coordinators. An Agriculture Coordinating Trainer and one Kewada Weaving Coordinator is also part of the PREMA staff.

PREMA's Project Manager shared that the staff organization was structured when the engagement with ABF was formalized. Majority of staff has been working with the organization for more than a decade and staff attrition is negligible (less than 1%). Field level staff mainly one or two CRPs choose to leave in the second year of project due to financial reasons. Initially, for one training programme of 20 days duration, the CRPs were being paid Rs 400 per day i.e. Rs 8,000 for one Grihini training. Currently, they are being paid Rs 4,000 per month. They are not provided additional incentive for travel, lodging and boarding during the training period.

The staff undergoes regular capacity building sessions. A monthly review meeting of entire staff is held at Berhampur office of PREM that enables shared learning. Periodic activity reporting formats are used at each level and the database is digitalized.



**Strategy and Progress of the Movement:****Project monitoring**

PREMA shares monthly progress report and quarterly reports with ABF. Site visits by ABF personnel are conducted at regular intervals. The ABF personnel are at times invited to attend the graduation ceremonies of skill development trainees. Along with programmatic audit, annual financial audits are also conducted by ABF.

**Geographic coverage:**

The following is the geographic coverage as on 7<sup>th</sup> July 2015 according to the Board Note submitted by PREM to Axis Bank Foundation –

Sr. No.	State	Districts	Blocks	Villages
1.	Odisha	Ganjam	8	31
2.	Odisha	Gajapati	5	161
3.	Odisha	Kandhamal	3	76
4.	Odisha	Puri	5	68
5.	Odisha	Rayagada	2	8
	<b>Total</b>	<b>5</b>	<b>23</b>	<b>515</b>

### Fund allocated to the project over the years

The fund disbursed by ABF to PREM over the years is as mentioned under:

Year	Fund disbursed (in lakhs)
2011-12	149.16
2012-13	191
2013-14	224.23
2014-15	182.67
2015-16	57.31 (Received by PREM till Nov. 2015)

PREM's Chief Accounts Officer shared that apart from the ABF funding, an amount close to Rs 8,00,000/- has been raised through people's contribution towards the project. He said that the Foundation is flexible to the utilisation of funds but it is mandatory to seek a prior approval in each case. The Foundation has been proactive in terms of communication and response.

## 3.3 Major programmes under PREMA

### 3.3.1 Grihini Initiative

"Grihini" in Hindi means housewife. The core objective of the initiative was to organize the Grihini women and empower them financially and socially through locally viable livelihood options while providing awareness on various household, community and village level topics. Through the program, the participating Grihini were trained in topics such as advance agriculture techniques, horticulture/kitchen gardening, livestock rearing, awareness on health and hygiene, leadership, participation in local governance (as there is a 50% reservation for women in the local government bodies), financial management, etc. The training program was initially planned for 20 days, which as the project stabilized was reduced to 17 days, 7 days and 3 days. Detailed profile information is taken from each participating Grihini and includes personal and family level details such as demographic, occupational, health and educational details.



*Grihini Women in Khilabadi Village*

Community Resource Person (CRP) selected from each village coordinates the training program and are the point person for that village. The CRP's continue consulting and monitoring the activities post training. They hold monthly meetings to follow-up on the activities and to provide forum for discussion and problem solving.

**Grihini beneficiary coverage till Nov. 2015<sup>8</sup>**

Year	No. of Beneficiaries
2011-2012	1340
2012-2013	2110
2013-2014	2033
2014-2015	3653
<i>Total for 4 years</i>	9136
<i>New registrations till Nov. 2015</i>	514
<i>Total till November 2015</i>	9754

Initially, the inclusion criteria for Grihini was that the women had to be less than 40 years, extended to 50 years in 2013; should belong to BPL; should belong to the operational area of the project. After the concept of model village was introduced, all women from the village were included in the training.

The project staff shared that the allocated budget per Grihini for the first year, when the training was for 20 days, was Rs 1500. Rs. 80 was the Grihini's contribution and the rest was borne by PREMA. The contribution from the Grihini participant went towards the lunch for the entire 20 days training programme. However with the subsequent revisions and reduction in the number of training days, PREMA was left with surplus funding. Following consultations with ABF Programme Manager Mr Shahrukh Taraporewala, it was decided that the excess amount be fed back into the project; each Grihini during that year was given 10-15 chicks along with feed packet.

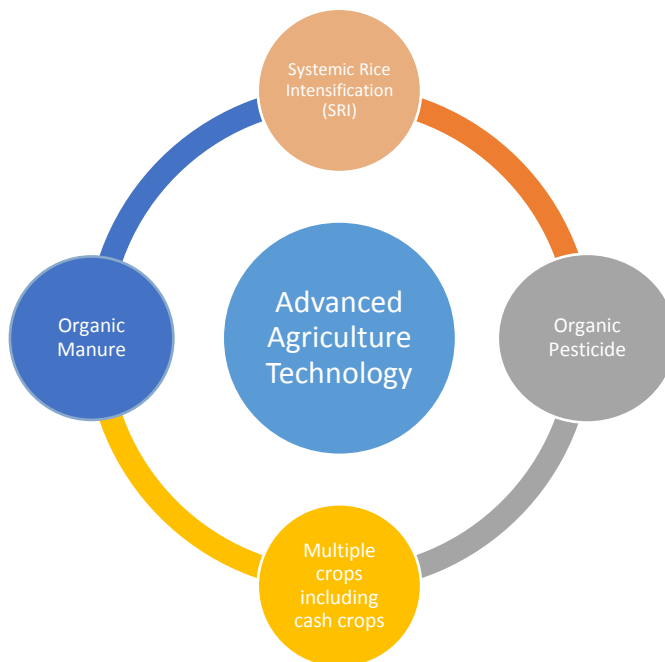
The topics covered under the Grihini training are as follows:



<sup>8</sup> AS provided by PREM to CSR Knowledge Center, TISS

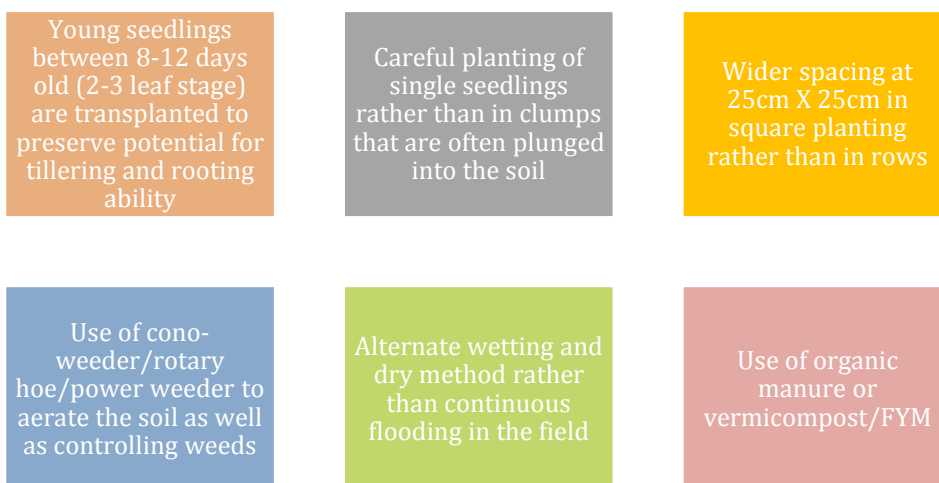
### A. Advanced Agriculture Technology

The basic components of the advanced agriculture course are:



The major source of income prior to PREMA intervention was paddy cultivation. Traditional farming techniques such as shift cultivation and inter cropping were being practiced resulting in low yield. The fields were majorly rain fed. Chemical fertilizers and pesticides were being used which were expensive and led to soil damage. Based on these conditions the following inputs were given:

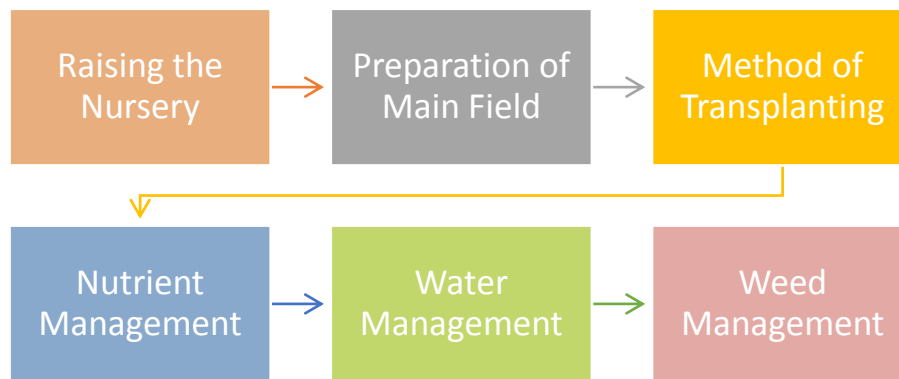
- i. **System of Rice Intensification (SRI)<sup>9</sup>:** SRI is an advanced agricultural technique especially used in paddy cultivation that helps in reducing cost and increase yield considerably. It uses almost half the amount of seeds and gives about 3 times the produce.



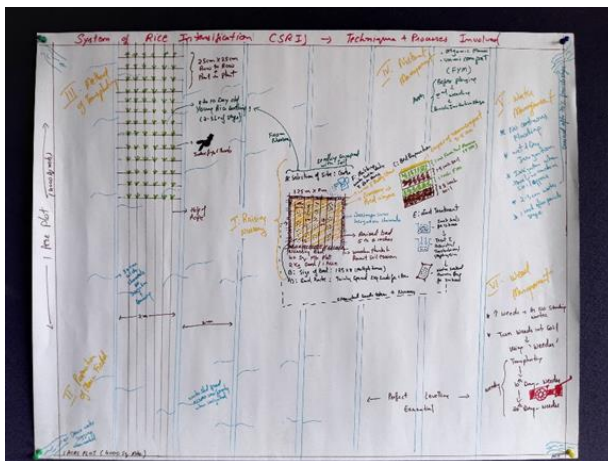
*Principles of SRI*

<sup>9</sup><http://drd.dacnet.nic.in/> assessed on 18/12/2015 at 12:53pm

The processes involved in SRI:



The process has been explained by the research team in a map below, where the process of raising a bed in the centre of the field is advocated and then at the 2-3 leaf stage the saplings are transplanted in the main field at equidistant levels which are measured by ropes. The traditional method of keeping water in the field is not continuously is not followed in the SRI technique and water is drained through channels after every irrigation. The bed of nursery is made up of four layers with intermingling layers of soil organic manure and soil.



Representation of a one acre paddy farm utilizing SRI technique



Actual SRI Paddy field in Ballibada village

- ii. **Organic farming:** The Grihini are taught preparation and use of organic fertilizers and pesticides to replace the chemicals products that will subsequently reduce cost and preserve the soil fertility.
- iii. **Cash crop cultivation and other techniques:** Inputs are given on crop rotation and cultivation techniques for cash crops like cashew, turmeric, acacia, coconut etc. and vegetables such as brinjals that did not require much irrigation.



*Gribini with produce of betel leaves in Kurujanga village*

- B. Horticulture/Kitchen Gardening:** The Grihini are trained on cultivation of vegetables and fruits which could be utilized for self-consumption. The women were encouraged to sell the excess produce and add to the family income.



*Husband of a Grihini with his splendid produce of cabbage in Kechaponka village*



*Kitchen gardening produce in Kechaponka village*

- C. Livestock Enhancement:** As an addition to their livelihood options, the Grihini are trained in livestock management including poultry, goat and cattle rearing. Components such as immunization, disease prevention and treatment, linkages with veterinary doctors/hospitals for vaccination and deworming, and market linkages for selling the produce are provided. After completion of the training PREMA provides chicks to each Grihini.



*Goat rearing with shed provision in Kechaponka village*

**D. Leadership and Support:** The Grihini women are supported and encouraged to participate in Palli sabha and Gram sabha so that they can raise relevant concerns and issues. Information on government schemes and provisions is given and women are supported in reaping benefits from the same. The financial literacy sessions help the women manage household expenses. Hand holding is done to support in execution of business plan, creation of market linkages, and they are encouraged to create future plans with achievable goals. They are motivated to take up issues related to the village and collaboratively work towards finding solutions for the same.

Some major issues raised in the forum are as follows:

#### Health and Hygiene

- Personal health and hygiene
- Child healthcare immunization and hygiene
- Institutional deliveries
- Pregnancy care
- Hand washing before eating and after defecation
- Use of boiled water for cooking and drinking
- Village cleanliness and home cleanliness
- Construction and use of toilets
- Malaria prevention and treatment
- Refraining from consumption of alcohol and tobacco products

#### Education

- 100% school enrollment and 0 dropout
- Monitoring of daily activity of school children
- Formation and participation in School Management Committee (SMC) and Parent Teachers Association (PTA)

Based on a recommendation from the third party mid-term review of PREMA (2013), unique business plans were formulated for each Grihini beneficiary. Currently, the women are given Rs 500 worth of chicks and feed, the balance amount is utilized for creation and funding of new business plans. The business plans are based on the locally available resources and existing livelihood activities such as selling of dry fish, collection of shells and preparation of limestone (currently in Chilika region). Secondly, additional livelihood activities such as livestock rearing, vegetable and fruit cultivation etc. have also been introduced. Market linkage for sale of products like turmeric, coffee and cashew at better rates have been explored and made viable.

### 3.3.2 Asha Jyoti Initiative

Asha Jyoti is the second major programme under PREMA and it aims at addressing the low education levels of adolescent girls in the intervention area. As the name suggests, the initiative aims to be the ray of hope in the lives of adolescent girls and supports them to complete education, at least till secondary level. Support is also provided to girls who want to pursue higher education or go for vocational training like Industrial Sewing Machine Operator (ISMO) in order to become financially independent. On the importance of a programme targeted at adolescent girls, the research team was informed that extreme poverty in the region has even forced families to send their girls into human trafficking and PREM has rescued girls from

brothels in Goa. Thus the programme was initiated for work towards improving the status of women in the region.



*Interaction with Asha Jyotis at Palanka village*

The activities under Asha Jyoti have been revised over the intervention period. The programme was initiated with the main aim of raising the awareness levels among adolescent girls about education and health. The objective was to ensure that the girls achieve functional literacy, for example write the entries in the passbooks when their mothers go to attend SHG meetings. The girls were trained in 20 topics over a period of 60 days. It was also planned that these girls would work closely with the agriculture activists so that acquired knowledge of new cultivation techniques could be disseminated on a larger scale. The Project Manager shared that the girls during the initial meetings expressed their desire to complete their education. While the basic nature of the initiative was kept intact, the programme was revised to include coaching facilities to the girls that would help them clear secondary school examination through Odisha Board or through National Institute of Open Schooling (NIOS). The girls on completion of Asha Jyoti training are given certificates and are felicitated. The pass percentage of Asha Jyoti girls appearing for secondary school examinations is above 90%.

The PREMA staff starts the mobilization process. The CRPs makes the initial contact and follow up to motivate school dropout girls to restart their education journey. Due to the strong presence and credible work of PREM, the field staff finds it easier to gain trust of the community. The staff also engages with the parents/guardians and counsels them on the importance of girl's education. The counseling component is essential as the girls have to undergo in-house training and stay at PREMA Centre during the training phase.

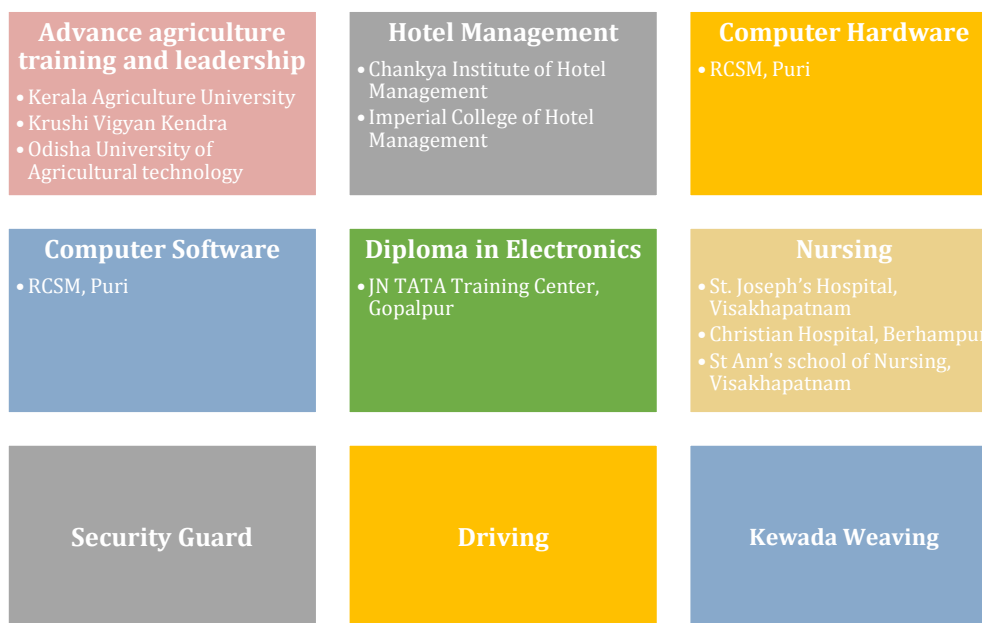
The current Asha Jyoti training of one year duration, includes subjects like Home Science, History, Political Science, English and Oriya. The girls are regularly evaluated through monthly tests and practical examinations. The Asha Jyoti girls currently studying at the PREM Paralakhemundi Centre mentioned that they also have the opportunity to learn computer and tailoring during their free time or on Sundays. The girls avail leave during festivals to visit their families, but their schedule is streamlined during the course work. The girls who received ISMO training have been placed with textile industries, one of them being Victors Dying (Garment Division) located in Tamil Nadu.

The staff informed that more than 400 girls have received either coaching support or vocational training during past four years and during the financial year 2014-15, 19 girls were enrolled under Asha Jyoti.



### 3.3.3 Skill Development Initiatives

These initiatives are aimed at providing skill development training to the youth in remote *Adivasi* villages with an objective of improving their livelihood options. Under this activity nine trades <sup>10</sup>were identified and linkages created with credible skilling institutes. Support is sought from organizations working at grassroots level in Odisha like BGTS (Mohana), Loksamiti (Rayagada), Margdarshi, Adivasi Development Society (ADS), and PRIDA in the skill development initiatives.



*Trades offered under skill development initiative*

Brief description of each trade as shared by the project team is as follows:

- Advanced agriculture training and leadership - Trainees are sent to Kerala Agriculture University (KAU), a credible institute having know-how of advanced techniques in agriculture
- Hotel Management - Shalom Institute of Management Studies (SIMS) is the implementing partner for Hotel management course.
- Computer (Hardware and Software) - The computer (Hardware and Software) course is offered by Regional College of Systems Management (RCSM), Puri.
- Diploma in Electronics - The training in Electronics is offered to candidates by JN Tata Training Centre at Gopalpur.
- Nursing - The course in nursing is for duration of three and a half years.
- Security Guard - The trade has been discontinued as tribal students were not interested in the trade.
- Driving - The candidates who had dropped out of school are mainly sent for the driving course.

<sup>10</sup> As identified in the skill development application form

- h) Kewda Weaving – The candidates are trained in Kewda mat weaving and craft designing at PREM’s training Centre in Mandiapalli.



*Skill development students filling survey form in Chandragiri village*

The students are selected from PREMA’s operational area based on the eligibility criteria decided by PREM. The selected trainees fill out a detailed application form. The initial enrollment target of a minimum 50 % female candidates for skill development trainings could not be achieved for all courses. While all the participants of the Nursing courses are women, women form only 30% of the trainees enrolled under the hotel management course.



*Driving course alumni filling survey forms*

PREMA largely sponsors the candidate’s fees and the candidates usually have to bear 10% it.

#### **Skill development Beneficiaries<sup>11</sup> coverage till Nov. 2015**

<b>Year</b>	<b>No. of Beneficiaries</b>
<b>2011-2012</b>	478
<b>2012-2013</b>	260
<b>2013-2014</b>	212
<b>2014-2015</b>	232
<b>Total for 4 years</b>	<b>1182</b>
<b>New registrations till Nov. 2015</b>	43
<b>Total till Nov 2015</b>	<b>1225</b>

<sup>11</sup> As provided by PREM to CSR Knowledge Center, TISS

### 3.3.4 Model Village Concept



*Model Village - Kechaponka*

The main components of model village are as follows:

Education	Health and Sanitation	Livelihood	Others
<ul style="list-style-type: none"> <li>• Admission and retention in AWCs</li> <li>• School enrollment and retention</li> <li>• Prevent dropout of girls and delayed age of marriage</li> </ul>	<ul style="list-style-type: none"> <li>• Toilet with water facility</li> <li>• Safe drinking water</li> <li>• Complete immunization</li> <li>• Ventilated kitchen and use of smokeless chulhas</li> <li>• Clean home and clean village</li> </ul>	<ul style="list-style-type: none"> <li>• Income generation activities for women</li> <li>• Livelihood plans and management</li> </ul>	<ul style="list-style-type: none"> <li>• Women participation in Palli Sabha and Gram Sabha</li> <li>• Alcohol-free</li> <li>• Litigation free</li> </ul>

Going beyond individual level initiatives such as Grihini, Asha Jyoti and Skill development programmes, PREMA envisaged work at broader community level. In 2014-15, the concept of Model Village was introduced where in, interventions were aimed at holistic development (education, health, livelihood and sanitation) of the village ecosystem at large. The programme at leveraging on and convergence with existing government schemes and programmes.

Since PREM has established itself as a credible organisation, the breakthrough in terms of rapport building and liaising with village/gram panchayat and district level were in place and required minor streamlining. Community Resource Persons (CRP) supported by District and Regional level Coordinators worked on creating awareness about the entitlements and benefits of relevant government. The model village concept is currently being implemented in 40 villages and 40 more villages will be added in 2015-16. Competitions are held among various model villages and the best performing villages are recognized and appreciated.

Some of the characteristics of a model village:



100% enrolment in schools



100% usage of either smokeless chulbas or chimneys in village



100% immunisation of children



100% houses having toilets and running tap water

**MTMLE: Mother Tongue based Multi-Language Education**

PREM is also working on development curriculum and infrastructure for MTMLE Centres in the government AWCs to harness and develop motor and sensory skills of young children through use of their mother tongues under early childhood education.

A total of 10,000 students got the benefit of this type of early childhood education in the last 5 years and not a single drop-out was reported from these children. The government of Odisha impressed with this feat put out a notification on 30<sup>th</sup> July 2012 that the PREM model of early childhood education will be followed in 20,000 AWC across the state.



Model MTMLE at the PREM Centre

### 3.4 Total Beneficiary Profile<sup>12</sup>

The beneficiary profile across all interventions from April 2011 till date is shown in the adjacent table.

<i>Course details</i>	<b>Target</b>	<b>Actual</b>
<i>Hotel Management - Degree</i>	45	16
<i>Hotel Management/Retail Management - Diploma</i>		164
<i>Engineering Diploma</i>	30	28
<i>Nursing</i>	50	51
<i>Computer Hardware</i>	750	162
<i>Computer Software</i>	750	368
<i>Security Guarding</i>		0
<i>Driving &amp; Auto Mechanic</i>	200	142
<i>Kewda Weaving</i>	50	10
<i>Advanced Agriculture</i>	300	241
<i>Grihini-Adolescent</i>	1000	404
<i>Grihini-Women</i>	6600	9136
<b>Total</b>	10025	10722

<sup>12</sup>As provided by PREM to CSR Knowledge Center, TISS

## CHAPTER 4 – IMPACT OF ABF-PREMA INITIATIVES

### i. Impact of Grihini Initiative

#### A. Economic Impact

Sr. No.	Type of Activity	General Impact	Savings and Financial Management
1	Overall Impact	<div style="display: flex; flex-direction: column; align-items: flex-start;"> <div style="margin-bottom: 10px;"> <span>Rs. 1,15,211/-</span> <ul style="list-style-type: none"> <li>• Average annual household income compared to Rs 48,070/- before intervention</li> </ul> </div> <div style="margin-bottom: 10px;"> <span>Rs. 67,141</span> <ul style="list-style-type: none"> <li>• Average increase in annual income per households</li> </ul> </div> <div> <span>140%</span> <ul style="list-style-type: none"> <li>• Percentage increase in annual income</li> </ul> </div> </div> <ul style="list-style-type: none"> <li>• The Grihini women in Khechaponka, Godang-Gorjang and Ballibada mentioned that the average family income has doubled and in some cases even tripled post PREMA intervention.</li> <li>• The Grihini women have learnt the importance of having money in their own hands, which they use for the education of their children. Many households have also taken loans for the purpose of house repair, indicating towards a general rise in living condition.</li> <li>• Women in the intervention areas also shared that post PREMA intervention, the ‘middlemen’ have removed and the women now sell their directly in the market; some have even purchased a truck for the same. With the wider reach, the produce is now being sold at the nearby towns</li> </ul>	<div style="display: flex; flex-direction: column; align-items: flex-start;"> <div style="margin-bottom: 10px;"> <span>Rs. 28,294/-</span> <ul style="list-style-type: none"> <li>• Average annual saving of households</li> </ul> </div> <div style="margin-bottom: 10px;"> <span>900%</span> <ul style="list-style-type: none"> <li>• Average increase in annual saving of households</li> </ul> </div> <div style="margin-bottom: 10px;"> <span>Rs 82,923/-</span> <ul style="list-style-type: none"> <li>• Average annual expenditure of household up from Rs 42,578/- earlier</li> </ul> </div> <div style="margin-bottom: 10px;"> <span>95%</span> <ul style="list-style-type: none"> <li>• Percentage increase in average annual expenditure</li> </ul> </div> <div> <span>100%</span> <ul style="list-style-type: none"> <li>• Increase in household possessions after intervention</li> </ul> </div> </div> <ul style="list-style-type: none"> <li>• All the women have accounts in Axis Banks. And they themselves manage their passbook and savings. In Khechaponka and Ballibada, the women reported an increase in savings in bank ranging from Rs. 3000 to Rs. 30,000.</li> <li>• The women of some villages also shared that they have savings in the form of micro insurance (LIC) as well.</li> <li>• Majority of the respondents mentioned that before PREMA, they did not own any household goods with only few</li> </ul>

	<ul style="list-style-type: none"> <li>• All the villages covered during the field engagement had a strong SHG presence. The members of these no longer borrow money from money lenders and instead take credit through the SHGs.</li> </ul>	<p>reporting owning a single household good. The current average possession of household goods across all beneficiaries is around 2.</p> <ul style="list-style-type: none"> <li>• 30 of the 455 surveyed beneficiaries, mentioned that they had taken a loan before PREMA intervention. Of these, 44% were seeking credit from SHG's, followed by 40% from bank, 10% from money lender and 3% each from relatives and cooperatives.</li> <li>• 95 from the 455 surveyed respondents, had taken a loan after the PREMA intervention - 57% from SHG's, 18% from bank, 16% from cooperatives, 8% from money lenders and only 1% from relatives.</li> <li>• The analysis revealed that the current annual average expenditure of household is close to Rs.82,923/- an increase of 95% after PREMA intervention.</li> <li>• In majority of the sample villages covered, it was reported that all the households have opened a bank account under the recently launched Prime Minister Jan Dhan Yojana (PMJDY).</li> <li>• The Grihini women in Raitisahi mentioned that they create a corpus fund to manage the expenses of critical illness cases in the village. They also know how to calculate their family income and expenditures. They mentioned that 3 out of the 50 women also guide and counsel the others in managing their expenses.</li> </ul>
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<p>2</p>	<p>Advanced Agriculture Technique</p>	<div style="display: flex; align-items: center;"> <div style="margin-right: 10px;"> <p>Rs. 25,238/-</p> <p>142%</p> </div> <div style="border-left: 1px solid black; padding-left: 10px;"> <ul style="list-style-type: none"> <li style="background-color: #f4a460; padding: 5px; margin-bottom: 5px;">• Average annual household income compared to Rs 10,430/- before intervention</li> <li style="background-color: #a6a6a6; padding: 5px;">• Percentage increase in annual income from agriculture</li> </ul> </div> </div> <ul style="list-style-type: none"> <li>• The villagers now have knowledge of making a compost pit, application of farmyard manure/green manure as well, while earlier they used primitive methods of manually spreading fertilizers etc. for the same.</li> <li>• The farmers now adopt land development activities like land leveling, stone terracing and measures to reduce soil erosion in comparison to the shifting cultivation that was prevalent earlier.</li> <li>• The agriculture activists have trained the Grihini women in preparation of organic pesticide from seasonally resources and the SRI method of paddy cultivation. These activists organize a demonstration in the beginning of a crop season following which the villagers implement the practice in their own lands.</li> <li>• The agriculture activists had implemented the techniques that they learnt in their own lands and this had enhanced their incomes.</li> <li>• Many such activists are also working as Community Resource Persons (CRPs) with PREM, and disseminate their learning. The activists are paid a stipend when they are called upon in the sowing season to train the farmers.</li> <li>• In Khechaponka, through System of Rice Intensification (SRI) methodology, the yield has increased from 7 to 14 quintals.</li> </ul>	
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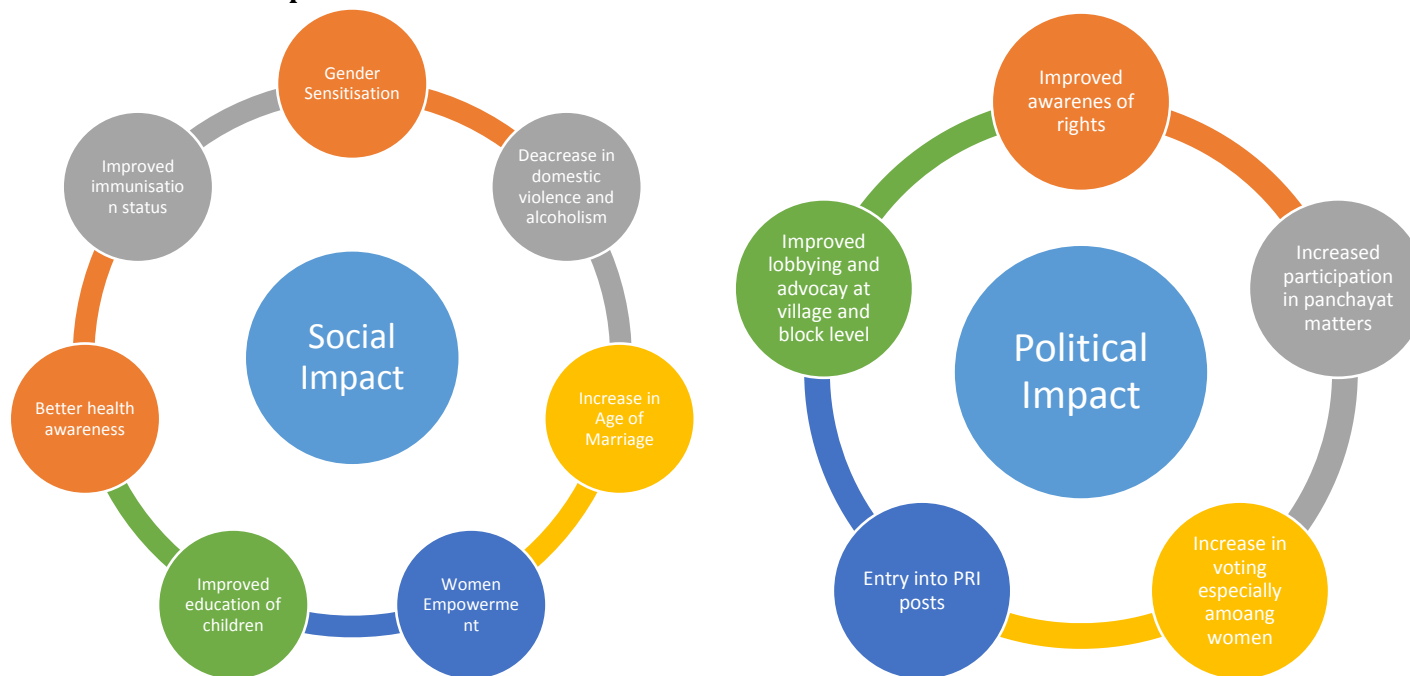


		<ul style="list-style-type: none"> <li>• In Godang-Gorjang village of Gajapati district, the villagers have taken up coffee cultivation. With support from project PREMA they are marketing their produce too.</li> <li>• The villagers have started cashew, acacia plantation, pineapple, orange, turmeric and coconut that brings in extra income for the families.</li> <li>• The Saura tribal women shared that post-intervention, removing the middlemen has led to a direct pitch in Lohagudi and Mohana market, and they now earn more than three-fold for their produce as compared to the meager rates before intervention. E.g. they now get Rs. 45 per kg for ginger as compared to Rs. 10 per kg before.</li> <li>• The Grihini in Palanka mentioned that on an average they are earning Rs. 10 -12k annually per household from vegetable cultivation.</li> </ul>	
4	Livestock Enhancement	<div style="display: flex; align-items: center; margin-bottom: 10px;"> <div style="margin-right: 10px;">Rs. 16,741/-</div> <div style="font-size: 2em; margin-right: 10px;">}</div> <div style="background-color: #f4a460; padding: 5px; border: 1px solid black;"> <ul style="list-style-type: none"> <li>• Average annual household income compared to Rs 4,100/- before intervention</li> </ul> </div> </div> <div style="display: flex; align-items: center; margin-bottom: 10px;"> <div style="margin-right: 10px;">302%</div> <div style="font-size: 2em; margin-right: 10px;">}</div> <div style="background-color: #808080; color: white; padding: 5px; border: 1px solid black;"> <ul style="list-style-type: none"> <li>• Percentage increase in average annual income from livestock</li> </ul> </div> </div> <ul style="list-style-type: none"> <li>• The intervention in poultry promoted by project PREMA has been very cost-effective in giving returns to the beneficiaries. On an average, the Grihins are able to earn Rs 1,000 per month through poultry.</li> <li>• In many villages the Grihins have also taken up goat rearing and dairy activities too and earn significant income by selling milk. Depending on the rate and production, the women earn somewhere between Rs 3,000-5,000 per month.</li> </ul>	<ul style="list-style-type: none"> <li>• Grihini of some villages shared that livestock management has proven to be a lucrative source of income for them, and has contributed to higher savings. This in turn has led to an improvement in the Grihini's living standards.</li> </ul>

		<ul style="list-style-type: none"> <li>• Interaction with spouses of Grihini women in Khechaponka, Ballibada showcased that after initial first few weeks, the husbands support the women in their income generation activities. They said that HH average income has doubled and even tripled in some cases. Livestock management including regular vaccination, local remedies for Foot and Mouth Diseases (FMD) are practiced.</li> <li>• The Grihins in Palanka mentioned that they are earning Rs. 10 -12 thousand annually from eggs. Apart from vegetable growing, bamboo and coconut plantations; the Grihins have formed a milk society that now sell milk at Rs 30/litre which was previously Rs. 20. They also produce ghee and sell it at Rs 600/Kg and organic manure @ Rs. 500 per tractor load.</li> </ul>	
5	NTFP	<ul style="list-style-type: none"> <li>• The quantitative analysis of 165 samples revealed that the current average income of households from Non timber forest (NTFP) has increased by 153% to approx. Rs.2,947/-</li> </ul>	
6	Home based business	<ul style="list-style-type: none"> <li>• Data from the 165 Grihini beneficiaries showed that they made an average of Rs.19,112/- per annum from home based business whereas, earlier they were earned only Rs.6,879 per annum.</li> <li>• In some villages, women have started home based enterprises such as mango jelly, pickles and other consumable items.</li> </ul>	
7	Other sources of income	<ul style="list-style-type: none"> <li>• 165 of the 455 Grihini beneficiaries surveyed had provided information on other sources of income. The current average income of these households from job, agricultural labor, services etc. was around Rs.30,632/- per annum as compared to the Rs.16,275/- before PREMA intervention.</li> <li>• The villagers have taken up agro-forestry in their villages on the community land area. Around 500 acres of mango</li> </ul>	

	<p>plantation has been developed in Mohana block, while several acres of acacia trees have been planted under the social forestry initiative in Kurujanga village of Puri district.</p> <ul style="list-style-type: none"> <li>• Women in some villages also shared that post PREMA intervention, majority of them do not opt for labour work and instead work on their own lands; while prior to the project, they worked for 25 – 50 days in a year as daily wage laborers and earned only Rs. 2500- 5000 during this time.</li> <li>• Men from some villages shared they also supplement by incomes by taking contracts of playing musical instruments during festivals and marriages. They get paid Rs. 7000 per occasion and on an average they get 20-30 calls per year.</li> <li>• The Grihinis in Palanka village shared that they collect shells from Chilka Lake and prepare lime from it which fetches them about Rs 60,000 annually per household. PREMA provides Rs 400 to invest in their business plans.</li> <li>• Some villages like Raitisahi with ponds have also started fish breeding as a means of livelihood. The SHG groups in this village have started fish breeding in its 6 ponds. The expenditure incurred for this activity for 6 months is around Rs. 15-20 thousand whereas the income is around Rs 40-50 thousand.</li> </ul>	
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**B. Social and Political Impact**



Sr. No	Type	Overall Impact	Education	Health	Livelihood
1	Social	<ul style="list-style-type: none"> <li>One of the cascading effects of economic prosperity post PREMA has been increased respect for women within the family and community. The women also reported an increase in decision making power within the HH. They now have a say in matters such as deciding on saving options,</li> </ul>	<ul style="list-style-type: none"> <li>The Grihini across the villages shared that they earlier sent their children to work in the fields and the girls would take care of their younger siblings; education children was never a priority.</li> </ul>	<ul style="list-style-type: none"> <li>The Grihini take up village cleanliness drive at regular intervals (twice a month in Gabakund village of Puri district). This has reduced malaria cases in the region. Beneficiary households have started using mosquito nets at night.</li> </ul>	<ul style="list-style-type: none"> <li>The women in Khilabadi shared that they practice organic farming. Organic manure is prepared by the households and SRI method is implemented which has resulted in</li> </ul>

		<p>education of children and household money management, now that they are earning their own money.</p> <ul style="list-style-type: none"> <li>• Women are able to raise voice against issues social evils such as alcohol addiction etc.</li> <li>• A very important social change noticed and shared by the Grihini was an increase in the marriageable age of girls from the earlier 15-17 years to the current 18-24 years.</li> <li>• Grihinis from many villages shared that initially they were scared about the outcomes of using new methods in farming etc. but now they are happy since they can see development happening.</li> <li>• They further added that their confidence has increased to an extent that now no one can put any irrational pressure on them.</li> <li>• In some villages incidents of domestic violence caused by alcoholism were very frequent before, but the Grihini shared that since the intervention they realized their worth and took up the challenge of making the village 100% alcohol free to get rid of these social evils.</li> </ul>	<ul style="list-style-type: none"> <li>• The Grihini now want to educate ion their children and send them to school; those between the age group of 3-6 years are sent to Anganwadi centres.</li> <li>• Majority Grihini reported that the average education of a girl child before PREMA- was only till 6<sup>th</sup> std. but now it is up to secondary or higher secondary levels.</li> <li>• The women shared that post intervention there has been minimal school dropout and all the children from age 5-14 years attend school in the local area. For secondary education, they travel to Puri and Panaspada.</li> <li>• The Grihini from Engerada, Gabakund, Palanka and Raitisahi ensure 100% enrollment and zero</li> </ul>	<ul style="list-style-type: none"> <li>• Washing hands before and after every meal, cutting nails, covering the cooked food are some general good practices that majority Grihini across villages follow post the training. Prevalence of diarrhea has been checked due to these measures.</li> <li>• There was a general misconception in the villages that immunization was not good for children. But the new mothers are aware of its benefits and are getting their children immunized. In general, the Grihini mothers have started taking better care of their children.</li> <li>• Seeking institutional help during pregnancies used to be the last resort, only in cases of complications, for these women; whereas now they opt only for institutional deliveries and also ensure regular health check-ups during pregnancies.</li> <li>• In some communities the target of 100 % institutional delivery has been achieved. The women also avail government schemes</li> </ul>	<p>increased rice yield.</p> <ul style="list-style-type: none"> <li>• Prior to PREMA intervention, families had minimal cattle but post intervention each family practices poultry, goat and cattle rearing.</li> <li>• SHG formation and training in income generation activities such as pickles, jams, and jellies etc. have been initiated in all villages.</li> <li>• Utilization of barren land and irrigation check dams have been taken up.</li> <li>• Cash crops such as coffee, cashew, turmeric are being cultivated post training and market linkages has augmented the inflow of income.</li> <li>• Grihini across many villages are actively involved in SRI and organic farming. They</li> </ul>
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		<ul style="list-style-type: none"> <li>• The Grihini from Raitisahi village of Puri district shared that their SHG women had collectively barred all the alcohol shops in 2013 and have since kept a penalty of Rs. 2,000/- for anyone who tries to sell alcohol in the village.</li> <li>• Some women mentioned that prior to the Grihini training, their mother-in-law's were very restrictive. Post training, the Grihini organized themselves, started livelihood activities and shared their earning with others in the family. This has led to their mother-in-law encouraging them in all their endeavors.</li> <li>• Post the PREMA intervention the Grihini that were not able to sign earlier can do so now.</li> </ul>	<p>dropouts in schools.</p> <ul style="list-style-type: none"> <li>• The interactions revealed that the Grihini from many villages have become part of the School Management Committees (SMCs) and they also oversee various aspects of their children's education such the mid-day meal program, monitoring of teachers activity and attendance, day to day learning of their children etc.</li> <li>• The research team was informed by PREMA staff that earlier the Grihini would not pay attention to the grooming of their children but post the intervention, women dress up their children in clean school uniforms before sending them to schools.</li> <li>• The Grihini in Palanka shared that they are</li> </ul>	<p>such as Mamata scheme whereby they get Rs. 5000/ for hospital births.</p> <ul style="list-style-type: none"> <li>• In Raitisahi village the women practice birth control after 2 children and avail the green card facility. They are also aware of the use of condom and other methods of birth control.</li> <li>• The adolescent girls regularly visit AWC for height/weight measurement, Satva powder and iron-folic tablet.</li> <li>• The emphasis on clean drinking water and nutritious food has reduced health-related issues. Grihini also use home remedies for seasonal illnesses now. Grihini women were trained in preparing home remedies such as ORS water, usage of honey and Tulsi for cold and cough.</li> <li>• Consumption of vegetables on a regular basis is a new habit that the people have become accustomed to, while earlier ragi and millets were the only elements in their regular diet.</li> <li>• The emphasis on use of toilets during the training brought a</li> </ul>	<p>now grow fruits and vegetable; this is for self-consumption and the excess is sold in the markets through a vendor who collects the commodities from the village itself.</p> <ul style="list-style-type: none"> <li>• PREMA had developed a business plan for the Grihini beneficiaries who mentioned that the business model taught to them during their training was really beneficial</li> <li>• The Grihini in some villages mentioned that prior to PREMA they were used to only household work and the project has given them exposure to other livelihood options.</li> <li>• The Grihini in Palanka have formed SHG's that conduct dairy related activities. They have a tie with a vendor who comes and collects the</li> </ul>
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			<p>now also able to send their children for tuitions for which they pay at Rs. 300/month from their own earnings.</p>	<p>major behavioral change in the participants. Toilets have been constructed. They have availed the money that government has kept for toilet construction and substantiated the same with their own funds. This change, the PREMA staff mentioned, took a great effort in order to materialize. The Grihini no longer practice open defecation.</p> <ul style="list-style-type: none"> <li>• During interactions with the Grihini in Engerada, the research team was informed that they use boiled water for drinking, and washing of hands before and after eating food and after using the toilets.</li> <li>• They are also aware of the importance of conservation of water. In Gabakund village, the Grihini mentioned that the house is cleaned every day and the village is cleaned 2 times a month. The Grihini in Raitisahi mentioned that under the “Gaon Kalyan Samiti” the village gets Rs 10,000 every year for cleaning and sanitation of the village. This is used to unclog</li> </ul>	<p>milk produce of the entire village.</p> <ul style="list-style-type: none"> <li>• The surveyed beneficiaries mentioned that the agricultural production has increased more than 2 fold post training.</li> <li>• The women beneficiaries from Gabakund village of Puri district stated that through SHG they have started a small business of selling Rice. They buy this from other villages in bulk and sell it to their local shops. The women are also involved in selling diesel and petrol in the local area.</li> </ul>
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				<p>water logging and cleaning of the entire village twice a month.</p> <ul style="list-style-type: none"><li>• Research team interaction with ASHA workers in villages shed light on the health seeking behavior of the community. The common health problems found across the villages are malaria, diarrhea, insect bite, common cough cold. In some villages few cases of malnourishment and TB were also identified, but due to increased awareness post intervention, proper treatment is carried out.</li><li>• Some of the communities have a robust Health Seeking Behavior where their first preference is ASHA. Basic medicines and test kits such as Malaria, pregnancy etc. is available with their ASHA.</li><li>• The Grihini are also actively involved in reducing their husband's consumption of tobacco and alcohol. The rule is such that those who consume alcohol or tobacco are not allowed in church unless they give it up.</li><li>• The Grihini women mentioned</li></ul>	
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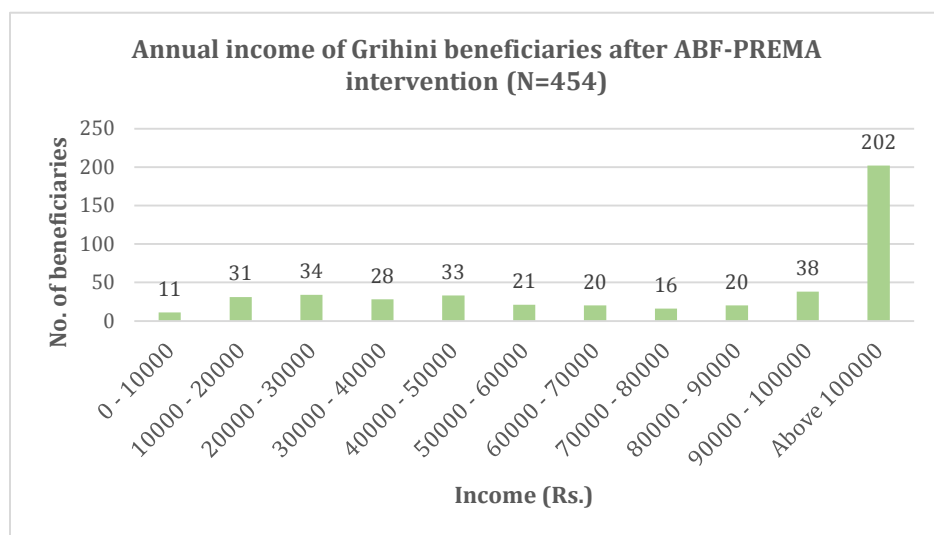
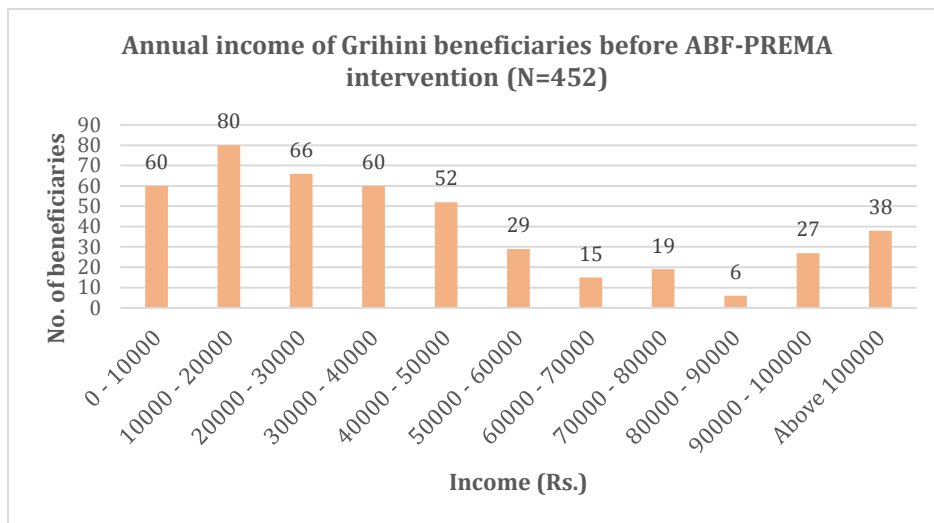
				that the training also taught them better livestock and poultry rearing methods. Now they take their animals to hospital for vaccination etc.	
2	Political	<ul style="list-style-type: none"> <li>• The women are now well-aware of their rights and the various governmental schemes meant for their areas. The community members are currently availing the government schemes such as Mamata, SSA etc.</li> <li>• Post-training, the villagers have learnt the importance of casting their votes and exercising their franchisee rights during every election.</li> <li>• Currently, the Grihini are working as ward members, Anganwadi workers, ASHA, contesting local elections and even as Sarpanch.</li> <li>• Despite some of the villages having women as Sarpanch, in majority of the cases their husbands call all shots.</li> <li>• The Grihini participation in political governance has increased manifold post intervention. They now actively attend the Palli Sabha and Gram Sabha meetings to discuss their village development plans, present</li> </ul>	<ul style="list-style-type: none"> <li>• The Grihini in Raitisahi village mentioned that prior to PREMA there were no AWC in their village. After the training they took up the responsibility of getting approval for the same. They approached the BDO 5 times, for the case to be forwarded to the chairman who then verified and got it sanctioned.</li> <li>• In the current year, 12 Grihini are part of the SMC and they have monthly meetings.</li> </ul>	<ul style="list-style-type: none"> <li>• Post training, the women started taking quite a strong stance against alcohol consumption. The villages are now turning into zero-alcohol villages.</li> <li>• The women beneficiaries now themselves take decisions, especially regarding family planning, financial management and other domestic issues.</li> </ul>	

		<p>the village problems at this forum and deliberate to work out solutions for the same.</p> <ul style="list-style-type: none"><li>• The Grihini from some villages are also involved in lobbying and advocacy at the block level.</li><li>• They also monitor and ensure efficient functioning of Anganwadi Centres mid-day meals, school etc.</li><li>• Empowered by the Grihini program, the women of Engerada village got together and started a campaign called “Nasha Nivaran” (free from alcohol) in which they burnt down the alcohol depots in Ponaspata, Satapada, Airokokuda and Benaguda.</li><li>• Now majority of the villages are alcohol free as well as litigation free to a large extent, leading to an environment of discipline and increased acceptance of the Village Level Committee which presides over all issues. The crime rate has also decreased because of this.</li></ul>			
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### C. Quantitative Analysis of Grihini Beneficiaries

The research team from TISS has interacted with 455 Grihini beneficiaries from 16 villages across districts of Khandhamal, Gajapati, Puri and Ganjam.

#### 1. Income Level



The total household incomes of the Grihini beneficiaries include earnings from agriculture, horticulture/kitchen garden, livestock, collection of forest produce, home based business and casual labour work. There has been a significant increase in income of beneficiaries after the ABF-PREMA intervention which can be seen in the table above.

One of the reasons for increase in income among the beneficiaries was increase in prices/inflation. Majority of the beneficiaries however mentioned that while the prices have increased, their crop yield from the same land holding has also increased. SRI, organic farming, and organic fertilizers have helped the farmers in increasing their crop yield.

Earlier, 258 beneficiaries were earning in a range of Rs. 10,000 - 50,000 annually. However, after the PREMA intervention, 258 of them have started earning above Rs. 80,000/-. Beneficiaries earning less than Rs.10,000/- annually has reduced from 60 to 11.

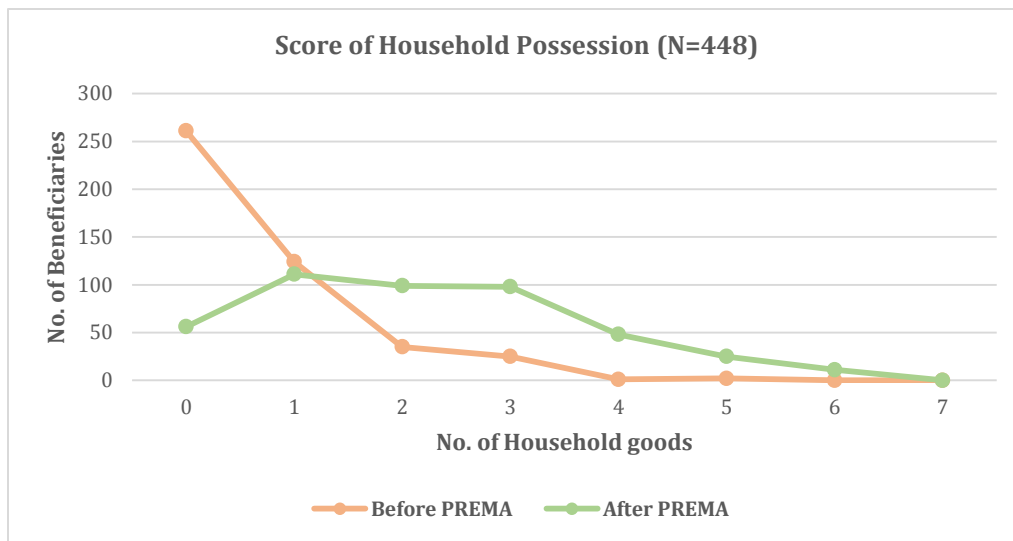
The Grihini reported a more than 2 fold rise in average incomes to Rs.1, 15,211/- from the Rs.48, 070/- before the PREMA intervention.

### 2. Household Possession

The household score graph below shows an increase in the possession of household goods after PREMA intervention.

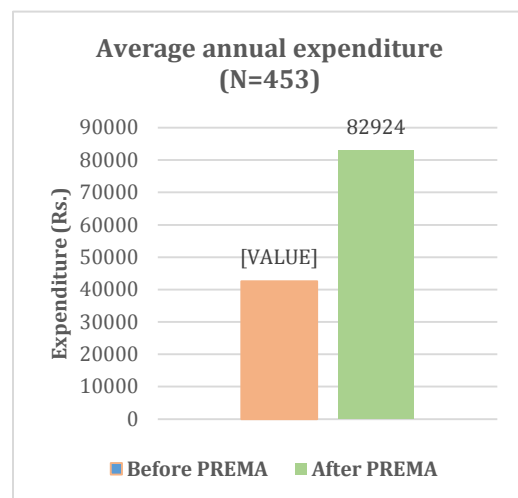
The list of goods mapped included television, cell phone, cycle, two wheeler, four wheeler, gas stove and refrigerator. The scores recorded in the graphs are thus out of a total of 7.

The average number of household possession seen currently, show an increase of more than 3 times of what was reported earlier. Earlier, the average was 0.6 whereas now the average is 2.2

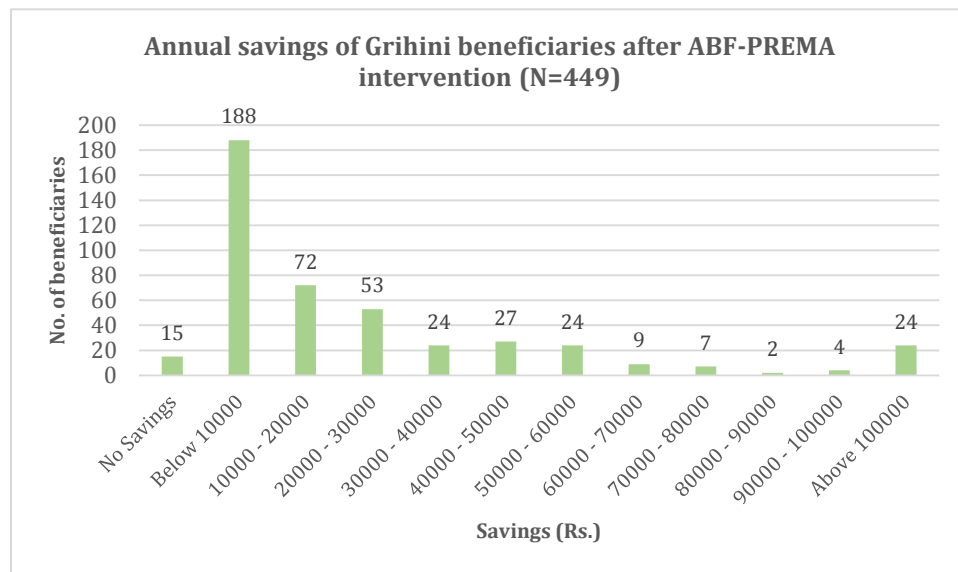
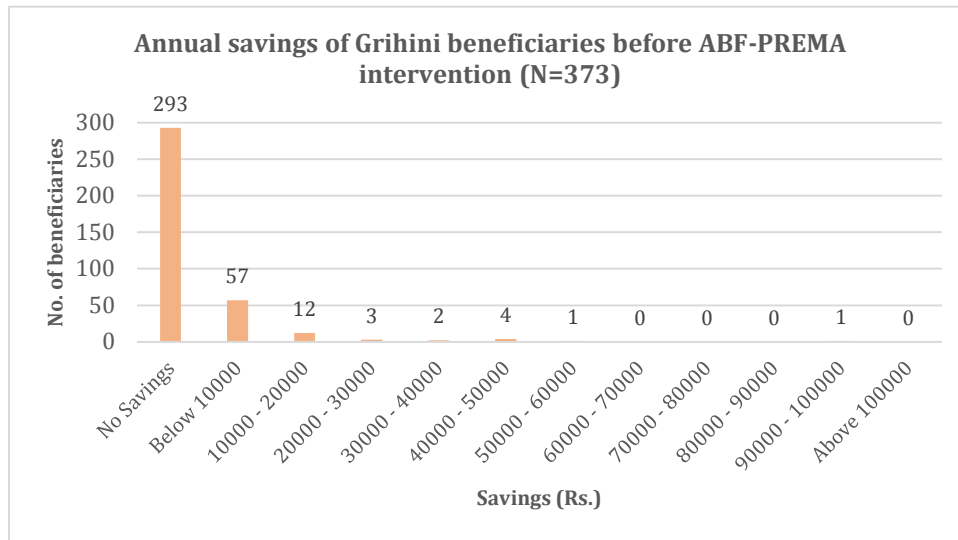


### 3. Expenditure

The average annual expenditure has increased from Rs.42, 579/- before to Rs.82, 924/- after PREMA intervention. The reason for this increase has been a combination increased investment in livestock enhancement, house renovation, education, marriage etc.

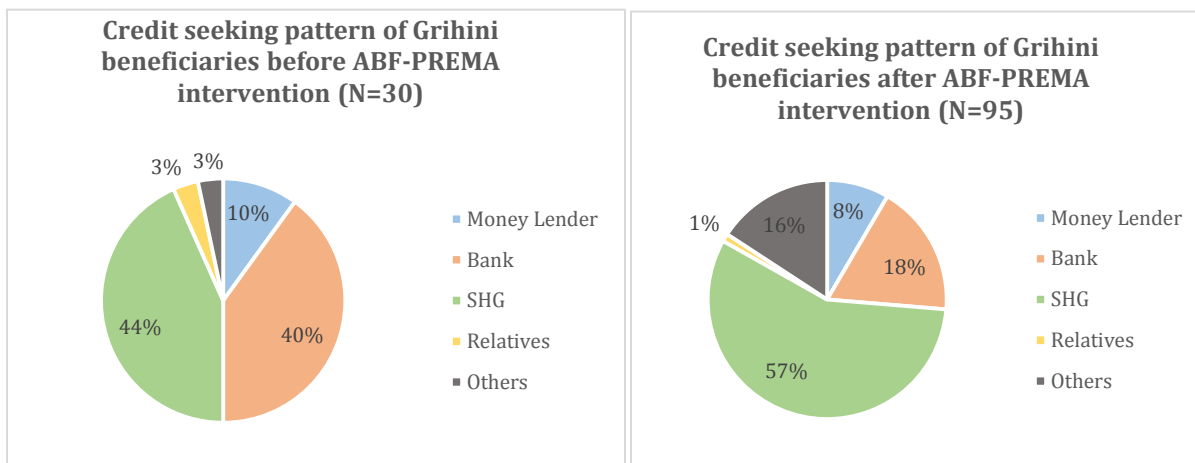


#### 4. Savings



A gradual rightward shift with a majority of the beneficiaries starting to save can be seen from the bar graph above. Earlier, around 350 beneficiaries had savings of less than Rs.10,000/- , 293 amongst them having no savings at all. The trend today is, 328 beneficiaries have varied savings in the range of less than Rs.10,000/- to Rs.30,000/-. Only 15 respondents mentioned that they had no savings whatsoever at present which is significantly lower than the 293 prior to the intervention. The average savings of the households has increased by 9 fold after PREMA intervention.

## 5. Credit seeking behavior



**Note:** Others includes loan from shopkeeper, co-operatives, society etc.

The above mentioned pie charts display a difference in the credit seeking/taking behaviors of Grihini. Earlier, 44% took credit from SHGs and 40% from banks whereas the contribution from relatives and others was negligible. After the PREMA intervention, the contribution of SHG's has risen from 44% to 57% and the reliance on bank has come down from 40% to 18%. The reliance on money lenders has also reduced from 10% to 8%.

### D. Change Stories

#### Sapna Jena (Ward member) – Location – Gabakund, Puri (Grihini)

Sapna Jena is a Grihini from Gabakund village of Puri district. She mentioned that PREMA project was introduced in her village in March 2012. Her annual income has increased from Rs 72,000/- to Rs 1,00,600/-. She had a family business of dealership and post intervention she also started supplementing the family income through poultry and kitchen gardening activities. While on the one hand the Grihini training enhanced the family income, on the other hand, her role as a ward member became more nuanced and proactive. She helped her ward communities get benefits under widow pension, Indira Awas Yojana (IAY), Green card, Job card, Aadhar card, and voter identity card. Sapna mentions that she came to know of the government programmes meant for her region during Grihini training and other Grihini helped her in all her initiatives.



One major intervention was that she was able to convince the block office to dig a pond in the village. She made a list of all the households in the village and marched with some of the Grihini women to the block office and presented her demands with plans for the pond excavation. The pond was dug in the village under MGNREGA and the villagers made a contribution to the tune of Rs.12,000. Other Grihini women who received training with Sapna were very happy with her work and enthusiastically narrated all the work that Sapna had done for their ward.

**Wazir Khan (Male, 23 years) - Location - Palanka, Puri (Mother-Jamini Bibi, a Grihini)**

Wazir Khan has finished his graduation and has opened a photocopy shop, in 2014, in Brahmagiri block of Puri district. The TISS team was greeted by Wazir when the team visited Palanka village. He narrated the events that unfolded in his family after his mother - Jamina Bibi completed the Grihini training.



Wazir acknowledges that he was able to complete his graduation and his younger siblings are continuing studies because of the importance of education that was stressed upon during the Grihini training. His mother assumed a persuasive role when it came to education of her children. Jamina was given poultry through the project to kick-start income generation. She also took a loan from her SHG so that her son could start the shop and start earning his livelihood. The family income rose from Rs 60,000 to Rs 1,58,500 during 2012 to 2015.

**Ms Sasi Jena (55 Years)- Location- Gabakund, Puri (Grihini)**

Ms Sasi Jena is a 55 years old and a resident of Gabakund village of Puri district. She lives with her son and husband in the village. Two of her daughters got married recently. She underwent Grihini training in 2012. She mentioned that the training of Grihini has been very instrumental in disseminating information about agriculture and savings. She admitted that she started taking savings seriously only after she became part of the Grihini training. She is not much educated but is very well aware of her basic rights.

PREMA helped her develop a business plan for a tender coconut business and a shop where she sells diesel for the boats. She also has a rice machine. Tender coconut and rice machine business are seasonal and for maintaining sustainable income throughout the year she focusses more on selling diesel. Before PREMA intervention, her family was mainly dependent on cultivation and fishing, which was not adequate to sustain a family. PREMA techniques ensured that the land productivity goes up. Acacia plantation was introduced by PREMA and this would be a big source of their income in coming years. She mentioned that her income has increased more than 3 fold after the intervention of PREMA. There are six SHGs in the village. She is a member of 'Maha Mangala SHG'. Members of all of the SHGs come together and discuss issues of village development. Women faced lot of problems because of the liquor shops in the village. The women in a village meeting decided that all the villagers would protest against the liquor shops to try and close. The women protested in front of Collectorate Office, Puri and at the block level. When the administration did not take any action against it, all of the women came together and burnt all the liquor shops of the village. Women from other surrounding villages also participated in the movement. In 2013-14, the women, including some from neighboring villages, come together and appealed to the district collector to build toilets in their houses and mostly all of them have toilets in their houses. Ms Sasi Jena participated in the movement as a leader and now she is very happy that their effort made some changes in the village.



**Ms. Champavati Guru (37 years, Grihini)**

Ms. Champavati Guru aged 37 years completed Grihini training in 2013. Components such as advanced cultivation practices, livestock management, hygiene and sanitation practices were included in the training.

The family owns two acres of land where paddy is grown. She said that women were extremely satisfied with the training as the yield has increased multifold and income of household had increased with additions from other sources such as livestock. She shared that post PREMA intervention, pulses and coconut cultivation had started and the income from crop yield has doubled from Rs. 10,000 to Rs. 50,000 per annum. Income from dairy (milk) has increased from Rs. 720 to Rs. 6300 per annum.

Champavati shared that with income augmentation, there have been numerous changes in their daily life. While earlier her husband used to manage household accounts now she is able to maintain accounts of the cattle and crop yields. She has a separate bank account which she maintains. She has savings of Rs. 12,000 and has recently bought a LIC policy. Earlier her husband had raised reservation in terms of her attending village panchayat meetings but there has been an attitudinal shift and currently she attends SHG and Block meetings regularly. "Earlier I was dependent on my husband for everything, now I can manage my kitchen garden and cattle, and keep accounts. I know how much money comes in the house and how much is spent. I can manage the grocery needs and feeding of cattle. I maintain a notebook in which I write down the account." She said that in case she had not participated in the PREMA training, there would not have been any increase in income and she would not have gained any knowledge either. Champavati's daughter is currently pursuing graduation. She dreams that her daughter will get a permanent job and have a better future.

**ii. Impact of Asha Jyoti initiatives**



**A. Socio-economic impact**

Sr. No	Type	Education	Health	Livelihood
1	Social	<ul style="list-style-type: none"> <li>The drop-out girls who had lost all contacts with education got the glimmer of hope through this initiative. The girls have gone forward and given their secondary school examination.</li> <li>Sabita, is currently studying in HSSC, and wants to study further and finish her graduation. The training has inspired several girls like Sabita to pursue higher education.</li> <li>On being asked what was earlier stopping them from continuing their education, the girls mentioned financial constraint as the</li> </ul>	<ul style="list-style-type: none"> <li>During the training the girls are given training on health aspects too, leading to them becoming better informed on health issues. They are given sessions on menstrual hygiene practices and they also contact ASHA from the village in case of any issue.</li> <li>The most significant achievement of the training has been the delay in the marriages of girls. This delay is not only making them</li> </ul>	<ul style="list-style-type: none"> <li>The girls have gone ahead and received training in ISMO and nursing trade. Some of them are placed outside the state too. The training makes them employable and qualified to take up livelihood avenues.</li> <li>The girls currently getting Asha Jyoti training have aspiration to become data entry operator or want to join the state police services.</li> </ul>

		foremost reason. A participant from FGD conducted at Palanka village mentioned that she was not getting proper guidance from anyone on how to re-appear. But during the Asha Jyoti training she not only received the help to fill the form but got coaching that helped her clear the examinations.	physically better prepared to take up motherhood but is also making them aware on pregnancy related matters and care of newborns.	
2	Economic	<ul style="list-style-type: none"> <li>• 3 of the 13 Asha Jyoti surveyed, are currently earning whereas the rest were continuing their education.</li> <li>• One girl among the 3, belonged from Ganjam district, and had started her own tailoring business. She is currently earning close to Rs.10,000 per month. Whereas another girl from the same district has started her own petty shop and is currently earning around Rs. 4,500 per month.</li> <li>• The third girl has started taking home tuitions for children from 1<sup>st</sup> Std to 5<sup>th</sup> Std and is earning close to Rs.1,000/- per month.</li> </ul>		

## B. Change Stories

### Tapaswini Pradhan (age 26 years), Location – Palanka, Puri (Asha Jyoti)

Tapaswini Pradhan (age 26 years) has a sparkle in her eyes. She confidently tells the researcher that she has enrolled for a nursing course in Puri district. The course started in the month of June 2015 and Tapaswini travelled to Palanka village to meet the TISS team and share her experiences.

The first time she heard about the organisation PREM and their intervention was in the month of December 2012. She had dropped out of school after 9<sup>th</sup> standard. The intervention helped her finish higher secondary education and after that she enrolled herself in the nursing course. She cleared her secondary school examination with support received through PREMA's residential training and she also received support in filling the examination form. After passing the 10<sup>th</sup> standard examinations, she moved on to Puri after which she has not looked back.

She mentions, "*Had there been no PREMA, I would have always been addressed as a girl who could not clear 10<sup>th</sup> exams, or as a 'Matriculation fail'.* But I now pursuing a course in nursing. My family and other village members treat me with respect." The sense of pride that has developed in Tapaswini is due to PREMA. Most importantly she will be financially independent after completion of the nursing course and that is all that matters to her at the moment.

iii. Impact of Skill Development initiatives

A. Economic and Social impacts

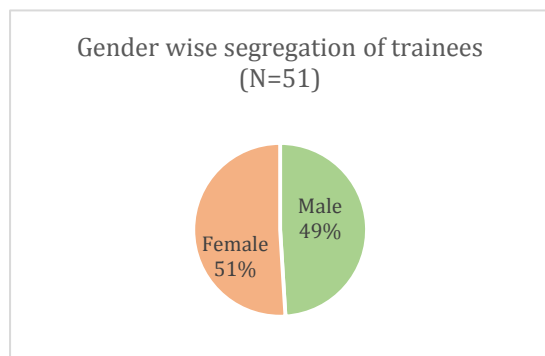
Sr No	Type	Overall Impact	Individual Level	Community Level
1	Economic	<p>Rs. 72,653/-</p> <p>Rs. 49,041/-</p> <p>208%</p> <ul style="list-style-type: none"> <li>• Average annual income compared to Rs 23,611/- before skill training</li> <li>• Average increase in annual income per households</li> <li>• Percentage increase in annual income</li> </ul> <ul style="list-style-type: none"> <li>• The research team interacted with the students of the Advance Agriculture course in Jharakona village. They had received training in horticulture, vegetable cultivation, potato cultivation, floriculture, SRI, crop rotation, inter-cropping in fruit orchids, business basics, market flux, grafting and vaccination for domestic animals. Taking up vegetable cultivation for self-consumption has reduced their reliability on ration considerably. The use of SRI has increased the rice yield to 3 times and it is no possible to cultivate 2 crops in a year compared to the single crop earlier.</li> <li>• While interacting with the head of Regional College of Systems Management, the research team learnt that the average income for the students who complete the course is Rs. 3500-4000 per month.</li> </ul>	<ul style="list-style-type: none"> <li>• The research team has interacted with 51 skill development trainees across 4 districts. Trades covered during the study were Advance agriculture, Nursing, Computer software, Driving, and Kewda Weaving</li> <li>• Skill development trainees are currently earning in a range of Rs.2,000-10,000 per month</li> <li>• Trade wise monthly income of the skill trainees is as below:                         <ul style="list-style-type: none"> <li>a) Advance agriculture and driving trainees are earning in a range of Rs. 4,000-10,000 per month.</li> <li>b) Computer software and Nursing trainees are earning in a range of Rs.4, 000-8,000 per month.</li> <li>c) Kewda weaving trainees are currently earning in a range of Rs.2,000-4,000</li> </ul> </li> <li>• Some of them also work as trainers at PREM and earn Rs. 4000/month. They stated that</li> </ul>	<ul style="list-style-type: none"> <li>• The alumni of the skill courses mentioned that they encourage other students of their villages as well to join the training. These trainings have improved the economic conditions of many families.</li> <li>• Opportunities of employment are very limited without any skills but after completing the training, more options open up.</li> </ul>

			<p>their income has increased by Rs.2000-3000 than earlier.</p> <ul style="list-style-type: none"> <li>• During the interactions with the head of Regional College of Systems Management, the research team learnt that, after completion of the course students have even reached posts such as assistant manager and now earn up to Rs. 40,000 per month.</li> </ul>	
2	Social	<ul style="list-style-type: none"> <li>• The Students of the Advance agriculture course at Jharakona mentioned that they received a lot of support from their families and PREMA staff. Because of this, they were able to take back all their learnings which they applied in their homes and farms effectively.</li> <li>• The head of the Regional College of Systems Management mentioned that there was tremendous improvement in the confidence levels and this can be gauged from the success stories of students who have won titles, such as best data entry operator in Reliance call center.</li> </ul>	<ul style="list-style-type: none"> <li>• The Students of Advance agriculture from Jharakona added that their family and community members show them greater respect for their knowledge of newer technologies.</li> <li>• The head of Regional College of Systems Management mentioned that a total of 60 students selected from Anath Ashrams and now they are all either working or they now have better future prospects.</li> <li>• Most of the candidates were school drop-outs but they get used to routine and discipline after spending sometime in the training.</li> </ul>	<ul style="list-style-type: none"> <li>• Students help their parents financially – especially to enable their younger siblings to continue education.</li> <li>• Some of the students gave up chewing tobaccos or Gutkha after joining the course and they encourage others as well to give up such addictive substances.</li> </ul>

## B. Quantitative Analysis of Skill Development Trainees

### Socio Economic profile of candidates

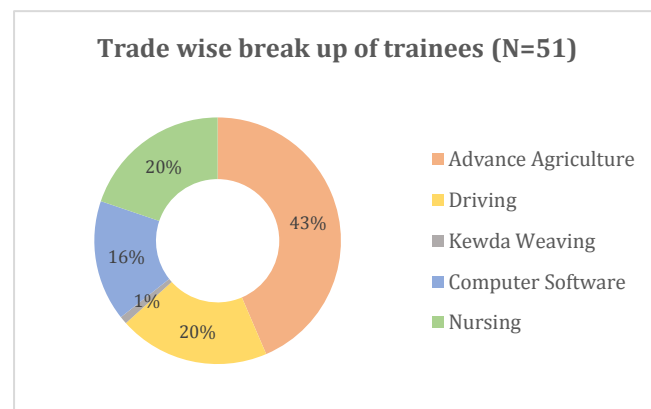
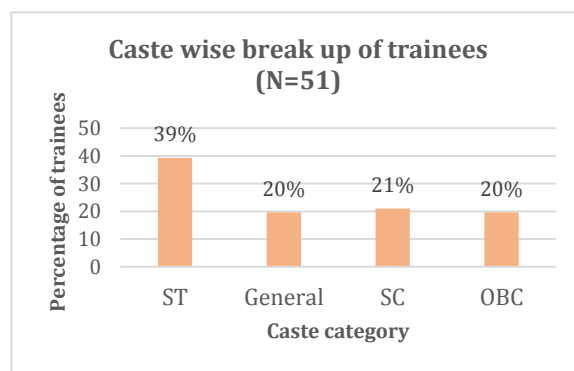
51 candidates across the districts of Kandhamal, Gajapati, Puri and Ganjam filled out the customized survey form. The mean age group of the population was 27 years, range being 18 and 31 years respectively.



The sample had a slightly higher representation of females at 51%. The mean family size of the candidates was 6 members. The smallest family size consisted of 3 while largest one consisted of 13 members.

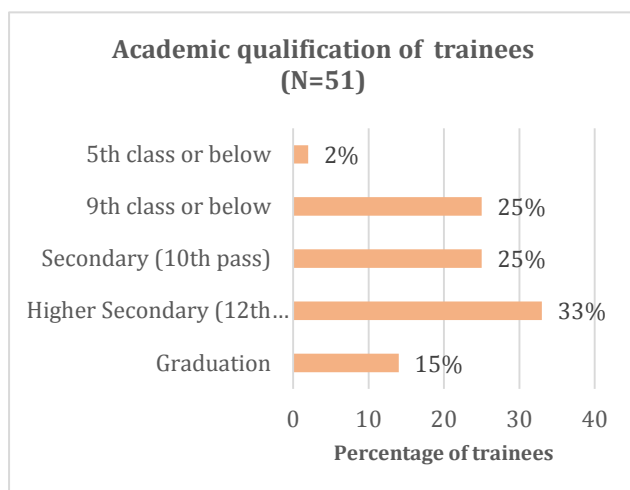
And 49% of the respondents were married.

The chart alongside shows that majority 39% of candidates were from ST category, followed by SC (21%), and 20% each belonging to General and OBC communities.



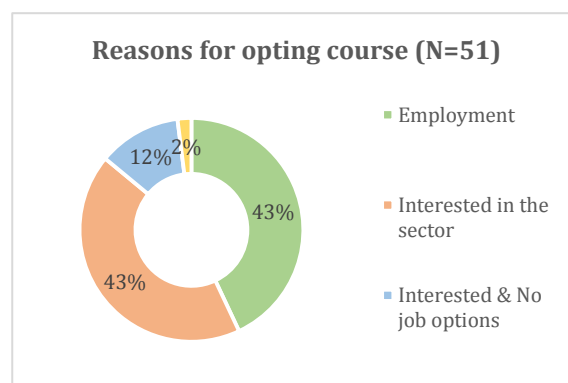
The 51 candidates included in the study were across 5 trades consisting of Advance agriculture (43%), Driving (20%), Nursing (20%), Computer software (16%) and Kewda weaving (1%)

## Academic profile of candidates



The chart shows that majority of the candidates are literate and had completed their secondary and higher secondary education. Analysis of the data showed that 33% of the candidates had completed their higher secondary education, 25% of them had completed 9th class or below, 25% of the candidates completed secondary level education whereas only 15% of them had completed their graduation. Only 2% of the respondents were less educated (5th class or below).

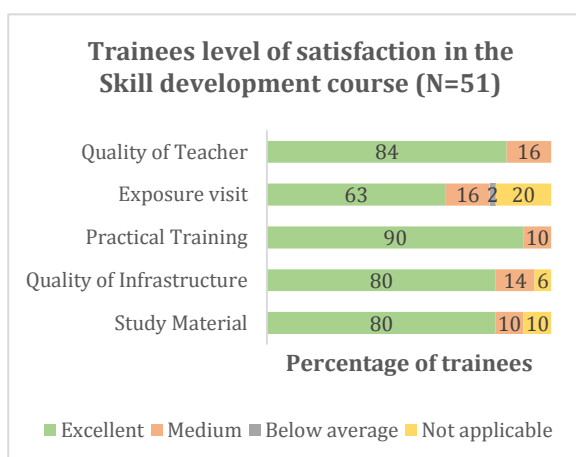
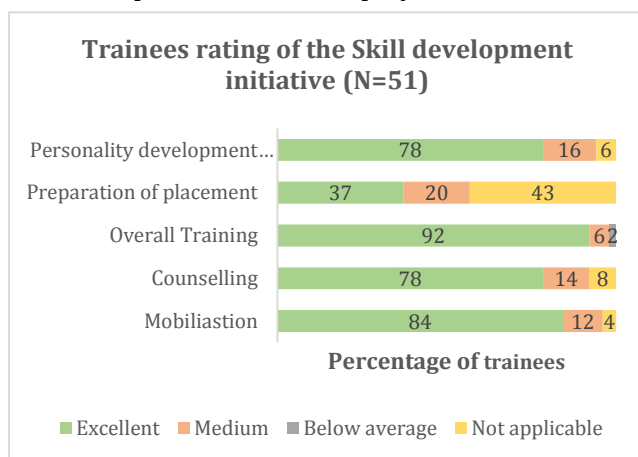
43% of the candidates opted for the course as they were interested in that particular sector and same percentage of candidates (43%) mentioned employment as the reason behind joining the course. 12% of those surveyed had joined the skill training course as they were interested & no alternate job option was available while 2% of them had joined the course as they were interested and knew of a friend who had undergone training and had got a job.



## Feedback on training process

Majority of the candidates were satisfied with the overall training, counselling, mobilization and personality development training process of the skill training centres.

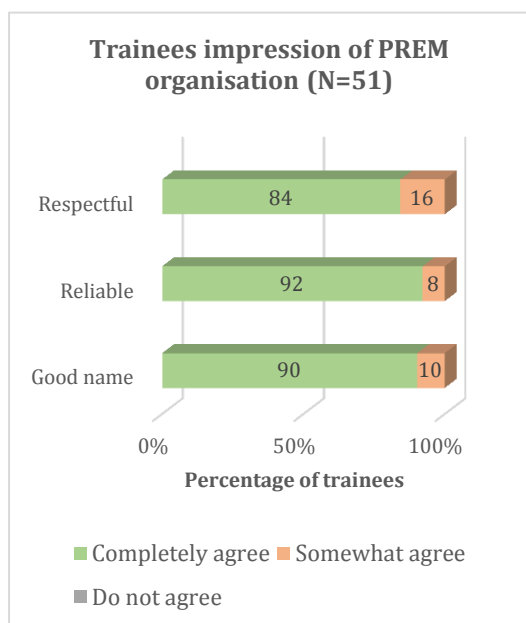
43% of candidates have rated training provided for the preparation for placement as not applicable. This is mainly because the trainings are oriented to enable trainees to start their own enterprise or at self-employment.



The chart shows that majority of the candidates were satisfied with the overall process and facilities provided at the skill training centres. 90% of candidates rated the practical training

provided by the skill training centres as excellent. 84% of them were satisfied with the quality of trainer. 80% rated that the quality of infrastructure and study material provided by the training centre as excellent.

The exposure visit and study material were not provided in some courses like advance agriculture, driving, etc. and hence these were marked as not applicable.



**Feedback on implementing partner**

A majority of the candidates rated PREM as being respectful, reputed and reliable organisation.

**Feedback on placement and jobs**

20 of the 51 surveyed candidates mentioned that they had undergone an interview as a part of placement process. The trainees, majorly from driving and nursing went through the placement process; while computer software trainees had mostly got placed by themselves except. Only one candidate from the last category mentioned that he got placed through training centre.

The table below shows that majority of the candidates post training are earning in a range of

Rs. 4,000 to 10,000 per month.

The advance agriculture candidates are currently working with PREM organization as

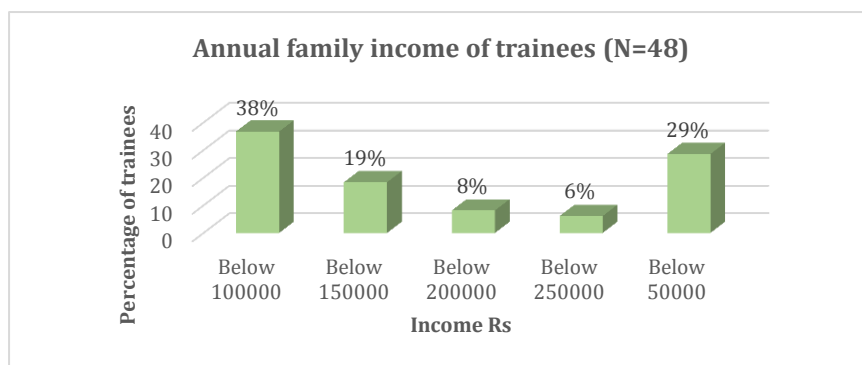
Trade	Current salary range	No. of candidates	Percentage
Advance agriculture	4,000-10,000	12	34
Nursing	4,000-8,000	10	29
Driving	4,000-10,000	6	17
Computer software	2,000-8,000	6	17
Kewda weaving	2,000-4,000	1	3
<b>Total</b>		35	100

Community resource person (CRP) and deliver training to Grihini beneficiaries in different villages across 4 districts in Odisha. The candidates currently receive a monthly stipend of Rs.4,000 from the organization. The CRP also mentioned that they have started cultivating rice, vegetables, and cashews using SRI, Organic farming, Organic

fertilizer etc. and livestock rearing; their earnings from these activities are in the range of Rs. 4,000-6,000 per month.



## Annual Income



*Note that when calculating the annual income, the candidate's incomes are not included in the family income.*

The average income of households was found to be Rs.88, 821/- per annum. However, a huge variation in terms of income earned across surveyed candidates was seen - annual

incomes were reported across a range of Rs.17, 550 to

Rs. 2,50,000. However, 67% of households reported an annual income of less than Rs.1,00,000 of which 29% comprised of households earning below 50,000 per annum.

## C. Change Story

### Telu Das (21 Years) – Course: Driving, Location- Nalakuna, Puri

Telu Das belongs to the marginalized Scheduled Caste community from Nalakuna, Puri. He received driving training through PREMA.

The five members in his family are completely dependent on agriculture. His mother is a house-wife. He has studied up till class 5 and had no skills. The driving training, for which he paid a fee of Rs 600, came as an opportunity for him to stand on his own feet. He is now working with local vehicle owners and has been earning Rs 4500/month. He mentioned that he was able to help his family's domestic expenses such as house renovation. PREM has helped him in getting driving license as well.

He wants to buy his own vehicle in future. He was very happy with the training and encourages others to join as well.

## D. Interaction with training partners

### 1. Driving

#### People's Rural Integrated Development Association (PRIDA)

People's Rural Integrated Development Association (PRIDA) is the implementing partner for the Driver's Training. The organization has a presence in Puri District, Krishna Prasad Block and Konark Notified Area Council and Kakatpur area. The students are required to pay Rs. 600 out of which Rs. 500 is handed over to PREMA and Rs. 100 to the organization. Some challenges in operations shared by the secretary Mr. S. Nayak are as follows:

- Fisherwomen are interested in pursuing the trade but face objection from family. Mobilization and promotion of this trade could address this gap.
- Inclusion of heavy vehicle training such as tractors, trailers etc could be introduced as customer need for the same exists.

## 2. Hotel Management

### **Shalom Institute of Management Studies (SIMS)**

Shalom Institute of Management Studies (SIMS) is the implementing partner for Hotel management course. After MoU was drawn in 2013, the Institute has been offering a one year course with components of food production, food and beverages, housekeeping and front office. Soft skills training is also incorporated in the curriculum. The course fee is Rs. 40,000 out of which PREMA pays Rs. 35,000 and the student pays Rs. 5000. Each batch has 25-30 students – 70 % boys and 30 % girls. The major selection criteria is that trainees should have completed 10<sup>th</sup> std.

Majority trainees are from tribal areas such as Gajapati, Raigada, Kandamal, Bhajanagar. Mobilization of the trainees is done by PREMA, and the formal interview and documentation is conducted by SIMS. Six months on- campus training is provided and it is followed by six months on-job training. The students are given a stipend of Rs. 3000 along with accommodation and food during this period. The dropout rate is minimal i.e. 0.5 to 1%. Mr. Ajit Kumar Patro shared that there is 100% placement after training, 3-5 % students come back for second round placement. The students join as Steward for startup salary ranging from Rs. 9000 to Rs. 12000 per month. F&B services, housekeeping and front office placements are preferred by students. Growth curve in terms of promotions and salary increment is evident as the trainee can move up to post of Assistant manager and earn approx. Rs. 22,000 per month.

Major challenges faced during implementation are as follows:

- The students from tribal areas initially face cultural differences and take some time to adjust to the new environments. Majority of students come from vernacular medium and English is a major challenge for them. Training starts in local language with mix of Hindi and gradually the transition to English language takes place.
- The maintenance of mandatory attendance of 90% is a challenge, as students tend to take leave to visit their native place and often extend their vacations.

The time duration can be increased by six months so that the students are able to overcome the challenges and acquire the required skill set adequately.

## CHAPTER 5 – CONCLUSION AND RECOMMENDATIONS

The organisation PREM is working in one of the most difficult regions of the country considering the historical poverty and the terrain of the region. The organisation's three decades of presence in the region and work with the tribal, dalit and fisher folk community has undoubtedly produced some astounding results. PREM's primary focus since its inception was on education and awareness on several issues like health, hygiene, sanitation, gender rights, local governance and such other topics that mainly aimed at creation of values like social justice, equality, truth, freedom and the dignity of human life. But in 2011 the organisation took up the challenge to implement a project like PREMA that had a primary focus on creation of sustainable livelihoods, creation of model villages that would serve as an example to others and sending youth for vocational training programmes; the nature of the programme was quite different from the focus areas of PREM but that was no reason why it would not venture into the field. The project period of five years is about to get over, and five years is too short a time-period for many who want to bring socio-economic change in the society but project PREMA has not only been successful, it should also serve as a learning point for others who want to bring similar change in the society.

ABF is a corporate Foundation that aspires to bring change in the society by focussing on women-centric programmes. Project PREMA is one the best case studies showcasing how change can be brought about if you target women as the primary beneficiary. The two unique activities of the project – Grihini and Asha Jyoti stand out in terms of the vision and mission behind formulation of such a project. Both these activities aim at women empowerment, at an individual, social and financial level. While Grihini aims at adult women, Asha Jyoti is for adolescent girls. Some of the dimensions outlined by scholars to measure women empowerment are – economic, socio-cultural, familial/inter-personal, legal, political and psychological<sup>13</sup>. If one delves deeper into the dimensions, and analyse them in context of Grihini and Asha Jyoti component one can easily identify that both these projects stand fair to majority of the indicators. The project has the component of economic empowerment in terms of making the woman financially independent by providing her training in alternate livelihood activities or providing vocational training to the girls.

As far as socio-cultural component is concerned, the projects have a significant component of educating daughters and access to social spaces through SHG meetings, attendance in Palli Sabha and Gram Sabha meetings. The training has an equal focus on giving the woman more say in domestic affairs by giving her training in savings and investment, say in marriage age of girls, better health practices and alcohol prevention. Through awareness on gender rights, representation in local governance, keeping their demands and concerns in Gram Sabha meetings, the legal and political components are being addressed. All the other indicators automatically keep a check on the psychological component. The women at several occasions have mobilised themselves and got their demands heard by the government authorities. In an instance of alcohol abuse from Khilabadi, Ramadevi and other Grihini women destroyed all the alcohol pots to stop brewing of alcohol at home. She was eventually beaten up and the men folk

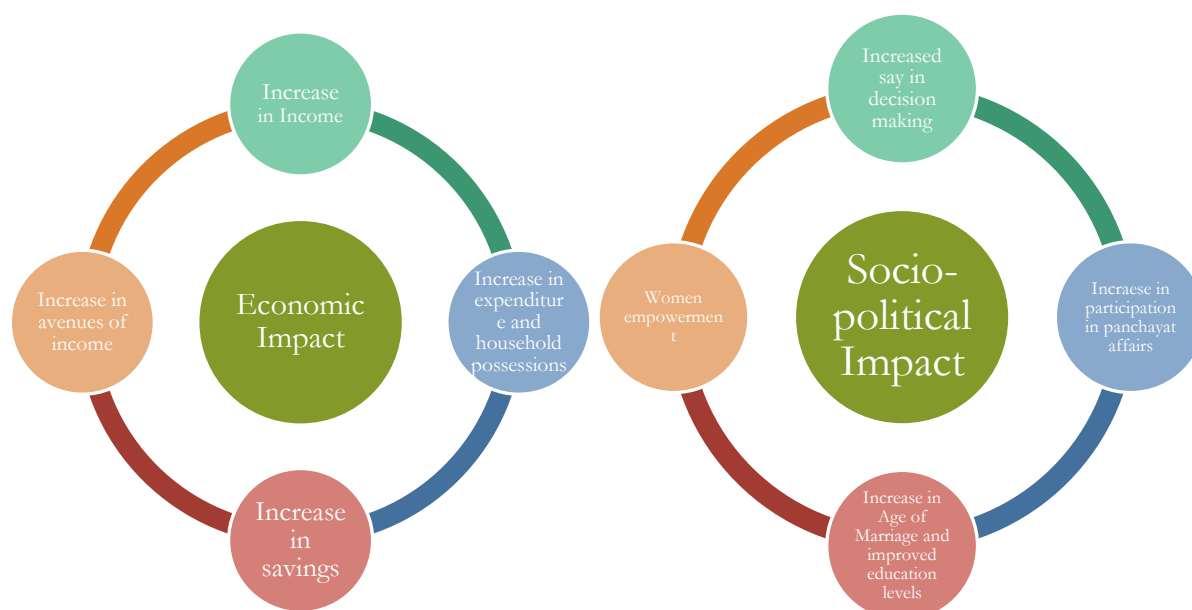
<sup>13</sup> <http://siteresources.worldbank.org/INTGENDER/Resources/MalhotraSchulerBoender.pdf>, Page 13 of 59.  
Accessed on 20.12.2015 at 11.11 am

registered a complaint against her in the police station. Other Grihini women came to Ramadevi's rescue and prevented her arrest. These examples of courage and determination are the glimmers of hope from rural and tribal India that portray an encouraging picture that indeed India is on the road to progress because women have taken up the gauntlet to make the world or at least their nearby surroundings a better place to live in. The Grihini and Asha Jyoti components, in their current form, should be extended to any number of villages especially in the tribal pockets.

In the very same way, the concept of developing model villages is a forward step. India resides in its villages. Sixty-eight percent of its population lives in rural India<sup>14</sup>. Ill planned urbanisation has already led the way to heavily polluted and congested urban spaces in India. The next move of the Indian government is also on making the cities smart and the villages' *aadarsh*. While the measures towards making the villages 'aadarsh' or model are quite new in the larger context, ABF and PREM have already started their work towards making the vision a reality. Forty model villages have already come up in remote and rural Odisha, and several more would come up in coming years.

The point being made here is that project PREMA is one of a kind. The issues being addressed through the project are quite contemporary and institutions should work on similar aspects to tackle extreme poverty of the region. The TISS research team through this end-term assessment is trying to stress that the project should be continued for at least another term to make a larger and wholesome impact. While some components of the project like vocational training of youth can be scaled down in the next phase as several other players be it government, central or state, private skill training partners, CSR Foundations, National and State Skill Missions, National Skill Development Corporation have already ventured into skilling India and focussing on this aspect would just be duplication of the efforts of other players. Components like Grihini, Asha Jyoti and Model Village Concept should be aggressively scaled up in the next phase as these aspects are highlighting a wider impact of the PREMA project.

A summary of the impact of the PREMA activities can be given as below:



<sup>14</sup> <http://data.worldbank.org/indicator/SP.RUR.TOTL.ZS>, Accessed on 20.12.2015 at 11.37 am

### Challenges in project implementation as shared by PREMA staff

The TISS research team interacted with the core PREMA team - Dr Jacob Thundyil, PREM's President; Mr B Shiva Prasad Acharya, PREMA Project Manager; the district-level coordinators and CRPs to understand the challenges and identify gaps in implementation of the project.

- Mobilization of candidates, especially of the Grihini women, that involves them convincing their family members to attend the training programme has been a challenge. It was relatively easier to enroll adolescent girls under Asha Jyoti training as the girls came were aware about the importance of education and were enthusiastic. Women became more comfortable attending the sessions under the Grihini component as the training duration for Grihini reduced over the years.
- The project looks at convergence of various government schemes and plans in the region to bring about holistic development. Garnering adequate support from the governmental authorities and Block Development Committee (BDC) is a major challenge.
- Convincing the beneficiaries to adopt smokeless *chulhas* was difficult initially as the kitchen section had to be entirely redone because of which many people did not come forward for this initiative. However now with the government promoting smokeless *chulhas*, the community is more accepting of the concept.
- Some of the intervention areas are located in remote locations. The field team at times had to walk for two - three km to reach the villages. Communication issues due to poor road connectivity and cellular networks was shared as a challenge for the field level staff.

### Recommendations

The recommendations emerging after a detailed analysis of the impact and interaction with various stakeholders are mentioned under –

Sr. No.	TISS recommendations	Basis
1	The PREMA staff is a very hard-working and dedicated bunch of professionals. While the scope of the project over the project period has been enhanced, the budget allocated to staff salary component remained the same. The CRPs have to cover long distances to reach their assigned villages and at times have to stay in the village over night for the two-day training programme, but they are not paid any travel allowance for the same. There is also no component for an annual increase in the salary component over the project period. In order to implement a project of such large scale, one needs a committed bunch of local professionals who understand the region and the language. A rethought and reallocation of resource should be put into before planning for the next phase.	Based on field-level observations and staff interaction
2	The training and awareness in education, health and hygiene, participation in governance and better agricultural practices should be continued and training sessions should not be a one-time activity. The topics covered during the initial Grihini training should be recapitulated by the members during SHG	Based on field-level observations

	meetings or Grihini meetings frequently to keep the beneficiaries up-to-date with the outside world and better practices.	
<b>3</b>	More targeted livelihood interventions should be aimed in the next phase. A package of practices in the agriculture domain should be explored. Paddy is mainly grown in the villages. Aggressive training and storage options has a potential to bring in significant revenue for the families.	Based on TISS understanding in conducting impact assessment studies
<b>4</b>	Seed banks can be established in villages so that farmers have easy access. This can be thought for a group of 5-6 nearby located villages.	Based on TISS understanding in conducting impact assessment studies
<b>5</b>	Training in value-addition services like marketing, packaging and warehousing can be explored. The villagers have started growing several cash crops like acacia, coconut, cashew and coffee, which if properly marketed can be huge game changer.	Based on field-level observations
<b>6</b>	The livestock enhancement activities are being carried out at a minuscule scale currently. Opportunity for Grihins who has or does not have agricultural land can be created through allocation of a seed money or matching grant support to such interested women.	Based on field-level interaction with various stakeholders-beneficiaries, PREMA staff, village key persons etc.
<b>7</b>	Dairy activities can be encouraged in the villages lying in plain areas, as tribal families do not reportedly consume milk. Some women in Raitisahi village of Puri district have started collecting milk and selling it to a vendor on their own. A dairy cooperative which would give the women a platform to bargain on a greater scale and training in better packaging and storage can explored.	Based on field-based observations
<b>8</b>	Training in handicrafts with bamboo and coconut came out as an important suggestion. Such income-generating training would give a life-long skill to the women or the adolescent girls who can also pass on the information to their younger generations.	Based on field-level observations and interactions
<b>9</b>	There are several SHGs who are ready to take up such income-generating activities at a group level. More financial support and guidance to such groups can serve as examples for other groups to take up similar activity.	Based on field-level observations and interactions
<b>10</b>	The Grihini husbands should be equally involved in the agriculture related training activities.	Based on field-level observations and interactions

## QUANTITATIVE BEFORE-AFTER COMPARISON OF BENEFICIARIES

### A. Comparison of Total Stated Income and Total Stated Expenditure

Sr. No.	Name	Total stated income before PREMA	Total stated income after PREMA	% increase in income	Expenditure -before PREMA	Expenditure -after PREMA	Change in Expenditure
1	Kondavi Manda	37000	184500	399	37000	175500	138500
2	Loyari Sabra	70000	165000	136	70000	125000	55000
3	Loyari Mandal	25000	147000	488	25000	119000	94000
4	Sumitra Mandal	26280	87600	233	26280	58600	32320
5	Radmi Gomango	59000	122400	107	59000	115400	56400
6	Sukhi Sabra	30500	182000	497	30500	122000	91500
7	Phulavi Sabra	40000	110500	176	40000	20500	19500
8	Laksmi Sabra	54440	227200	317	54440	117200	62760
9	Bovanti Sabra	26000	166800	880	16000	76800	60800
10	Dodarvi Manda	41000	137000	234	41000	91000	50000
11	Mamahali Sabra	37390	99700	167	37390	81700	44310
12	Lambi Sabra	21160	85700	305	21160	68700	47540
13	Dasori Sabra	127560	282000	121	127560	227000	99440
14	Darmita Sabra	26120	120300	361	26120	82300	56180
15	Basonti Sabra	32960	159000	382	32960	127800	94840
16	Peloni Royte	50000	80000	60	50000	79000	29000
17	Basunti Royte	50000	100000	100	50000	95000	45000
18	Monjari Boya	42000	69000	64	42000	55000	13000
19	Juani Boya	80000	115000	44	80000	100000	20000
20	Thesloni Boya	22000	43000	95	22000	36000	14000
21	Senami Gamang	66400	104000	57	66400	94000	27600
22	Shepora Royte	33400	56800	70	33400	40300	6900
23	Elisa Boya	60000	100000	80	50000	98000	48000
24	Gonderia Royte	54000	85000	57	54000	84500	30500
25	Baisami Gomango	80000	110000	38	80000	60000	20000
26	Garbani Gomango	60000	100000	67	60000	99500	39500
27	Obha Sogore	40000	70000	75	40000	50000	10000
28	Solomita Gomango	40000	60000	50	40000	43000	3000
29	Galami Gomango	20000	75000	275	20000	45000	25000
30	Bebita Gomango	30000	50000	67	30000	40000	10000
31	Ragmi Gomango	15000	50000	233	15000	40000	25000
32	Sehshi Gomango	10000	30000	200	10000	25000	15000
33	Dorka Sabra	40000	100000	150	40000	95000	55000
34	Jyoti Gomango	80000	150000	88	80000	124000	44000

35	Jamni Gomango	40000	70000	75	40000	40000	0
36	Somati Royte	50000	80000	60	50000	70000	20000
37	Fareeda Begam	150000	200000	33	150000	170000	20000
38	Nargis Bebi	50000	100000	100	50000	80000	30000
39	Kismatun Bebi	100000	200000	100	100000	170000	70000
40	Humi Bebi	50000	100000	100	50000	98000	48000
41	Simran Bebi	20000	50000	150	20000	47000	27000
42	Gulabo Bebi	150000	200000	33	150000	150000	0
43	Sahmi Bebi	200000	500000	150	200000	200000	0
44	Sangeed Bebi	200000	250000	25	200000	220000	20000
45	Jeenatun Bebi	100000	200000	100	100000	170000	70000
46	Shabnam Bebi	50000	100000	100	50000	80000	30000
47	Sabran Bebi	20000	50000	150	20000	35000	15000
48	Sanjeeda	70000	150000	114	70000	120000	50000
49	Bishnu Boye	50000	150000	200	50000	100000	50000
50	Sarojini Boye	40000	100000	150	40000	50000	10000
51	Joli Jena	80000	160000	100	80000	100000	20000
52	Nibideta Jena	30000	90000	200	30000	50000	20000
53	Nolini Jena	40000	100000	150	40000	50000	10000
54	Nolini Jena	30000	100000	233	30000	50000	20000
55	China Jena	30000	70000	133	30000	40000	10000
56	Rita Moli	40000	100000	150	40000	60000	20000
57	Sasamita Beher	50000	150000	200	50000	90000	40000
58	Namita Sabra	20000	41200	141	15000	20000	5000
59	Sasoni Boye	20000	45000	167	15000	25000	10000
60	A.Aimoni Gaman	3100	28200	810	3100	20000	16900
61	Premika Gaman	18000	106800	493	18000	100000	82000
62	Pramila Gaman	14000	57500	311	14000	20000	6000
63	Shobita Gaman	52000	164300	216	52000	124300	72300
64	Paibeni Sabra	4100	34500	741	4100	12000	7900
65	Nonigma Gaman	12000	33600	180	12000	22000	10000
66	Dinashmati Gaman	30000	51000	105	20000	30000	10000
67	Kesoni Gaman	7000	116500	1564	7000	35000	28000
68	Sonandini Gaman	29000	52000	92	25000	30000	5000
69	Kaushaliya Sahu	70000	200000	186	70000	175000	105000
70	Basant Bareke	40000	183000	358	40000	158000	118000
71	Banilata Beher	50000	150000	200	50000	140000	90000
72	Binita Beher	20000	90000	350	20000	60000	40000
73	Priyanka Kande	50000	120000	140	50000	100000	50000
74	Sarojini Beher	50000	150000	200	50000	100000	50000
75	Ranu Sahu	40000	120000	200	40000	100000	60000
76	Bino Kande	100000	200000	101	99000	185000	86000
77	Namita Beher	40000	100000	150	40000	80000	40000
78	Kobita Kande	30000	100000	233	30000	70000	40000



79	Bidulata Kande	40000	100000	150	40000	80000	40000
80	Manasi Kande	50000	120000	140	50000	95000	45000
81	Rupali Parade	50000	150000	200	50000	100000	50000
82	Sakuntala Borie	40000	130000	225	40000	100000	60000
83	Babula Kande	45000	150000	233	45000	120000	75000
84	Roshni Kande	50000	200000	300	50000	170000	120000
85	Soudamini Kande	50000	150000	200	50000	115000	65000
86	Kone Kande	60000	150000	150	60000	125000	65000
87	Sangeeta Kande	100000	250000	150	100000	210000	110000
88	Deboki Boye	25000	120000	380	25000	105000	80000
89	Amita Kande	20000	100000	400	20000	90000	70000
90	Renuma Guru	70000	203600	191	70000	153600	83600
91	Satgaman Parade	62000	200000	223	62000	148000	86000
92	Mitha Karde	40000	200000	400	40000	140000	100000
93	Sunima Pradhan	12000	15000	60	5000	8000	3000
94	Mangali Pradhan	25000	55000	176	17000	26000	9000
95	Palpu Pradhan	2000	3500	150	1000	2500	1500
96	Sulami Pradhan	8000	13500	110	5000	9500	4500
97	Monima Pradhan	5000	8200	107	3000	4000	1000
98	Sarpadi Pradhan	6000	9000	100	3000	4000	1000
99	Bojyoti Pradhan	2000	11000	225	4000	11000	7000
100	Protima Pradhan	5000	10000	100	5000	9000	4000
101	Jayanti Malik	1500	4000	167	1500	3000	1500
102	Nutali Pradhan	15000	7500	-50	15000	6800	8200
103	Loseema Pradhan	10000	41000	443	7000	6000	1000
104	Dombika Pradhan	45000	80000	700	5000	60000	55000
105	Sokumari Pradhan	15500	27000	115	10000	15000	5000
106	Drosheela Pradhan	7000	11000	57	7000	9000	2000
107	Reematai Pradhan	147000	348000	137	147000	148000	1000
108	Thimonthi Pradhan	13000	20000	70	10000	14000	4000
109	Dobanthi Pradhan	10000	30000	200	10000	18000	8000
110	Nomika Pradhan	14890	16890	22	9000	10000	1000
111	Glasroh Pradhan	6000	15000	180	5000	12000	7000
112	Elise Sobaro	80000	214400	168	80000	204400	124400
113	Lobai Saboro	70000	150500	53	150500	145000	5500
114	Santoki gomango	45000	120000	63	120000	93000	27000
115	Santoni Saburo	101000	225000	55	225000	200000	25000
116	Jhanni Sobaro	49200	129600	62	129600	114600	15000
117	Sashi Gaman	45500	465500	90	465500	453500	12000
118	Sumati Gomango	25000	173500	86	173500	160500	13000
119	Sarojini Sabar	17800	138500	87	138500	116500	22000
120	Kumari Saburo	43800	160500	73	160500	133500	27000
121	Sanjita Gaman	17600	262500	93	262500	200500	62000

122	Martha gomango	65500	176500	63	176500	129500	47000
123	Junoti Gaman	52100	122700	58	122700	45700	77000
124	Rotoni Mandal	25800	172000	85	172000	135000	37000
125	Pramati Gaman	40000	120000	267	30000	70000	40000
126	Moriam Bhunya	50000	80000	75	40000	60000	20000
127	Dhimati Raito	65000	157000	263	35000	100000	65000
128	Rina Raito	52000	98000	177	26000	55000	29000
129	Lodhi Gomang	78000	93000	49	30500	45000	14500
130	Joyanti Raito	60000	100000	67	60000	75000	15000
131	Subhagini gaman	10000	49800	398	10000	44299	34299
132	Saumitra gaman	20000	88000	453	15000	73000	58000
133	Desari Gaman	40000	109600	174	40000	97600	57600
134	Momina Bibi	48000	150000	279	36500	54750	18250
135	Kulsun Bibi	51000	125000	145	51000	90000	39000
136	Malinjana	50000	100000	125	40000	80000	40000
137	Renubada Jena	4000	350000	8650	4000	302000	298000
138	Namita Mandra	25000	121000	213	45000	41000	4000
139	B. Ayumoni Gaman	24000	49000	250	10000	12000	2000
140	Ludhiya Mangala	37000	86000	132	37000	35000	2000
141	Sunami Raika	4500	50000	207	22000	49050	27050
142	Sebika Sobara	38000	135000	1386	7000	5000	2000
143	Ashwini gaman	4000	90000	2150	4000	6000	2000
144	Sondi Raika	25000	237400	1062	20000	9000	11000
145	Hirawati Gaman	50000	70000	125	16000	15000	1000
146	Mamata	80000	145000	90	72000	100000	28000
147	Janaki Kandi	108000	204000	89	108000	103000	5000
148	Roji Kandi	130000	300000	131	130000	240000	110000
149	Ranju Behra	40000	125000	213	40000	120000	80000
150	Charutala Kandi	96000	198000	106	96000	198000	102000
151	Rina Bariko	24000	99250	314	24000	89650	65650
152	Mamata Sethi	276000	540000	97	271000	370000	99000
153	Vaijanti Guru	120000	180000	71	84000	120000	36000
154	Sariagu	180000	360000	150	120000	300000	180000
155	Pushpa Parda	100000	100000	0	159000	144000	15000
156	Sona Kandi	130000	130000	0	190000	200000	10000
157	Champawati Guru	10000	176000	1660	10000	300000	290000
158	Niravati Mindhan	23500	25000	6	23500	22000	1500
159	Urmira Pradhan	8500	10000	18	8500	7000	1500
160	Sonjita Pradhan	18500	20000	8	18500	17000	1500
161	Joyanti Mindhani	18500	20000	8	18500	17000	1500
162	Sonjukta pradhan	28500	30000	8	18500	27000	8500
163	Srimonti Pradhan	28500	30000	5	28500	27000	1500
164	Urmi Pradhan	23500	25000	6	23500	22000	1500
165	Mamta Ranipur	23500	25000	6	23500	22000	1500

	Pradhan						
166	Palpo Pradhan	8500	10000	18	8500	7000	1500
167	Suvanti pradhan	5500	7000	27	5500	5000	500
168	Domonti Pradhan	8000	10000	25	8000	7000	1000
169	Sushmita Pradhan	65000	70000	8	65000	67000	2000
170	Narango Pradhan	8000	10000	25	8000	7000	1000
171	Promoti pradhan	22000	25000	14	22000	22000	0
172	Subhonti Pradhan	21500	22000	2	21500	19000	2500
173	Sanjiri Pradhan	17000	20000	18	17000	17000	0
174	Bhuniji Pradhan	17000	18000	6	17000	15000	2000
175	Pomita Pradhan	21500	23000	7	21500	20000	1500
176	Devjani Behera	36000	70000	94	36000	66000	30000
177	Sapna Jena	72000	100600	41	69000	90600	21600
178	Sushmita Jena	96000	175000	82	96000	165000	69000
179	Sangamitra Mohapatra	57500	158600	176	57500	150000	92500
180	Meera Jena	36000	108000	200	36000	60000	24000
181	Geetanjali Behera	120000	267500	123	120000	250000	130000
182	Mili Jena	56000	141000	185	46000	120000	74000
183	Ranjukta Behera	36000	60000	73	33000	50000	17000
184	Lakshmi Barik	100000	235600	136	100000	170000	70000
185	Sunolata Behera	150000	245000	63	150000	200000	50000
186	Mandakini Raut	60000	170000	183	60000	70000	10000
187	Kavita Raut	45000	130000	189	45000	110000	65000
188	Jhili Raut	55000	137000	149	55000	100000	45000
189	Basant Raut	60000	232000	287	60000	150000	90000
190	Tikli Raut	80000	252000	215	80000	220000	140000
191	Vishwajita Das	55000	118000	115	55000	100000	45000
192	Sulasmati Sabara	20000	50000	150	20000	44000	24000
193	Jyoti Bhuyan	10000	45000	350	10000	40000	30000
194	Bilash Nayak	20000	60000	200	20000	55000	35000
195	Jinamani Bhuyan	20000	60000	200	20000	53000	33000
196	Khemai Mandal	30000	90000	200	30000	83000	53000
197	Hidingi Sabara	15000	58200	288	15000	55000	40000
198	Savitri Raika	50000	100000	167	30000	40000	10000
199	Shointari Sabara	15000	42000	180	15000	35000	20000
200	Savita Korji	40000	80000	133	30000	60000	30000
201	Sureni Gomango	250000	400000	75	200000	200000	0
202	Sumita Sabara	20000	68000	600	8000	24000	16000
203	Sushanti Raika	40000	105000	217	30000	80000	50000
204	Sebati Jani	5000	23000	360	5000	15000	10000
205	Loyoli Dalabehera	15000	30000	100	15000	28000	13000
206	Sukumari Gomango	30000	100000	233	30000	80000	50000
207	Sunita Raika	10000	56000	460	10000	56000	46000

208	Sujoti Gomango	10000	40000	300	10000	35000	25000
209	Jaganti Dalabehera	50000	100000	111	45000	80000	35000
210	Ayumoni Jani	20000	50000	150	20000	45000	25000
211	Manorama Swain	100000	300000	200	100000	200000	100000
212	Binoti Mohanty	100000	215000	1150	10000	150000	140000
213	Manjulata Swain	100000	258000	198	80000	200000	120000
214	Runamini Guru	200000	490000	193	150000	300000	150000
215	Swapna Barda	100000	244000	152	95000	150000	55000
216	Suranglata Guru	250000	399000	75	200000	250000	50000
217	Triphala Kandi	100000	442000	428	80000	300000	220000
218	Sakinata Barik	150000	297000	98	150000	240000	90000
219	Konoko Guru	100000	342000	303	80000	250000	170000
220	Rashmi Kandi	50000	200000	300	50000	180000	130000
221	Chapala Kandi	80000	252000	215	80000	200000	120000
222	Sonita Pradhan	7000	69000	886	7000	40000	33000
223	Binita Pradhan	39000	108000	203	34000	30000	4000
224	Maryam Pradhan	52000	187000	260	52000	120000	68000
225	Jinita Pradhan	30000	45000	50	30000	45000	15000
226	Raidai Pradhan	11000	25000	127	11000	10200	800
227	Shibani Pradhan	13000	25000	92	13000	15000	2000
228	Noyoni Pradhan	20000	45000	125	20000	30000	10000
229	Sridevi Pradhan	12000	31000	146	13000	25000	12000
230	Sapna Pradhan	7000	23000	229	7000	20000	13000
231	Sumanti Pradhan	9000	44000	389	9000	40000	31000
232	Kamali Malik	13000	18000	38	13000	13000	0
233	Vanita Pradhan	12000	20000	67	12000	17000	5000
234	Ramika Pradhan	12000	38000	217	12000	33000	21000
235	Pramila Pradhan	22000	40000	82	22000	36000	14000
236	Numanti Pradhan	22000	63000	186	22000	60000	38000
237	Sonali Pradhan	8000	20000	150	8000	17000	9000
238	Premlata Pradhan	8000	18000	125	8000	15000	7000
239	Neerali Pradhan	18000	32000	78	18000	28000	10000
240	Nibodhini Pradhan	10000	25000	150	10000	22000	12000
241	Namonti Malik	18000	41000	128	18000	35000	17000
242	Sukanti Pradhan	18000	32000	78	18000	25000	7000
243	Summi Naik	11000	33000	200	11000	30000	19000
244	Savitri Pradhan	13000	29000	145	11000	25000	14000
245	Ayuri Roito	35000	95000	171	35000	80000	45000
246	Sinduri Roito	20000	70000	250	20000	60000	40000
247	Rajoni Roito	10000	36000	260	10000	35000	25000
248	Saruni Roito	20000	50000	150	20000	50000	30000
249	Basuni Roito	10000	65000	550	10000	60000	50000
250	Basumati Roito	15000	40000	167	15000	35000	20000

251	Sunila Roito	15000	60000	300	15000	58000	43000
252	Bobby Roito	20000	60000	200	20000	50000	30000
253	Sangita Roito	15000	80000	433	15000	80000	65000
254	Kulsum Bibi	40000	90000	125	40000	84000	44000
255	Sairum Bibi	40000	60000	50	40000	54000	14000
256	Sebati Roito	15000	45000	200	15000	40000	25000
257	Maginita Gomango	30000	120400	603	15000	39000	24000
258	Sunita Gomango	62000	102000	80	50000	90000	40000
259	Sushita Sabara	20000	40000	100	20000	30000	10000
260	Amulyamoni Sabara	15000	50000	233	15000	40000	25000
261	Susoni Gomango	20000	40000	100	20000	35000	15000
262	Janvira Gomango	30000	60000	100	30000	40000	10000
263	Manjini Sabara	25000	65000	160	25000	50000	25000
264	Nibedita Bhuia	30000	40000	33	30000	39000	9000
265	Aspeni Sabara	35000	76000	117	35000	60000	25000
266	Sharmila Roito	10000	20000	100	10000	15000	5000
267	Sona Bibi	38000	89000	170	30000	70000	40000
268	Sarun Bibi	38000	121000	277	30000	80000	50000
269	Kulsum Bibi	181500	278000	64	150000	200000	50000
270	Taymoon Bibi	35000	148000	323	35000	80000	45000
271	Kulsum Bibi	25500	47000	90	24000	30000	6000
272	Manju Bibi	88000	203000	144	80000	96000	16000
273	Khairunisha	35000	99000	213	30000	70000	40000
274	Jerina Bibi	100000	120000	22	90000	100000	10000
275	Rozida Bibi	60000	120000	100	60000	100000	40000
276	Ashran Bibi	100000	150000	56	90000	100000	10000
277	Booni Bibi	40000	80000	100	40000	60000	20000
278	Robatun Bibi	25000	200000	583	30000	170000	140000
279	Nivedita Jene	110000	168000	121	48000	60000	12000
280	Reela Jene	30000	171000	392	36000	84000	48000
281	Sabita jene	80000	190000	153	72000	144000	72000
282	Swapna Rani Jena	93000	143000	100	50000	120000	70000
283	Maudakuni Jena	50000	100000	100	50000	80000	30000
284	Dolly Moni Behera	60000	135000	136	55000	100000	45000
285	Sakuntla Jena	40000	200000	400	40000	120000	80000
286	Ahilya Jena	100000	245000	242	60000	50000	10000
287	Lipika Jena	50000	246000	392	50000	120000	70000
288	Gulap Jena	36000	80000	92	48000	60000	12000
289	Kundari Gamang	11000	27000	80	20000	24000	4000
290	Juni Soboro	12000	24000	100	12000	24000	12000
291	Kesami Bhuyan	50000	100000	104	48000	72000	24000
292	Merry Nayak	24000	36000	50	24000	30000	6000
293	Meenakshi Jani	41000	80200	109	36000	60000	24000
294	Sirpani gamang	21500	35500	58	24000	36000	12000

295	Papri Dobal Behera	18000	46800	160	18000	40000	22000
296	Saraswati Soboro	31500	86860	179	31000	60000	29000
297	Anita Dobal behera	18000	210000	1067	18000	48000	30000
298	Jayanti Gamang	36500	80000	145	30000	60000	30000
299	Gayabi Gamang	18000	41600	131	18000	36000	18000
300	Martha Soboro	45300	67000	90	24000	36000	12000
301	Unaki Soboro	34250	116500	228	36000	60000	24000
302	Aarti Raito	20000	90000	350	20000	100000	80000
303	Mariyum Bhuyan	12000	40000	280	10000	30000	20000
304	Parsuni Raito	15000	32000	113	15000	25000	10000
305	Leela Raito	20000	25000	25	20000	24000	4000
306	Reena Raito	13000	35000	169	13000	30000	17000
307	Suneni Gamang	6000	20000	175	8000	20000	12000
308	Jugani bhuyan	15000	40000	139	18000	30000	12000
309	Lobari Raito	7000	14000	100	7000	9000	2000
310	Alisha Ved Bhuyan	13000	30000	202	8400	18000	9600
311	Subhasini Behera	104000	116000	12	100000	110000	10000
312	Manashmini Behera	106000	315000	209	100000	200000	100000
313	Dipti rekha Barik	37000	140000	286	36000	120000	84000
314	Jayanti Pushti	141000	240000	76	130000	200000	70000
315	Jayanti Barik	79000	131000	65	80000	110000	30000
316	Tuni Barik	37000	194000	436	36000	150000	114000
317	Sonalata Barik	66000	140000	123	60000	100000	40000
318	Reena Kandi	53000	133000	151	53000	117000	64000
319	Moni Barik	168000	220000	35	150000	180000	30000
320	Mina Priya Behera	46000	100000	117	46000	92000	46000
321	Rajeshwari Soboro	40000	80000	100	40000	70000	30000
322	Miloni Bhuyan	40000	70000	75	40000	70000	30000
323	Ismeni Gamang	30000	80000	167	30000	60000	30000
324	Bijodoto Soboro	25000	40000	63	24000	36000	12000
325	Rabika Gamang	20000	45000	125	20000	36000	16000
326	Joboni Gamang	40000	100000	158	38000	60000	22000
327	Shantilata Raito	30000	50000	80	25000	36000	11000
328	Shubhasini Gamang	30000	60000	100	30000	60000	30000
329	Gashni Soboro	50000	80000	75	40000	60000	20000
330	Geetarani Guru	95000	186000	91	100000	150000	50000
331	Chaina Guru	22000	100000	355	22000	60000	38000
332	Sushmita Kandi	75000	219000	206	70000	150000	80000
333	Geetanjali Sawaiyan	23000	94000	296	24000	50000	26000
334	Sushma Guru	62000	264000	337	60000	200000	140000

335	Sandhyarani Guru	30000	65000	146	24000	60000	36000
336	Vanita Guru	37000	216000	497	36000	200000	164000
337	Reenarani Pradan	38000	244000	572	36000	220000	184000
338	Solobada Parida	37000	140000	286	36000	80000	44000
339	Mamta Guru	148000	298000	107	140000	170000	30000
340	Kamini tandi	83000	215000	165	80000	120000	40000
341	Merry gamang	60000	100000	67	60000	80000	20000
342	Laxmi Gamang	10000	91000	810	10000	60000	50000
343	Rutoni Soboro	32000	134000	340	30000	100000	70000
344	Rajani Soboro	30000	118000	293	30000	60000	30000
345	Savita Gamang	56000	82000	65	40000	50000	10000
346	Gungadi Gamang	26000	118000	307	30000	60000	30000
347	Suneli Gamang	451000	611200	134	120000	200000	80000
348	Paperi Gamang	26000	62000	144	25000	50000	25000
349	Jayamani Soboro	85000	145000	80	75000	60000	15000
350	Rajmani Gamang	85000	110000	42	60000	80000	20000
351	Shantani Dodbehera	50000	120000	140	50000	60000	10000
352	Gudugi Soboro	24000	60000	180	20000	30000	10000
353	Sumati Soboro	52000	95000	86	50000	60000	10000
354	Sujoni Soboro	32000	68500	122	30000	40000	10000
355	Mamta Pradan	30000	48000	60	30000	40000	10000
356	Kanchan Pradan	21000	28000	58	12000	24000	12000
357	Chandani Pradan	20000	22000	20	10000	20000	10000
358	Urmila Pradan	18000	33000	150	10000	16000	6000
359	Thori Pradan	4000	14000	167	6000	15000	9000
360	Elesha Behera	7000	15000	133	6000	12000	6000
361	Namita Pradan	13500	22000	142	6000	12000	6000
362	Venodai Pradan	7000	20000	65	20000	10000	10000
363	Mamta Pradan	18000	27000	150	6000	9000	3000
364	Saraswati Pradan	23000	40000	170	10000	18000	8000
365	Auganti Raito	40000	90000	167	30000	60000	30000
366	Jahare Begum	140000	177000	28	130000	157000	27000
367	Tahiri Bi	90000	113000	28	83000	98000	15000
368	Fatima Bibi	60000	83000	38	60000	63000	3000
369	Mustani Bibi	60000	123000	105	60000	108000	48000
370	Kausiri Bibi	88000	120000	36	88000	105000	17000
371	Hadison bibi	175500	307000	79	165500	262000	96500
372	Khairun bibi	35000	82000	134	35000	32000	3000
373	Gunjan bibi	100000	180000	133	60000	150000	90000
374	Jamaira bibi	60000	158500	246	40000	85000	45000
375	Reshma bibi	150500	225500	60	125000	170000	45000
376	Rihana bibi	150000	216000	66	100000	110000	10000
377	Kharjan bibi	150000	279200	108	120000	118000	2000
378	Jahanara bibi	60000	132000	144	50000	100000	50000

379	Kausiri bibi	100800	187800	109	80000	147800	67800
380	Arju bibi	120000	260000	200	70000	190000	120000
381	Sanjida bibi	120000	166800	52	90000	150000	60000
382	Shamini bibi	150000	300000	115	130000	240000	110000
383	Kamali Jana	80000	111000	44	70000	61000	9000
384	Amita Jana	46000	87000	89	46000	72000	26000
385	Konokholata Dolai	36000	183000	474	31000	113000	82000
386	Manju Moulik	47000	132000	202	42000	82000	40000
387	Taramani Behera	80000	110000	40	75000	80000	5000
388	Manosi Jana	44000	113500	178	39000	78500	39500
389	Sarmolata Jana	54000	84000	58	52000	54000	2000
390	Maina Jena	25000	56000	155	20000	30000	10000
391	Kalpna Jana	100000	241000	201	70000	200000	130000
392	Sasi Jena	40000	168000	427	30000	60000	30000
393	Milan Jena	65000	98600	84	40000	80000	40000
394	Urmila Jena	50000	98000	120	40000	70000	30000
395	Premila Behra	50000	120000	233	30000	50000	20000
396	Sarojini Bhoi	40000	131000	303	30000	70000	40000
397	Kalpita	50000	118000	227	30000	90000	60000
398	Konogolata Bhoi	100000	173000	146	50000	100000	50000
399	Bharati Bhehara	150000	392000	269	90000	300000	210000
400	Tinatima Nandi	50000	127000	308	25000	80000	55000
401	Kanchan Raut	150000	209000	45	130000	160000	30000
402	Rashmi Bharik	80000	150000	100	70000	130000	60000
403	Kirulana Khani	100000	270000	213	80000	150000	70000
404	Heena Behara	100000	180000	160	50000	130000	80000
405	Saraswati Khandi	80000	142000	124	50000	100000	50000
406	Ramita Guru	50000	282000	773	30000	130000	100000
407	Saudamini bharik	80000	233000	191	80000	220000	140000
408	Manousurini Guru	100000	214000	143	80000	150000	70000
409	Malaja Guru	50000	180000	325	40000	170000	130000
410	Kuni Kandi	80000	249000	241	70000	170000	100000
411	Sabrina Parida	50000	263000	533	40000	160000	120000
412	Kavita Kauti	40000	184000	480	30000	180000	150000
413	Kuntala Bha	50000	302000	630	40000	200000	160000
414	Ahalya Swain	50000	195000	322	45000	165000	120000
415	Mandi kandi	100000	312000	265	80000	161000	81000
416	Jhila Kandi	100000	180000	160	50000	80000	30000
417	Parbhati Dei	50000	162000	373	30000	65000	35000
418	Sumitra	28000	41000	87	15000	30000	15000
419	Juni Pradhan	10000	20000	100	10000	15000	5000
420	Revina Pradhan	10000	20000	100	10000	15000	5000
421	Koidai Pradhan	24800	64400	367	10800	23800	13000
422	Kuntla Pradhan	10000	33100	231	10000	33100	23100
423	Naiun Tevahar	15000	25000	50	20000	20000	0



424	Priya Pradhan	20000	30000	50	20000	25000	5000
425	kavita Pradhan	12000	25000	433	3000	24000	21000
426	Mami Pradhan	15000	35000	133	15000	12500	2500
427	Padmini Pradhan	25000	60000	140	25000	28200	3200
428	Minanti Pradhan	15000	26000	110	10000	18000	8000
429	Kamojini Pradhan	10000	20000	200	5000	10000	5000
430	Lemonti Pradhan	7000	40000	66	50000	30000	20000
431	Saurojira Pradhan	10000	20000	67	15000	8000	7000
432	Sunita Pradhan	3000	16000	433	3000	30000	27000
433	Sharda Pradhan	10000	18000	160	5000	18000	13000
434	Rama Pradhan	5500	46500	683	6000	15000	9000
435	Sayanti Pradhan	4000	20000	200	8000	15000	7000
436	Chandrama Pushti	70000	132000	89	70000	132000	62000
437	Malati	15000	40000	500	5000	5000	0
438	Enosi	30000	55000	357	7000	6000	1000
439	Rinika	8000	12500	90	5000	5000	0
440	Sanjuleta	5000	18500	270	5000	10000	5000
441	Yemojini	15000	52500	150	25000	30000	5000
442	Hema Malini	10200	27000	84	20000	25000	5000
443	Susamna	10000	40000	300	10000	30000	20000
444	luli	20000	50000	150	20000	25000	5000
445	Dhirulata	9000	73000	800	8000	71000	63000
446	Nidro	28000	74000	200	23000	54000	31000
447	Bilasini	10000	26000	320	5000	20000	15000
448	Semonti	26500	42500	320	5000	32500	27500
449	Ashalata	10000	19400	63	15000	4400	10600
450	Gesamani Raita	25000	70000	180	25000	60000	35000
	<b>Average</b>	<b>48193*</b>	<b>11555*</b>		<b>46553*</b>	<b>82887*</b>	

**Note:** \*The average before-after income figures have been calculated excluding missing values

### B. Comparison of Total Stated Savings and Possession of Household Goods

Sr. No.	Name	Total stated Savings-Before PREMA	Total stated Savings-After PREMA	Increase in stated savings	Possession of Household goods-Before PREMA	Possession of Household goods-After PREMA	Increase in Household possession
1	Kondavi Manda	0	9000	9000	0	3	3
2	Loyari Sabra	0	40000	40000	0	2	2
3	Loyari Mandal	0	26000	26000	0	2	2
4	Sumitra Mandal	0	29000	29000	0	2	2
5	Radmi Gomango	0	7000	7000	0	2	2
6	Sukhi Sabra	0	60000	60000	0	2	2
7	Phulavi Sabra	5000	90000	85000	0	0	0
8	Laksmi Sabra	0	110000	110000	1	1	0
9	Bovanti Sabra	10000	90000	80000	1	1	0

10	Dodarvi Manda	0	46000	46000	0	2	2
11	Mamahali Sabra	0	18000	18000	0	1	1
12	Lambi Sabra	0	17000	17000	0	2	2
13	Dasori Sabra	0	55000	55000	0	2	2
14	Darmita Sabra	0	38000	38000	1	1	0
15	Basonti Sabra	0	31200	31200	0	2	2
16	Peloni Royte	0	1000	1000	0	0	0
17	Basunti Royte	0	1000	1000	0	1	1
18	Monjari Boya	0	11000	11000	1	1	0
19	Juani Boya	5000	15000	10000	1	3	2
20	Senami Gamang	0	10000	10000	0	0	0
21	Gonderia Royte	0	500	500	0	0	0
22	Baisami Gomango	0	51000	51000	0	2	2
23	Solomita Gomango	0	17000	17000	0	0	0
24	Galami Gomango	0	12000	12000	0	2	2
25	Bebita Gomango	0	12000	12000	0	1	1
26	Ragmi Gomango	0	8200	8200	2	4	2
27	Sehshi Gomango	0	5600	5600	1	2	1
28	Kismatun Bebi	0	30000	30000	0	2	2
29	Humi Bebi	0	2000	2000	0	4	4
30	Simran Bebi	0	2000	2000	0	1	1
31	Gulabo Bebi	0	50000	50000	0	3	3
32	Sahmi Bebi	0	300000	300000	0	4	4
33	Jeenatun Bebi	0	30000	30000	0	3	3
34	Shabnam Bebi	0	20000	20000	0	3	3
35	Sabran Bebi	0	15000	15000	0	3	3
36	Bishnu Boye	0	50000	50000	0	4	4
37	Sarojini Boye	0	50000	50000	0	5	5
38	Joli Jena	0	60000	60000	0	4	4
39	Nibideta Jena	0	40000	40000	0	3	3
40	Nolini Jena	0	50000	50000	0	5	5
41	Nolini Jena	0	50000	50000	0	2	2
42	China Jena	0	30000	30000	0	2	2
43	Rita Moli	0	40000	40000	0	3	3
44	Sasamita Beher	0	40000	40000	0	5	5
45	Namita Sabra	5000	22000	17000	0	2	2
46	A.Aimoni Gaman	0	8000	8000	1	1	0
47	Pramila Gaman	0	30000	30000	1	1	0
48	Shobita Gaman	0	40000	40000	0	1	1
49	Paibeni Sabra	0	30000	30000	1	1	0
50	Nonigma Gaman	0	10000	10000	0	0	0
51	Dinashmati Gaman	0	20000	20000	1	1	0
52	Kesoni Gaman	0	20000	20000	0	3	3
53	Sonandini Gaman	6000	18000	12000	0	1	1
54	Kaushaliya Sahu	0	25000	25000	0	6	6

55	Basant Bareke	0	25000	25000	0	2	2
56	Banilata Beher	0	10000	10000	0	3	3
57	Binita Beher	0	20000	20000	0	4	4
58	Priyanka Kande	0	20000	20000	1	3	2
59	Sarojini Beher	0	50000	50000	1	4	3
60	Ranu Sahu	0	20000	20000	0	5	5
61	Bino Kande	1000	15000	14000	1	3	2
62	Namita Beher	0	20000	20000	0	5	5
63	Kobita Kande	0	30000	30000	0	3	3
64	Bidulata Kande	0	20000	20000	1	3	2
65	Manasi Kande	0	25000	25000	1	3	2
66	Rupali Parade	0	50000	50000	0	4	4
67	Sakuntala Borie	0	30000	30000	1	3	2
68	Babula Kande	0	30000	30000	0	5	5
69	Roshni Kande	0	30000	30000	0	3	3
70	Soudamini Kande	0	35000	35000	0	4	4
71	Kone Kande	0	25000	25000	0	3	3
72	Sangeeta Kande	0	40000	40000	0	1	1
73	Deboki Boye	0	15000	15000	0	3	3
74	Amita Kande	0	10000	10000	1	2	1
75	Renuma Guru	0	50000	50000	2	2	0
76	Satgaman Parade	0	52000	52000	0	4	4
77	Mitha Karde	0	60000	60000	1	1	0
78	Sunima Pradhan	0	6000	6000	0	1	1
79	Monima Pradhan	4000	6000	2000	0	2	2
80	Sarpadi Pradhan	0	1000	1000	0	1	1
81	Nutali Pradhan	0	700	700	0	1	1
82	Loseema Pradhan	10000	25000	15000	0	3	3
83	Drosheela Pradhan	0	3000	3000	0	1	1
84	Elise Sobaro	0	10000	10000	0	2	2
85	Lobai Saboro	0	5500	5500	0	2	2
86	Santoki gomango	0	27000	27000	0	1	1
87	Santoni Saburo	0	25000	25000	0	3	3
88	Jhanni Sobaro	0	15000	15000	0	2	2
89	Sashi Gaman	0	12000	12000	0	1	1
90	Sumati Gomango	0	13000	13000	0	2	2
91	Sarojini Sabar	0	22000	22000	0	2	2
92	Kumari Saburo	0	27000	27000	0	3	3
93	Sanjita Gaman	0	62000	62000	0	3	3
94	Martha gomango	15000	47000	32000	0	1	1
95	Junoti Gaman	15000	77000	62000	2	2	0
96	Rotoni Mandal	4000	37000	33000	1	4	3
97	Pramati Gaman	0	19000	19000	0	2	2
98	Moriam Bhunya	0	10300	10300	0	4	4
99	Dhimati Raito	6000	16000	10000	0	4	4

100	Rina Raito	50000	80000	30000	0	3	3
101	Lodhi Gomang	0	9500	9500	0	0	0
102	Payanti Raito	0	9000	9000	1	1	0
103	Subhagini gaman	0	5501	5501	0	4	4
104	Saumitra gaman	0	15000	15000	1	4	3
105	Desari Gaman	0	12000	12000	1	3	2
106	Momina Bibi	0	5000	5000	1	3	2
107	Kulsun Bibi	0	10000	10000	0	5	5
108	Malinjana	5000	20000	15000	3	5	2
109	Renubada Jena	0	48000	48000	1	5	4
110	Namita Mandra	0	6000	6000	2	2	0
111	B. Ayumoni Gaman	0	18000	18000	0	1	1
112	Ludhiya Mangala	0	6000	6000	0	3	3
113	Sunami Raika	0	5000	5000	0	2	2
114	Ashwini gaman	0	0	0	0	1	1
115	Sondi Raika	0	7000	7000	0	1	1
116	Hirawati Gaman	0	3500	3500	0	2	2
117	Mamata	4000	45000	41000	1	6	5
118	Janaki Kandi	0	5000	5000	0	3	3
119	Roji Kandi	0	60000	60000	1	5	4
120	Prabhathi Kanti	0	3000	3000	0	2	2
121	Ranju Behra	0	5000	5000	0	5	5
122	Kunodey bariku	0	8700	8700	0	1	1
123	Rina Bariko	0	9600	9600	1	4	3
124	Mamata Sethi	5000	170000	165000	0	6	6
125	Vaijanti Guru	1000	5000	4000	0	3	3
126	Sariagu	0	7000	7000	1	6	5
127	Pushpa Parada	0	15000	15000	0	5	5
128	Sona Kandi	0	10000	10000	0	3	3
129	Champawati Guru	0	7000	7000	0	2	2
130	Ananti Pradhan	0	3000	3000	1	1	0
131	Niravati Mindhan	0	3000	3000	1	1	0
132	Urmira Pradhan	0	3000	3000	0	0	0
133	Sonjita Pradhan	0	3000	3000	1	1	0
134	Joyanti Mindhani	0	3000	3000	1	1	0
135	Sonjukta pradhan	0	3000	3000	0	0	0
136	Srimonti Pradhan	0	3000	3000	1	1	0
137	Urmi Pradhan	0	3000	3000	0	0	0
138	Mamta Ranipur Pradhan	0	3000	3000	0	1	1
139	Palpo Pradhan	0	3000	3000	1	1	0
140	Suvanti pradhan	0	3000	3000	0	0	0
141	Domonti Pradhan	0	3000	3000	0	0	0
142	Sushmita Pradhan	0	3000	3000	1	1	0
143	Narango Pradhan	0	3000	3000	0	0	0

144	Promoti pradhan	0	3000	3000	2	2	0
145	Sanjiri Pradhan	0	3000	3000	0	0	0
146	Bhuniji Pradhan	0	3000	3000	0	1	1
147	Pomita Pradhan	0	3000	3000	1	1	0
148	Devjani Behera	0	4000	4000	0	3	3
149	Sapna Jena	3000	10000	7000	0	5	5
150	Sushmita Jena	0	9000	9000	0	4	4
151	Sangamitra Mohapatra	0	5000	5000	0	3	3
152	Meera Jena	0	40000	40000	2	4	2
153	Geetanjali Behera	0	20000	20000	2	6	4
154	Mili Jena	10000	20000	10000	5	6	1
155	Ranjukta Behera	3000	10000	7000	1	5	4
156	Lakshmi Barik	0	60000	60000	1	4	3
157	Sunolata Behera	0	10000	10000	5	5	0
158	Mandakini Raut	0	100000	100000	1	4	3
159	Kavita Raut	0	20000	20000	1	4	3
160	Jhili Raut	0	35000	35000	1	3	2
161	Basant Raut	0	80000	80000	1	5	4
162	Tikli Raut	0	25000	25000	1	5	4
163	Vishwajita Das	0	10000	10000	1	3	2
164	Sulasmati Sabara	0	6000	6000	0	1	1
165	Jyoti Bhuyan	0	5000	5000	0	0	0
166	Bilash Nayak	0	6000	6000	0	1	1
167	Jinamani Bhuyan	0	7000	7000	0	2	2
168	Khemai Mandal	0	7000	7000	0	3	3
169	Hidingi Sabara	0	2000	2000	0	3	3
170	Savitri Raika	20000	60000	40000	1	1	0
171	Shointari Sabara	0	4000	4000	0	0	0
172	Savita Korji	10000	20000	10000	2	2	0
173	Sureni Gomango	30000	200000	170000	3	5	2
174	Sumita Sabara	12000	24000	12000	0	0	0
175	Sushanti Raika	10000	25000	15000	0	0	0
176	Sebati Jani	0	5000	5000	0	0	0
177	Loyoli Dalabehera	0	2000	2000	0	1	1
178	Sukumari Gomango	0	20000	20000	0	2	2
179	Sunita Raika	0	0	0	1	1	0
180	Sujoti Gomango	0	5000	5000	0	2	2
181	Jaganti Dalabehera	5000	25000	20000	0	1	1
182	Ayumoni Jani	0	4000	4000	0	1	1
183	Manorama Swain	0	100000	100000	1	3	2
184	Binoti Mohanty	0	16200	16200	0	4	4
185	Manjulata Swain	20000	56200	36200	3	3	0
186	Runamini Guru	50000	170000	120000	3	4	1
187	Swapna Barda	2000	60000	58000	3	3	0

188	Suranglata Guru	50000	150000	100000	3	3	0
189	Triphala Kandi	20000	122200	102200	0	2	2
190	Sakinata Barik	0	60000	60000	1	3	2
191	Konoko Guru	20000	30000	10000	0	3	3
192	Rashmi Kandi	0	20000	20000	0	3	3
193	Chapala Kandi	0	38000	38000	1	3	2
194	Sonita Pradhan	6000	10000	4000	2	2	0
195	Binita Pradhan	5000	10000	5000	2	2	0
196	Maryam Pradhan	40000	60000	20000	1	1	0
197	Jinita Pradhan	0	0	0	1	1	0
198	Raidai Pradhan	0	5000	5000	0	0	0
199	Shibani Pradhan	9000	12000	3000	2	4	2
200	Noyoni Pradhan	0	12000	12000	2	2	0
201	Sridevi Pradhan	0	3000	3000	0	0	0
202	Sapna Pradhan	0	3200	3200	1	1	0
203	Sumanti Pradhan	0	4000	4000	0	1	1
204	Kamali Malik	0	5000	5000	0	1	1
205	Vanita Pradhan	0	3000	3000	0	3	3
206	Ramika Pradhan	0	5000	5000	0	2	2
207	Pramila Pradhan	0	4000	4000	2	2	0
208	Numanti Pradhan	0	3280	3280	1	1	0
209	Sonali Pradhan	0	3000	3000	0	1	1
210	Premlata Pradhan	0	3800	3800	1	1	0
211	Neerali Pradhan	0	4000	4000	0	3	3
212	Nibodhini Pradhan	0	3000	3000	0	1	1
213	Namonti Malik	0	3500	3500	3	3	0
214	Sukanti Pradhan	0	9800	9800	3	4	1
215	Summi Naik	0	3800	3800	0	0	0
216	Savitri Pradhan	0	3800	3800	3	3	0
217	Ayuri Roito	0	15000	15000	1	1	0
218	Sinduri Roito	0	40000	40000	1	1	0
219	Rajoni Roito	0	1200	1200	0	1	1
220	Saruni Roito	0	0	0	0	2	2
221	Basuni Roito	0	25000	25000	0	0	0
222	Basumati Roito	0	1500	1500	0	1	1
223	Sunila Roito	0	1000	1000	0	2	2
224	Bobby Roito	0	10000	10000	0	1	1
225	Sangita Roito	0	0	0	0	1	1
226	Kulsum Bibi	0	6000	6000	3	3	0
227	Sairum Bibi	0	6000	6000	3	3	0
228	Sebati Roito	0	5000	5000	1	3	2
229	Maginita Gomango	0	10000	10000	1	3	2
230	Sunita Gomango	0	10000	10000	2	3	1
231	Sushita Sabara	0	10000	10000	2	3	1
232	Amulyamoni Sabara	0	10000	10000	3	4	1

233	Susoni Gomango	0	4240	4240	2	4	2
234	Janvira Gomango	20000	40000	20000	4	5	1
235	Manjini Sabara	0	10000	10000	1	3	2
236	Nibedita Bhuia	0	360	360	2	3	1
237	Aspeni Sabara	0	16000	16000	0	1	1
238	Sharmila Roito	0	10000	10000	1	3	2
239	Sona Bibi	20000	62000	42000	0	3	3
240	Sarun Bibi	25000	100000	75000	0	3	3
241	Kulsum Bibi	20000	52000	32000	0	3	3
242	Taymoon Bibi	0	27350	27350	0	4	4
243	Kulsum Bibi	5000	50500	45500	0	3	3
244	Manju Bibi	0	53000	53000	0	4	4
245	Khairunisha	0	52000	52000	0	2	2
246	Jerina Bibi	10000	3000	-7000	0	2	2
247	Rozida Bibi	0	48000	48000	0	5	5
248	Ashran Bibi	0	45000	45000	0	2	2
249	Booni Bibi	0	9000	9000	0	3	3
250	Robatun Bibi	0	60000	60000	0	6	6
251	Nivedita Jene	5000	45000	40000	0	3	3
252	Reela Jene	0	104000	104000	0	4	4
253	Sabita jene	0	56400	56400	0	1	1
254	Swapna Rani Jena	22000	123560	101560	0	3	3
255	Maudakuni Jena	0	20000	20000	0	3	3
256	Dolly Moni Behera	0	42000	42000	1	2	1
257	Sakuntla Jena	0	120000	120000	0	3	3
258	Ahilya Jena	0	130000	130000	0	1	1
259	Lipika Jena	0	256000	256000	0	6	6
260	Gulap Jena	0	300000	300000	0	4	4
261	Kundari Gamang	0	1900	1900	0	1	1
262	Juni Soboro	0	1900	1900	0	0	0
263	Kesami Bhuyan	0	3000	3000	0	2	2
264	Merry Nayak	0	2000	2000	0	1	1
265	Meenakshi Jani	0	1000	1000	3	3	0
266	Papri Dobal Behera	0	3000	3000	0	1	1
267	Saraswati Soboro	0	15000	15000	0	1	1
268	Anita Dobal behera	0	200000	200000	0	2	2
269	Jayanti Gamang	0	10000	10000	0	0	0
270	Martha Soboro	0	30000	30000	1	2	1
271	Unaki Soboro	0	13000	13000	0	1	1
272	Aarti Raito	0	0	0	0	2	2
273	Mariyum Bhuyan	0	20000	20000	0	2	2
274	Parsuni Raito	0	7000	7000	0	1	1
275	Leela Raito	0	6000	6000	0	2	2
276	Reena Raito	0	3000	3000	0	1	1
277	Suneni Gamang	0	1000	1000	0	1	1

278	Jugani bhuyan	0	6000	6000	0	1	1
279	Lobari Raito	0	10000	10000	0	0	0
280	Alisha Ved Bhuyan	0	2000	2000	0	1	1
281	Subhasini Behera	0	17600	17600	0	4	4
282	Manashmini Behera	0	65000	65000	1	3	2
283	Dipti rekha Barik	0	36200	36200	1	6	5
284	Jayanti Pushti	3000	24000	21000	1	4	3
285	Jayanti Barik	0	28400	28400	1	3	2
286	Tuni Barik	0	9000	9000	1	1	0
287	Sonalata Barik	0	27400	27400	1	2	1
288	Reena Kandi	0	15000	15000	1	2	1
289	Moni Barik	0	3000	3000	0	3	3
290	Mina Priya Behera	0	8000	8000	1	4	3
291	Rajeshwari Soboro	0	10000	10000	1	1	0
292	Miloni Bhuyan	0	3000	3000	1	1	0
293	Ismeni Gamang	6000	15000	9000	1	2	1
294	Bijodoto Soboro	0	7000	7000	0	3	3
295	Rabika Gamang	0	2000	2000	1	1	0
296	Shantilata Raito	0	8000	8000	1	2	1
297	Shubhasini Gamang	0	3000	3000	1	2	1
298	Gashni Soboro	0	13000	13000	1	1	0
299	Chaina Guru	0	23500	23500	1	3	2
300	Sushmita Kandi	0	46000	46000	1	3	2
301	Geetanjali Sawaiyan	0	62000	62000	1	1	0
302	Sushma Guru	5000	35000	30000	0	3	3
303	Vanita Guru	0	17000	17000	0	2	2
304	Reenarani Pradan	3000	18000	15000	2	5	3
305	Solobada Parida	3000	108500	105500	1	5	4
306	Kamini tandi	0	64000	64000	3	3	0
307	Merry gamang	0	5000	5000	0	2	2
308	Laxmi Gamang	0	5000	5000	0	2	2
309	Rutoni Soboro	5000	20000	15000	1	3	2
310	Rajani Soboro	10000	7000	3000	0	2	2
311	Savita Gamang	0	15000	15000	0	2	2
312	Gungadi Gamang	0	6000	6000	0	1	1
313	Suneli Gamang	60000	105000	45000	1	5	4
314	Paperi Gamang	0	24000	24000	1	1	0
315	Jayamani Soboro	0	42000	42000	0	3	3
316	Rajmani Gamang	0	40000	40000	0	2	2
317	Shantani Dodbehera	0	10000	10000	0	2	2
318	Sumati Soboro	0	31000	31000	0	2	2
319	Sujoni Soboro	0	30000	30000	0	1	1
320	Urmila Pradan	0	600	600	2	2	0
321	Elesha Behera	0	1130	1130	1	2	1
322	Namita Pradan	0	530	530	0	2	2



323	Mamta Pradan	0	4000	4000	1	1	0
324	Auganti Raito	0	30000	30000	0	0	0
325	Jahare Begum	10000	20000	10000	2	4	2
326	Tahiri Bi	7000	15000	8000	0	1	1
327	Fatima Bibi	0	20000	20000	1	1	0
328	Mustani Bibi	0	15000	15000	1	3	2
329	Kausiri Bibi	0	15000	15000	0	2	2
330	Hadison bibi	15000	45000	30000	1	3	2
331	Khairun bibi	0	50000	50000	2	2	0
332	Gunjan bibi	0	30000	30000	0	2	2
333	Jamaira bibi	0	73500	73500	1	4	3
334	Reshma bibi	0	55500	55500	1	4	3
335	Rihana bibi	0	106000	106000		3	3
336	Kharjan bibi	0	161200	161200	1	4	3
337	Jahanara bibi	0	32000	32000	2	2	0
338	Kausiri bibi	0	40000	40000	0	3	3
339	Arju bibi	0	70000	70000	1	3	2
340	Sanjida bibi	0	16000	16000	1	1	0
341	Shamini bibi	0	60000	60000	3	3	0
342	Kamali Jana	10000	50000	40000	0	3	3
343	Amita Jana	0	15000	15000	1	3	2
344	Konokholata Dolai	5000	70000	65000	0	1	1
345	Manju Moulik	5000	50000	45000	1	3	2
346	Taramani Behera	5000	30000	25000	2	4	2
347	Manosi Jana	5000	35000	30000	3	3	0
348	Sarmolata Jana	3000	30000	27000	1	1	0
349	Maina Jena	0	26000	26000	0	2	2
350	Kalpana Jana	0	41000	41000	1	3	2
351	Sasi Jena	0	40000	40000	0	1	1
352	Milan Jena	0	20000	20000	2	6	4
353	Urmila Jena	0	28000	28000	0	3	3
354	Premila Behra	0	70000	70000	1	3	2
355	Sarojini Bhoi	0	60000	60000	0	5	5
356	Kalpita	0	28000	28000	0	2	2
357	Konogolata Bhoi	0	73000	73000	2	4	2
358	Bharati Bhehara	0	92000	92000	1	3	2
359	Tinatima Nandi	0	47000	47000	0	4	4
360	Kanchan Raut	0	49000	49000	1	4	3
361	Rashmi Bharik	0	20000	20000	1	4	3
362	Kirulana Khani	0	120000	120000	0	1	1
363	Heena Behara	0	50000	50000	1	4	3
364	Saraswati Khandi	0	42000	42000	0	1	1
365	Ramita Guru	0	152000	152000	2	6	4
366	Saudamini bharik	0	13000	13000	1	1	0
367	Manousurini Guru	0	64000	64000	0	2	2

368	Malaja Guru	0	10000	10000	2	5	3
369	Kuni Kandi	0	79000	79000	0	2	2
370	Sabrina Parida	0	103000	103000	0	3	3
371	Kavita Kauti	0	10000	10000	1	2	1
372	Kuntala Bha	0	102000	102000	0	4	4
373	Ahalya Swain	0	30000	30000	0	3	3
374	Mandi kandi	0	160000	160000	0	3	3
375	Jhila Kandi	0	80000	80000	3	4	1
376	Juni Pradhan	0	500	500	0	2	2
377	Revina Pradhan	0	500	500	0	3	3
378	Naiun Tevahar	0	0	0	0	0	0
379	Priya Pradhan	0	5000	5000	0	0	0
380	kavita Pradhan	0	1000	1000	0	2	2
381	Mami Pradhan	0	500	500	1	2	1
382	Minanti Pradhan	0	3000	3000	0	0	0
383	Kamojini Pradhan	0	5000	5000	0	2	2
384	Lemonti Pradhan	0	500	500	0	2	2
385	Saurojira Pradhan	0	5000	5000	0	2	2
386	Sunita Pradhan	0	10000	10000	1	1	0
387	Sharda Pradhan	0	0	0	0	1	1
388	Rama Pradhan	0	5000	5000	0	2	2
389	Sayanti Pradhan	0	2000	2000	0	1	1
390	Chandrama Pushti	0	12000	12000	1	4	3
391	Malati	0	0	0	0	2	2
392	Enosi	2000	6000	4000	2	3	1
393	Hema Malini	5000	6000	1000	2	2	0
394	Susamna	0	1000	1000	0	0	0
395	luli	10000	30000	20000	0	1	1
396	Dhirulata	1000	2000	1000	1	1	0
397	Nidro	5000	20000	15000	2	2	0
398	Bilasini	0	5000	5000	0	1	1
399	Semonti	5000	10000	5000	1	1	0
400	Ashalata	10000	15000	5000	0	1	1
401	Gesamani Raita	0	14581	14581	0	1	1
	<b>Average</b>	<b>1998*</b>	<b>29502*</b>		<b>0.6</b>	<b>2.4</b>	

(Note: \*The average before-after savings figures have been calculated excluding missing values)

**C. Quantitative Comparison of Before-After Income of Skill Trainees**

Sr. No.	Name	Household income before- PREMA	Household income after- PREMA	% increase in Household income
1	Nahasana Meghi	200000	240000	20
2	Natraj Parade	184400	244400	33
3	Sukan Das	66000	111000	68
4	Tillu Das	96000	144000	50
5	Telu Das	120000	177000	48
6	Sagar Kandi	144000	194400	35
7	Maheshar Kurtia	112000	172000	54
8	Thili Pradhan	60000	96000	60
9	Beauty Panichha	80000	128000	60
10	Pramod Pradhan	115000	180000	57
11	Ashwin Pradhan	45000	105000	133
12	Dharmendra Pradhan	72000	180000	150
13	Prasanta Kumar Pradhan	121500	127500	5
14	Dinesh Kumar Dash	45000	50000	11
15	Prakasha Das	90000	95000	6
16	Isaka Krajee	110000	260000	136
17	Kanakalata singh	79000	189000	139
18	Diklash Gomango	79000	174000	120
19	Satya Narayan Swain	60050	150550	151
20	Minoli Misal	63600	183600	189
21	Tabita Rabar	89500	137500	54
22	Anjana Saber	101500	221500	118
23	Sushma Majhi	146500	266500	82
24	Analakumar Nayak	96000	212000	121
25	Geeta Dora	60000	115600	93
26	Pankaj Nayak	176000	312000	77
27	Manoj Kumar Mandal	93400	228400	145
28	Prafulla Majhi	161000	281000	75
29	Jiteshwar Gamanga	270000	320000	19
30	Rajeshwar Gamanga	85000	133000	56
31	Pramila Soboro	248000	296000	19
32	Sabita Raite	168000	216000	29
33	Sushmita dadbehera	104000	152000	46
34	Sonanti Raita	140000	188000	34

## ANNEXURES

### Annexure 1 – Village Profiles

#### 1. Name of Village: Khilabadi

**Block: Daringbadi**

**District: Kandhamal**

**Village population statistics**

1. Total Population: 502
  - No. of Male: 237
  - No. of Female: 265
2. No. of job card holders(MGNREGA): 70

**Village Household statistics**

3. Total No. of Households: 80
  - No. of BPL households: 70
  - No. of houses under Indiravas Yojna:16
  - Swasthya Bima Card-60
  - Mamta Card-15
4. Village Average Family Income as stated by the community members: Rs. 34,250/Annum

**Important Centres:**

Sr. No.	Name of Service Center	Total no.	Distance from Village (Kms)
1	Anganwadi	1	
2	SHG's	5	
3	Primary School	1	
4	Gram Panchayat Office	1	5
5	ANM	1	12

#### 2. Name of Village: Sanguduma

**District: Kandhamal**

**Village population statistics**

1. Total Population: 600
2. Education
  - No. in school: 350
3. No. of job card holders(MGNREGA): 90

**Village Household statistics**

4. Total No. of Households:120
  - No. of BPL households: 58
  - No. of houses under Indiravas Yojna: 50
  - Swasthya Bima Card-100
5. Village Average Family Income as stated by community members: Rs. 57,675/Annum

**Distance from Service Centres (Use NA if not applicable and add any extra ones)**

Sr. No.	Name of Service Center	Total no.	Distance from Village (Kms)
1	Anganwadi	2	
2	SHG's	9	
3	Primary School	1	6

**3. Name of Village: Khechaponka****District: Gajapati****Village population statistics**

1. Total Population: 258
  - No. of Male: 119
  - No. of Female: 139
2. Education
  - No. in school: 80
3. No. of job card holders(MGNREGA): 31

**Village Household statistics**

4. Total No. of Households: 50
  - No. of BPL households: 33
  - No. of houses under Indiravas Yojna:16
  - Mamta Yojana-10
  - Widow Pension-18

**Important Centres:**

Sr. No.	Name of Service Center	Total no.	Distance from Village (Kms)
1	Anganwadi	1	
2	SHG's	3	
3	Primary School	1	

**4. Name of Village: Ballibada****District: Gajapati****Village population statistics**

1. Total Population: 315
  - No. of Male:156
  - No. of Female:159

**Village Household statistics**

2. Total No. of Households:55

**5. Name of Village: Godang Gorjang****District: Gajapati****Village population statistics**

1. Total Population: 275
  - No. of Male:148
  - No. of Female:127
2. Education
  - No. in Aanganwadi:24
3. No. of job card holders(MGNREGA): 54

**Village Household statistics**

4. Total No. of Households:50
  - No. of BPL households:7
  - No. of houses under Indiravas Yojna:4
  - Mamta Yojna- 13

- Old age pension- 4
  - Widow Pension- 4
  - JSY-8
5. Village Average Family Income: Rs. 1,35,000/- per annum

#### Important Centres

Sr. No.	Name of Service Center	Total no.	Distance from Village (Kms)
1	Anganwadi	1	
2	CHC	1	14
3	SHG's	3	
4	Primary School	1	6
5	Bank	1	6
6	District Headquarters	1	47
7	Police Station	1	6
8	Veterinary Doctor/Clinic	1	14
9	Gram Panchayat	1	5
10	ANM	1	6

#### 6. Name of Village: Engerada

District: Gajapati

#### Village population statistics

1. Total Population: 676
  - No. of Male: 363
  - No. of Female: 313
2. Education
  - No. in Anganwadi: 46

#### Village Household statistics

3. Total No. of Households: 130
  - No. of houses under Indiravas Yojna: 60
  - Mamta Yojna- 16
  - JSY- 20
  - Old age pension- 50

#### Important Centres:

Sr. No.	Name of Service Center	Total no.	Distance from Village (Kms)
1	Anganwadi	2	
2	SHG's	6	
3	High school		5
4	Bank		5
5	District Headquarters		36
6	Police Station	1	13
7	Gram Panchayat	1	2

#### 7. Name of Village: Gabakund

District: Puri

#### Village population statistics

1. Education
  - No. in P. school: 44

**8. Name of Village: Palanka****District: Puri****Village population statistics**

1. Total Population: 800
2. Education
  - No. in Aanganwadi:26

**Village Household statistics**

3. Total No. of Households: 200
  - No. of BPL households:60
  - No. of houses under Indiravas Yojna:30
  - Mamta yojna- 10
  - JSY- 10
  - Antodya- 18
  - Old age pension- 22
  - Widow Pension- 9
4. Village Average Family Income as stated by family income: 2.5 Lakh/Annum

**Important Centres:**

Sr. No.	Name of Service Center	Total no.	Distance from Village (Kms)
1	Anganwadi	1	
2	BDO	1	6
3	SHG's	3	

**9. Name of Village: Raitisahi****District: Puri****Village population statistics**

1. Total Population: 350
  - No. of Male: 175
  - No. of Female: 175
2. Education
  - No. in school: 31
  - No. in college: 20
  - School Enrolment (%): 100
  - Dropout rate (%): 0
3. No. of job card holders(MGNREGA): 60

**Village Household statistics**

4. Total No. of Households: 60
  - No. of BPL households: 27
  - No. of Thatched Houses:8
  - No. of houses under Indira Awash Yojna: 28
  - Mamta Yojna- 8
  - Old Age pension- 7
5. Village Average Family Income as stated by community members: Rs. 1 Lakh/Annum

**Important Centres**

Sr. No.	Name of Service Center	Total no.	Distance from Village (Kms)
1	Anganwadi	1	
2	SHG's	7	

**10. Name of Village: Jharakona****District: Puri****Village population statistics**

1. Total Population: 147
  - No. of Male: 79
  - No. of Female: 68

**Village Household statistics**

2. Total No. of Households:22
  - No. of BPL households:18
  - Others: Old age pension- 10,

**Important Centres:**

Sr. No.	Name of Service Center	Total no.	Distance from Village (Kms)
1	Anganwadi	1	2
2	PHC	1	4
3	SHG's	2	
4	Primary School	1	3
5	District Headquarters	1	134
6	Police Station	1	22
7	ANM	1	4

**11. Name of Village: Talaghai****District: Puri****Village population statistics**

1. Total Population: 160
  - No. of Male: 78
  - No. of Female: 82

**Village Household statistics**

2. Total No. of Households:28

**Important Centres:**

Sr. No.	Name of Service Center	Total no.	Distance from Village (Kms)
1	Anganwadi	1	2
2	PHC	1	4
3	SHG's	2	
4	Primary School	1	3
5	Police Station	1	22

**12. Name of Village: B. Nuasahi****District: Puri****Village population statistics**

1. Total Population: 154
  - No. of Male: 78
  - No. of Female: 76

**Village Household statistics**

2. Total No. of Households: 25



**Important centres:**

Sr. No.	Name of Service Center	Total no.	Distance from Village (Kms)
1	Anganwadi	1	2
2	PHC	1	4
3	SHG's	2	
4	Primary School	1	3
5	Police Station	1	22

**Annexure 2 - List of Interactions****KEY STAKEHOLDER'S INTERACTIONS**

STAKEHOLDER	DISTRICT/CENTER NAME	TYPE OF INTERACTION	NAME	CONTACT NO.
<b>PREM Founder President</b>	PREM	KII	Dr Jacob Thundyil	-
<b>PREMA Project Manager</b>	PREM	KII	Mr B Shiva Prasad Acharya	+91 87636 29152
<b>Consultant</b>		KII	Mr Pradeep Mohapatra	-
<b>Chief Accounts Officer</b>	PREM	KII	Mr L Srinivas Rao	+91 94396 66999
<b>CRP</b>	PREM	FGD	Ms Gitarani Behera	+91 87633307967
<b>CRP</b>	PREM	FGD	Ms Sabita Raut	+91 94379 30074
<b>CRP</b>	PREM	FGD	Ms Sabilata Swain	+91 88953 00326
<b>CRP</b>	PREM	FGD	Mr Pankaj Naik	-
<b>Regional Coordinator</b>	PREM	FGD	Mr Rajendra Dora	+91 94387 36038
<b>District Coordinator</b>	PREM	FGD	Mr Sahib Bishoi	+91 94372 60505
<b>Secretary PRIDA</b>	People's Rural Integrated Development Association (PRIDA), Puri	KII	Mr Sukant Kumar Nayak	+91 9937765149
<b>Shalom Institute of Management Studies (SIMS)</b>	Behrampur	KII	Mr Ajit Kumar Patro	-
<b>Centre Head</b>	RCSM Centre, Puri	KII	Mr Rajashree Mahapatra	9861308287
<b>Trainer</b>	RCSM Centre, Puri	KII	Mr Purnachandra Mahapatra	-

### Interactions conducted in Villages

1. Name of Village/Centre: Khechaponka

District: Gajapati

STAKEHOLDER	TYPE OF INTERACTION	NAME	CONTACT NO.
<b>Grihini</b>	FGD + PRA	Shaundi Raiko	-
		Sujouti Gomango	-
		Sureni Gomango	-
		Hiravati Gomango	-
		Sukumari Gomango	-
		Prapari Dalabahera	-
		Sara Sabaro	-
		Sukhi Sabaro	-
<b>Spouse of Grihini</b>	FGD + PRA	N. Gomango	-
		Kaibro Gomango	-
		Baji Gomango	-
<b>PREMA Staff</b>	KII	Gita Rani	-

2. Name of Village/Centre: Ballibada

District: Gajapati

STAKEHOLDER	TYPE OF INTERACTION	NAME	CONTACT NO.
<b>Grihini</b>	FGD + PRA	Khemai Mandal	-
		Sulasmati Sabara	-
		Jyoti Bhuyan	-
		Jinamani Bhuyan	-
		Bilash Nayak	-
<b>Grihini</b>	FGD	Sabati Nayak	-
		Sumitra Gomango	-
		Girija Rani Gomango	-
		Paboni Gomango	-
		Anondani Gomango	-
<b>Panchayat Member</b>	KII	Joseph Gomango	-

3. Name of Village/Centre: PREM Channagiri Resource Centre

District: Ganjam

STAKEHOLDER	TYPE OF INTERACTION	NAME	CONTACT NO.
<b>Agriculture Training Coordinator</b>	KII	Mr Balakrushna Badatya	+91 94377 24197

## 4. Name of Village/Centre: Godang Gorjang

District: Gajapati

STAKEHOLDER	TYPE OF INTERACTION	NAME	CONTACT NO.
<b>Grihini</b>	FGD	Jasmine Roito	-
		Sinduri Roito	-
		Rajoni Roito	-
		Saruni Roito	-
		Basuni Roito	-
		Meena Roito	-
		Sunila Roito	-
		Bobby Roito	-
		Sangita Roito	-
		Mikal Roito	-
<b>Grihini</b>	FGD + PRA	Menoti Raito	-
		Gulanti Raito	-
		Gari Raito	-
		Subho Bhuyan	-
		Maitha Raito	-
		Suniya Raito	-
		Ruby Gomango	-
		Dungari Raito	-
		Sunami Raito	-
		Ruto Bhuyan	-
		Sunati Raito	-
		Lobari Raito	-
		Separi Raito	-
		Geeta Raito	-
		Dorka Raito	-
Suno Gomango	-		
Espo Raito	-		
Sharoni Raito	-		
		Geeta Raito	-
<b>Grihini's Husband</b>	FGD	Jabala Roito	-
		Sainta Roito	-
		Inuma Roito	-
		Bamda Roito	-
		Abram Roito	-
		Sunbra Roito	-
		Simon Roito	-
		Mikhail Bhuyan	-
		Keda Bhuyan	-
		Anam Bhuyan	-
		Simon Bhuyan	-
		Kushno Gomango	-
<b>Ward member</b>	KII	Premwati Gomango	-
<b>Up-sarpanch</b>	KII	Mariam Bhuiyan	-

## 5. Name of Village/Centre: Engerada

District: Gajapati

STAKEHOLDER	TYPE OF INTERACTION	NAME	CONTACT NO.
<b>AWW</b>	KII	Sunita Gomango	+91 9438251859
<b>ASHA</b>	KII	Maginita Gomango	-
<b>Grihini</b>	FGD	Sushita Sabara	-
		Amulyamoni Sabara	-
		Susoni Gomango	-
		Janvira Gomango	-
		Manjini Sabara	-
		Nibedita Bhuia	-
		Aspeni Sabara	-
		Nilam Gamanga	-
		Vijeta Gamanga	-
		Rajeshwar Soboro	-
		Sunita Soboro	-
		Gasani Soboro	-
		Miloni Bhuyan	-
		Subhasini Gamanga	-
		Sujoti Bhuyan	-
		Shantilata Bhuyan	-
		Joboni Gamanga	-
		Arabica Gamanga	-
		Vijodita Gamanga	-
		Esmeni Gamanga	-
		Betani Soboro	-
		Baisami Gomango	-
		Garbani Gomango	-
		Obha Sogore	-
		Solomita Gomango	-
		Galami Gomango	-
Bebita Gomango	-		
Bebita Gomango	-		
Ragmi Gomango	-		
Sehshi Gomango	-		
Dorka Sabra	-		
Jyoti Gomango	-		
Jamni Gomango	-		
Somati Royte	-		
<b>Grihini</b>	FGD + PRA	Santoshi Gomango	
		Serengi Bariko	
		Subhangini Gaman	
		Saumitra Gaman	
		Surabhi Gomango	
		Alopi Raito	
		Pushpanjadi Raito	

## 6. Name of Village/Centre: Gabakund, District: Puri

STAKEHOLDER	TYPE OF INTERACTION	NAME	CONTACT NO.
AWH	KII	Sangida Bibi	+91 9777230808
AWW	KII	Suhana Khalim	+91 9938638991
Grihini	KII	Sasi Jena	-
		Sapna Jena	-
Grihini	FGD	Devjani Behera	-
		Sushmita Jena	-
		Sangamitra Mohapatra	-
		Meera Jena	-
		Geetanjali Behera	-
		Mili Jena	-
		Kamali Jena	-
		Amita Jena	-
		Manju Moulik	-
		Konokholata Dolai	-
		Taramani Behere	-
		Manosi Jena	-
		Sarmolata Jena	-
		Maina Jena	-
		Kalpana Jena	-
		Sasi Jena	-
		Milan Jena	-
		Urmila Jena	-
		Malinjana	-
		Reniubada Jena	-
		Chandoni Jena	-
		Momta Jena	-
		Rubimoni Jena	-
		Runibada Jena	-
		Kalpita Jena	-
		Rajani Behra	-
Grihini women	FGD	Bishnu Boye	-
		Sarojini Boye	-
		Joli Jena	-
		Nibideta Jena	-
		Nolini Jena	-
		Nolini Jena	-
		China Jena	-
		Rita Moli	-
		Sasamita Beher	-

## 7. Name of Village/Centre: Palanka, District: Puri

STAKEHOLDER	TYPE OF INTERACTION	NAME	CONTACT NO.
Asha Jyoti	FGD	Babita Sahu (24 years)	-
		Harapriya Jena (24 years)	-
		Sabita Sahu (23 years)	+91 78736 45826
Asha Jyoti	KII	Tapaswini Pradhan (26 years)	+91 97761 71924

<b>Gihini's Son</b>	KII	Wazir Khan (23 years)	+91 92385 50786
<b>Grihini</b>	FGD	Fareeda Begam	-
		Nargis Bebi	-
		Kismatun Bebi	-
		Humi Bebi	-
		Simran Bebi	-
		Gulabo Bebi	-
		Sahmi Bebi	-
		Sangeed Bebi	-
		Jeenatun Bebi	-
		Shabnam Bebi	-
		Sabran Bebi	-
		Sanjeeda	-
		Subhalakshmi Nasa	-
		Suhana Khatun	-
		Dayamon Bibi	-
		Apsari Begum	-
		Jahirun Bibi	-
		Roshan Bibi	-
		Jahera Bibi	-
		Asina Bebi	-
Gulari Behua	-		
Asina Bebi	-		
Asina begum	-		
Ruksana Begum	-		
Soratam Bibi	-		
<b>AWC Worker</b>	KII	Suhana Khatun	-

## 8. Name of Village/Centre: Raitisahi, District: Puri

STAKEHOLDER	TYPE OF INTERACTION	NAME	CONTACT NO.
<b>AWH</b>	KII	Manasurini G	+91 8895300326
<b>Grihini</b>	Case study	Champawati Guru	-
<b>Grihini women</b>	FGD	Rupali Parade	-
		Sakuntala Borie	-
		Babula Kande	-
		Roshni Kande	-
		Soudamini Kande	-
		Kone Kande	-
		Sangeeta Kande	-
		Deboki Boye	-
		Amita Kande	-
		Renuma Guru	-
		Satgaman Parade	-
		Mitha Kande	-
		<b>Grihini</b>	FGD + PRA
Banita Guru			
Champa Guru			
Renubala Guru			
Satyabhama Parida			

		Chayawati Parida	
		Pushpa Parida	
		Mabyo Guru	

9. Name of Village/Centre: Jharakona/ B. Nuasahi /Talaghai, District: Ganjam

STAKEHOLDER	TYPE OF INTERACTION	NAME	CONTACT NO.
<b>Grihini</b>	FGD	Ishmati Soboro	-
		Imoni Soboro	-
		Suloni Soboro	-
		Pramita Mondal	-
		Subani Soboro	-
		Shanti Malik	-
		Sunita Badbehera	-
		Anita Badbehera	-
		Gudgi Mondal	-
		Savitri Soboro	-
		Monita Malik	-
		Geeta Malik	-
		Tara Malik	-
		Rama Malik	-
		Ranjuta Malik	-
		Lakshmi Naik	-
		Jhumki Malik	-
		Kondavi Manda	-
		Loyari Sabra	-
		Loyari Mandal	-
		Sumitra Mandal	-
		Radmi Gomango	-
		Sukhi Sabra	-
		Phulavi Sabra	-
		Laksmi Sabra	-
		Bovanti Sabra	-
Dodarvi Manda	-		
Mamahali Sabra	-		
Lambi Sabra	-		
Dasori Sabra	-		
Dasori Sabra	-		
Darmita Sabra	-		
Basonti Sabra	-		

10. Name of Village/Centre: Kurujanga

District: Ganjam

STAKEHOLDER	TYPE OF INTERACTION	NAME	CONTACT NO.
<b>Cluster Resource Person</b>	KII	Sabita Raut	-





## Annexure 4 – Checklist for Model Villages

<b>Sr. No</b>	<b>Model Concept</b>	<b>Kechaponka</b>	<b>Godang Gorjang</b>	<b>Ballibada</b>	<b>Engerda</b>	<b>Gabakund</b>
1	Toilet constructed and in use in 100% houses	Water was not available	Water was not available	Present	Present	Present
2	Running water through tap in 100% houses	Water was not available	Water was not available	Present	Present	Present
3	Smokeless chulhas / chimneys in 100% houses	Present	Present	Present	Present	Present
4	Sustainable income through any of these sources; livestock/horticulture/advanced agriculture in 100% houses	Present	Present	Present	Present	Present
5	Litigation free village	Present	Present	Present	Present	Present
6	Alcohol free village	Present	Present	Present	Present	Present
7	Zero Migration from village	Present	Present	Present	Present	Present
8	100% immunisation of all children in village	Present	Present	Present	Present	Present
9	100% enrolment in schools, zero drop-outs	Present	Present	Present	Present	Present
10	Clean village with one day in a week for compulsory cleaning	Present	Present	Present	Present	Present

## Annexure 5 - Study tools

### TISS-ABF PREMA Project Study Tools

#### A. FGD guidelines for Alumni students

Basic Information – Name, age, gender, academic qualification, number of years of association with Institute, contact number of all FGD respondents

#### Impact:

1. Why did you select skill development programme at PREMA?
2. What were the activities and sources of income you were involved before the training?
3. How much was the annual income of you / your household before the training?
4. How much is your annual and monthly income now after the training? Does this change across specific months?
5. How has training helped you in your career?
6. What according to you has been the impact of the PREMA project in your life? (Explore across individual and family level impact)
7. Have you started any savings?
8. Explore across no of household possessions before and after joining job after completing training?
9. Have there been any changes in your life post-training? If yes, please elaborate. (Social, Individual, Economic impact).
  - Increase in family income
  - Increased self confidence
  - Improvement in spoken English
  - Job progression (current and prospects)
  - Increased respect in community
  - Change in role and voice in decision making at the family level
  - Any other

#### Training delivery

10. What is the duration and timing of the course and what is the medium of instruction?
11. Explore infrastructural facilities – functional classrooms, drinking water, and toilet facilities. In case of practical sessions, are there adequate well equipped laboratories/practical set-up? Quality wise
12. Challenges faced by students – explore across duration of course, areas of training, course content, medium
13. Explore the course evaluation process – monthly/quarterly test, theory and practical evaluation.
14. Do you get certification from the Institute post training?

#### B. FGD with Trainers:

1. Describe your job profile.
2. What are the parameters for student selection?
3. What are the commitments made at the time of enrolment in terms of course expectations and job/livelihood support?

4. Any training, capacity building programmes attended.

### **Curriculum and teaching methodology**

5. What is the teaching methodology followed – class room teaching, practical classes etc. Explore challenges in the same.
6. What is the material provided to students – course books, stationery, reading material etc?
7. What are the other life skills that students acquire during the training session – spoken English, communication, computer skills and any other.
8. What is the evaluation process – monthly test, end term evaluation? Is the evaluation in-house or third party evaluation.
9. What is the pass percentage of the course? Options for course repeaters.
10. What is the course dropout rate? Reasons for the dropping out of course. (Get exact no enrolled, no drop-out per batch to calculate drop-out rate)

### **Post training support**

11. Do you have a job placement counselling component in place? If yes, please elaborate.
12. What is the percentage of students who get placed in job post training? What are the options available for students who are not placed?
13. Are the students interested in starting self-sustained enterprises? If yes, what support does PREMA provide? (Capital, infrastructure etc.)
14. Are the students tracked after course completion? If yes, for how many years. What is the tracking system in place?

### **Impact on students**

15. What are the life changes students undergo after completion of the course? Please elaborate before and after scenario. (Social, Individual, Economic impact).
16. Can you suggest any course corrections/ improvements for maximum utilization of the training course by the beneficiaries?
17. SWOT of the course

### **C. Interaction with PREMA Project Head and Key Project Staff (FGDs and KIIs)**

1. What is the core objective of PREMA and what are the major interventions undertaken under the project.
2. Explore organization structure and reporting.
3. What are the trades offered in skill development for youth, Grihini course and Asha Jyoti course?
4. Explore the rationale for selection of specific trades. Was any baseline study conducted before initiating the training?
5. Beneficiary profile – geographic coverage, socio-economic coverage, gender coverage.
6. Explore the nature of work engagement with ABF – roles and responsibilities of both parties.
7. Who are the key stakeholders engaged in the training – internal and external.
8. How the beneficiaries are identified – inclusion criteria. What is the selection process in place – test/interviews?
9. No. of beneficiaries in all courses –

- Grihini course for women and Asha Jyothi course for adolescent girls, Diploma in Hotel Management, Nursing, Engineering, Computer hardware and software courses, Advanced Agriculture course. What is the dropout rate for each trade? (Get enrolled vs drop-out per batch per trade)
- 10. Model of training – Is it based payment model, sponsorship
- 11. What is the average cost per participant?
- 12. What is the average income generated per participant?
- 13. Explore the infrastructural facilities in place for training
- 14. Explore human resources in place – trainers, support staff, visiting faculty.

**Impact of training**

Average income of beneficiary before the intervention	Separate for Grihini / Asha Jyoti and Other Skill Development Beneficiaries
Average income of beneficiary after the intervention	
Average income increase in %	

- 15. Are people acceptable to adopt the new trends and practices?
- 16. Main reasons for socio-economic development in the areas and how much can be attributed to the PREMA project
- 17. How many business plans have been evolved by the PREMA for Grihini and agricultural beneficiaries? Elaborate the nature of business plans.
- 18. What are the post-training life changes you have witnessed among the beneficiaries? Please elaborate (Social, Individual, Economic impact).
- 19. Explore the impact of Grihini and Asha Jyoti on income generating ability of beneficiaries.
- 20. Challenges of any

**D. Model Village Concept:**

- 1. No. of Model Village interventions. Explore target vs actual.
- 2. Explain about the concept of Model village. What interventions have been covered under this model – health, education, sanitation, leveraging government funds and adopting livelihood generation activities? Explore the work of Community resource persons (CRP) on the same.
- 3. What has been the been the impact of the Model village intervention–
  - Infra - Supply of drinking water, sanitation facilities, smokeless chulha,
  - Health status – completed immunization of children, nutritional level, availability and accessibility of Healthcare facilities in community (Cross validate all records)
  - Access to education and livelihood options – admission in Anganwadis and schools, increase in HH income levels, gender equity and any other

**E. FGD with GRIHINI:**

- 1. Since how long have you been PREMA beneficiary?
- 2. What are the activities you are part of under the GRIHINI program? (Agriculture, horticulture, animal husbandry, trade, services, health, education, livelihood, etc)
- 3. Explore the training components – theoretical and practical. What is the duration of the training? Explore training pedagogy.
- 4. Please elaborate on the outcome- setting up small scale enterprises. If yes, elaborate the nature of the enterprises started by you. Where do you sell your products? Who decides the prices? Any challenges in marketing of the produce?

5. What support did you receive from PREMA towards the same?
6. Is your family supportive in this endeavour? If yes, please elaborate. Was the community supportive of your venture?
7. What outcomes have you observe post training –
  - Increase in family income (average annual income)
  - Increased self confidence
  - Increased decision making within family/community
  - More access to healthcare facilities
  - Increase in female child school enrolment and dip in school drop out
  - Working towards macro level issues prevalent in the community such as addiction, drug issue, child marriage, education of girl child etc.?
8. What are your future plans for the next two years and next five years? Aspiration mapping.
9. Do you have any suggestion to improve the Grihini training programme – training component, training methodology, post training support, duration of training course and any other.

#### **F. FGD with Asha Jyoti:**

1. Since how long have you been PREMA beneficiary?
2. What all support did you receive from PREMA?
3. Activities benefitted under the Asha Jyoti program (Coaching facility, vocation training etc.)
4. Did you re-enrol in the school? Did you finish your education till 10<sup>th</sup>-12<sup>th</sup>?
5. Did you attend any vocational training course? If yes, give details.
  - Which vocation
  - Duration of the course
  - Which training centre
  - Did you pay any fee?
  - Are you currently employed?
  - How much do you earn currently?
6. What changes did you observe after finishing your education or vocational training? (Social, personal, family level, economic, health, education).
7. Have you not been an Asha Jyoti beneficiary today, how do you see your life would have turned out?
8. What in your opinion is the value or significance of the training program?
9. What are your aspirations for the next one year and next five years?
10. Do you have any suggestion to improve the Asha Jyoti programme?

#### **G. Husbands of GRIHINI beneficiaries:**

1. How has your spouse benefited from the GRIHINI programme?
2. Tell us your opinion about the venture?
3. Output of programme – increase in your family income, hike in purchase of household goods, increased savings and any other?
4. What overall impact did you observe after your wife became a GRIHINI beneficiary? (Individual, societal, education of children, health and hygiene)
5. In what ways do you support your wife in this endeavour?
6. Do you think this program is beneficial for the village women? If yes, how?

## Survey Form: TISS - Axis Bank End-term Impact Assessment of PREMA Project

### A. Demographic Details

1. Unique Household Number: \_\_\_\_\_
2. Name of respondent: \_\_\_\_\_
3. Year Beneficiary was enrolled: 2011 / 2012 / 2013 / 2014 / 2015
4. Village: \_\_\_\_\_
5. Category: General / SC / ST / OBC / Other
6. Occupation / Business if any:
7. Phone number: \_\_\_\_\_
8. Number of members in household: \_\_\_\_\_
9. Agricultural land: Owned / Agricultural Labour on others farm
10. If own land, How many acres? \_\_\_\_\_
11. Do you have a BPL card? Yes / No
12. Job card under MGNREGA: Yes / No
13. Are you a part of any SHG: Yes / No

### B. Income and Resource Pattern

Sr. No.	Annual Income Source (Multiply by number of months engaged if monthly)	Baseline (Before PREMA Intervention)	One Year After PREMA Intervention)	Current
1	Agriculture			
2	Horticulture / Kitchen Gardening			
2	Livestock			
3	NTFP			
4	Home Based Business			
5	Other Sources like Salary/Labour			

### C. Expenditure pattern (Annual)

Sr. No.	Type	Before Prema (Baseline)	One Year Post Prema	Current
1	Agriculture			
2	Ration			
3	Medical			
4	Education			
5	Home Business			
6	Transport			

**D. Possession of Household goods**

Sr. No.	Type	Before Prema (Baseline)	One Year Post Prema (2013)	Current
1	Television			
2	Cell phone			
3	Cycle			
4	Two Wheeler			
5	Four Wheeler			
6	Gas Stove			
7	Refrigerator			

**E. Other Details:**

**1. Any Loan taken:** Yes / No

**2. Loan repayment status (Before Prema intervention)**

Source: Money Lender ( ), Bank ( ), SHG ( ), Relatives ( ), Others ( ), Specify: \_\_\_\_\_

Amount: \_\_\_\_\_ Purpose: \_\_\_\_\_ Interest Rate: \_\_\_\_\_

**3. Current loan repayment status (Post Prema intervention)**

Source: Money Lender ( ), Bank ( ), SHG ( ), Relatives ( ), Others ( ), Specify: \_\_\_\_\_

Amount: \_\_\_\_\_ Purpose: \_\_\_\_\_ Interest Rate: \_\_\_\_\_

**4. Savings annual in cash / gold / etc.**

4.1. Before Prema intervention: \_\_\_\_\_

4.2. One Year after Prema intervention: \_\_\_\_\_

4.3. Current: \_\_\_\_\_

**5. Stated Income**

5.1. Before Prema intervention: \_\_\_\_\_

5.2. One Year after Prema intervention: \_\_\_\_\_

5.3. Current: \_\_\_\_\_

**TISS-ABF Survey Form for Skill Development Students of PREMA Project****Survey No.:****Location:****Year of Batch: 2011 / 2012 / 2013 / 2014 / 2015**

This is to inform the respondent that the information shared on the questionnaire will be used for the purpose of the research study – Impact Assessment of PREMA Project’s Skill Development Initiatives, by Tata Institute of Social Sciences.

**Instructions to fill the form:**

- Kindly encircle the most preferred answer in case of multiple choice options
- Kindly briefly answer open ended questions by writing in provided space
- All the information provided by you is confidential and forms are anonymous in nature, kindly feel free to express yourself

**Survey for Students (Current, placed and non-placed)****1. Basic Information**

<b>1.1</b>	Name						
<b>1.2</b>	Age						
<b>1.3</b>	Gender	1. Male			2. Female		
<b>1.4</b>	Caste (tick the answer)	1. General		2. OBC		3. SC	
		4. ST		5. Other (Specify)			
<b>1.4</b>	Marital Status	1. Married		2. Unmarried		3. Widowed	
<b>1.5</b>	Residential address						
<b>1.6</b>	Course taken						

**2. Socio-economic background**

<b>2.1</b>	How many members in your family?						
	Data fields	<b>Father</b>	<b>Mother</b>	<b>Brother</b>	<b>Sister</b>	<b>Relative</b>	<b>Others</b>
<b>2.2</b>	Type of employment (e.g. Agriculture, business, contractual labour, shop, artists)						
<b>2.3</b>	Annual Income (Rs.)						
<b>2.4</b>	No. of months employed in a year (To multiply in case response in monthly income)						

**3. Highest Education Qualification (tick the appropriate answer)**

5th Class or Below	Diploma
9th Class or Below	Graduation



Secondary (10 <sup>th</sup> Pass)	Masters / Post Graduation
Higher Secondary (12 <sup>th</sup> Class)	Any Other _____

**4. Reasons for opting for the course (select all that is applicable)**

1. Employment	2. Interested in the sector	3. No alternate local job options
4. Friend has taken the course and got employment	5. Centre is located close to residence (proximity)	6. Other, please specify

**5. Rate your satisfaction with the following**

Sr. No	Areas for rating	Excellent	Medium	Below average
1	Mobilisation			
2	Counselling			
3	Overall training			
4	Preparation for placement			
5	Soft skill/ Personality development Training			

**6. Training - Rate your level of Satisfaction (tick the answer closest to your experience)**

Sr No	Areas for evaluation	Excellent	Medium	Below Average	Not Applicable
5.1	Course Materials				
5.2	Quality of Infrastructure at centre				
5.3	Practical training				
5.4	Site Visits to places of employment				
5.5	Quality of teacher				

**7. Perception of the implementing partner PREMA?**

Sr No.		Completely Agree	Somewhat Agree	Do not agree
7.1	Good name/ brand reputation			
7.2	Reliable			
7.3	Respectful			

**8 How much fees was paid? \_\_\_\_\_**

**8.1 Was any loan taken by student? \_\_\_\_\_**

**8.2 If yes, what amount? \_\_\_\_\_**

**8.3 If Yes, where did you get the loan from Bank/ money lender / Family member/ other**

**9. The following section is for Placed Students:**

9.1	<b>Placement interviews</b>	Trained with mock interviews	Some lecture based training	No training	Others
9.2	<b>Did you give interview as a part of the placement process</b>	Yes		No	
9.3	<b>If placed through PREMA centre, current salary range</b>	2000-4000	4000-8000	8000-15000	Above 15000
9.4	<b>How much increase in annual income happened after course at PREMA as compared to before</b>		Before	After	
9.5	<b>Name of employer</b>				
9.6	<b>When were you placed? Month/Year</b>				
9.7	<b>Are you currently still working with the same employer?</b>	Yes		No (If No, Specify reason)	
9.8	<b>Did you go through a 2<sup>nd</sup> round of placement through the PREMA Centre?</b>	Yes		No	
9.9	<b>Have you started your own business/ self employed If yes fill section 10</b>	Yes		No	

**10. For students who have started their own business/self employed**

10.1	<b>What type of business have you started</b>	
10.2	Did you get a loan for starting your business	Yes /No
10.3	If yes what was the source of the loan	
10.4	What is the income per month	
10.5	What is your average profit per year	
10.6	How much increase in income happened after course at PREMA as compared to before	

## Annexure 6 – ABF Template for Impact of Project

Details required from the sample study, Only Grihini Beneficiaries – 452 Sample Size

Income Range	% Beneficiaries in the corresponding income range		Average income increase (in %) of the beneficiaries lying in the corresponding income range
	Before the intervention	After the intervention	
0-10,000	13	02	500
10,000-20,000	18	07	186
20,000-30,000	15	08	193
30,000-40,000	13	06	209
40,000-50,000	12	07	186
50,000-60,000	06	05	131
60,000-70,000	03	04	132
70,000-80,000	04	04	108
80,000-90,000	01	04	75
90,000-1,00,000	06	08	122
1,00,000-above	08	44	79

(Table 1)

Average income per beneficiary before the intervention	Rs 48,070/-
Average income per beneficiary after the intervention	Rs 1,15,211
Average income increase (in %)	140

(Table 2)

Details required for the total beneficiaries reached out during the project period over (if data available). N/A

Income Range	% Beneficiaries in the corresponding income range		Average income increase (in %) of the beneficiaries lying in the corresponding income range
	At the start of the project i.e. Baseline Data	At the end of the project period over	
0-10,000			
10,000-20,000			
20,000-30,000			
30,000-40,000			
40,000-50,000			
50,000-60,000			
60,000-70,000			
70,000-80,000			
80,000-90,000			
90,000-1,00,000			
1,00,000-			

(Table 3)

**Other Details Required**

	Target (as per the data available for the entire project duration)	Actual (as per the data available for the project period over)
Beneficiaries		10,352
Cost Per Beneficiary		Rs 7,216/-
Average Income Increase		Rs 67,141/-

(Table 4)

<b>Please mention the Average Income (in %) (as per Table 2) against the corresponding actual cost per beneficiary (as per Table 4) and actual beneficiaries (as per Table 4)</b>							
<b>Actual Cost Per Beneficiary (as per Table 4)</b>	<b>Actual Beneficiaries (as per Table 4)</b>						
	0-10000	10000-20000	20000-30000	30000-40000	40000-50000	50000-60000	60000-
0-500							
500-1000							
1000-1500							
1500-2000							
2000-2500							
2500-3000							
3000-3500							
3500-4000							
4000-4500							
4500-5000							
5000-	140%						

(Table 5)

## About CSR Knowledge Centre, TISS

- Unique understanding of the social sector
- Knowledge of challenges faced in field
- Extensive experience working with corporate and public sector partners
- Unrivalled network of consultants and policy makers
- Value for money as we are a not for profit organization

The CSR Knowledge Centre is currently engaged with a diverse portfolio of companies and is supporting them on various aspects of CSR initiatives.

We welcome you to come and join us at the centre for working towards improving the nature and content of CSR in India.



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