

Axis Bank Foundation

End term impact assessment of project PREMA

Final Report

May 2019



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LIST OF ACRONYMS

S.NO	ACRONYM	FULL FORM
1	ABF	Axis Bank Foundation
2	BLO	Block Level Officer
3	CRP	Cluster Resource Person
4	CSO	Civil Society Organisations
5	CSR	Corporate Social Responsibility
6	DM	District Manager
7	FGD	Focused Group Discussion
8	HH/HHs	Household/Households
9	MGNREGA/NREGA	Mahatma Gandhi National Rural Employment Guarantee Act
10	NTFP	Non-Timber Forest Products
11	ODF	Open Defecation Free
12	OECD	Organization for Economic Cooperation and Development
13	OLM	Odisha Livelihoods Mission
14	OPELIP	Odisha PVTG Empowerment & Livelihoods Improvement Project
15	PM	Project Manager
16	PMER	Planning, Monitoring, Evaluation, Reporting
17	PREM	People's Rural Education Movement
18	PRI	Panchayati Raj Institutions
19	PVTG	Particularly Vulnerable Tribal Group
20	ST	Scheduled Tribe
21	SC	Scheduled Caste
22	SHG	Self Help Groups
23	TTC	Thinkthrough Consulting Private Limited

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Executive summary

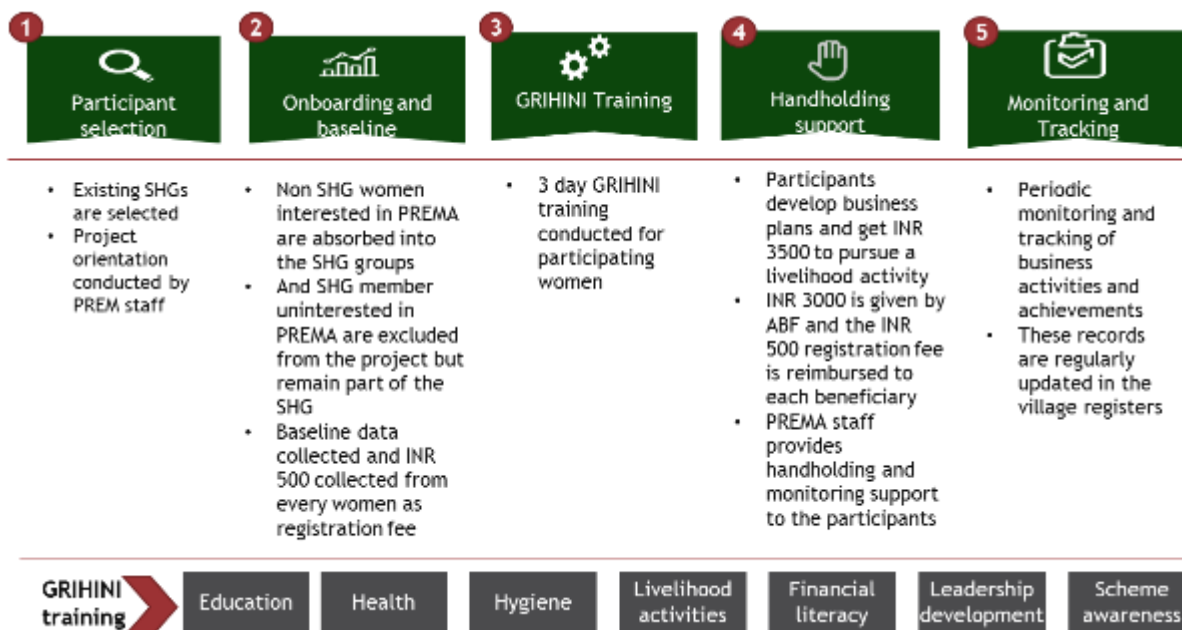
This report covers impact assessment of second phase of project PREMA which is a partnership between Axis Bank Foundation and the People's Rural Education Movement (PREM) to promote life skills GRIHINI trainings and livelihood enhancement through promotion of business plans (petty trades) for women in the districts of Gajapati and Puri who majorly belong to the tribes or castes scheduled by the Government of India. The second phase of the project started in 2016 for a period of 3 years. This phase capitalized on the learnings from first phase of the project which covered different trainings on agriculture, life skills etc. The project has three important components:

- GRIHINI trainings: which is a 3 day long training for rural women focusing on their life skills, awareness about business plans, norms and functioning of Self Help Groups etc.
- Business plan development: which focuses on providing financial support as well as business plans for locally viable businesses such as goatery, poultry, fisheries, dairy etc.
- Model villages or creation of ideal villages where community is motivated towards and accesses basic amenities such as sanitation, electricity, health & hygiene, potable water etc.

The core objectives which this project intends to accomplish are:

- **To build the capacities** of GRIHINI¹ women of rural areas to develop livelihoods and skills to become leaders in their communities
- **To increase the income** of the resource poor households by 60% over baseline, with minimum income of INR 5,000/- per month per household
- **To help women** become financially self-reliant and empowered through the self-help groups (SHGs)
- **To transform select villages** into model villages on a pilot basis

The operating model for this project is illustrated below:



The reference period for the impact assessment was taken as the period from July 2016 to June 2019. However, the beneficiaries being included in the study are those who were part of the training prior to June 2017, as for any outcome/impact to be visible at least one year (comprising of the full agricultural season) is required. To get a statistically representative sample, 375 beneficiaries were randomly selected for the assessment. However, a total of 381 respondents were surveyed during the field visit

The respondents were distributed by Adava, Mohana and R.Udaygiri blocks of Gajapati district and Brahmagiri block of Puri district. A total of 11 villages from these blocks were included under this study where the number of respondents from each block was based on Probability Proportionate to Population Size (PPS) sampling. Within the villages, the beneficiaries were selected randomly. The total sample drawn from each village is illustrated in the figure below:

Mohana		Brahmagiri	Adava	R. Udaygiri
Sinkulipadar 74		Badabenakudi 30	Tumangapadar 32	Kirama 30
		Gaudakera 30	Hachiponga 28	Sundardanga 30
Lundruju 30	Kantasaruru 21	Kathuaredi 30	Sialilati 26	Rogaisingi 20

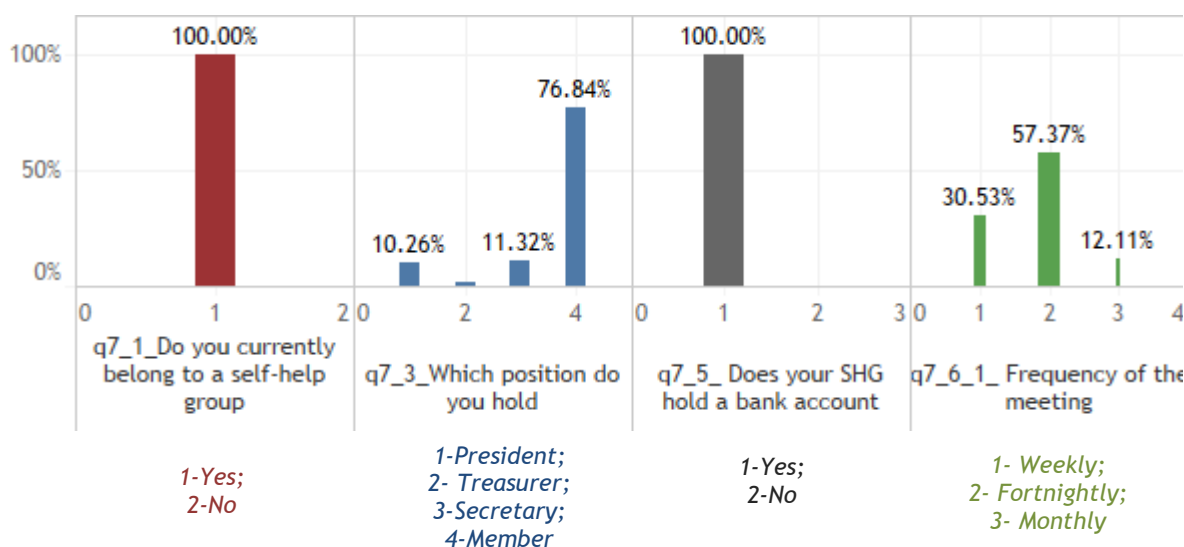
■ Adava ■ Mohana ■ R. Udaygiri ■ Brahmagiri

The research study made use of various tools for primary survey, focused group discussions, in depth interviews of various stakeholders critical to this project. The tools are annexed towards the end of this report. The findings and observations were triangulated from the above

captioned techniques wherever required. The top line numbers which encompass the basic standard of living of these beneficiaries are highlighted in the table given below:

Indicators	Overall	Adava, Gajapati	Mohana, Gajapati	R. Udaygiri, Gajapati	Brahmagiri, Puri
Primary source of income	Agriculture (48.6 %)	Agriculture (66.3%)	Agriculture (57.6%)	Agriculture (57.5%)	Fisheries & Livestock (76.7%)
Population Category	ST (73.75%)	ST (98.84%)	ST (99.2%)	ST (88.7%)	SC (40%)
House type	Semi Pucca (46%)	Kaccha (40%)	Semi Pucca (51.2%)	Semi Pucca (55%)	Pucca (54.5%)
Availability of electricity	98%	90%	88%	100%	93%
Family size	Nuclear Familes (94.75%)	Nuclear Familes (98.83%)	Nuclear Familes (91.2%)	Nuclear Familes (90%)	Nuclear Familes (100%)
Beneficiaries attended the GRIHINI trainings	100%	100%	100%	100%	100%

All the women covered under the study have SHG membership; these SHGs acted as the pivot for grants towards business plans. On an average, the SHG members contribute 92.34 INR per month towards their SHG's portfolios. The interest rate for inter-loaning varies between 1 and 2 percent per month for different SHG with the numbers skewed towards the latter rate. The figure given below illustrates the membership status, availability of bank account, and frequency of meetings within the SHGs.



The next half of this summary provides insights into some of the important impact areas achieved by this project, and the research team's observations and recommendations for the project.

Impact of GRIHINI trainings:

- ▶ Recall value: Almost 88 percent of the beneficiaries were able to recall the training components on health, sanitation and hygiene through GRIHINI project. The study also probed into the number of components recalled by each beneficiary. 172 respondents i.e. nearly 45 percent of the respondents recalled 7 or more out of total 8 components

of the GRIHINI trainings whereas 39 percent were able to recall 4 to 6 components of the training project. Only 15 percent beneficiaries recalled between 1 to 3 components of the training

- ▶ Health: A total of 49 HH had new child births in the last one and a half years. A total of 22 beneficiaries (nearly 45 percent) were able to leverage all these supporting systems. Health was the most recalled component of the GRIHINI trainings
- ▶ Water, Sanitation & Hygiene practices: Nearly 42 percent, i.e. 160 beneficiary HHs have changed their potable water source in the last one and a half years. 120 (75 percent) out of these 160 beneficiaries were using unprotected/open sources for potable water prior to the training. After the training, 116 HH have moved to relatively protected potable water sources
- SHG level benefits: More than 99 percent of the respondents agreed that SHGs have enabled them to save regularly and attend beneficial trainings like GRIHINI. During the FGDs, 7 out of 21 SHGs shared that they were revived by PREMA in 2016 and were mostly non-functional before commencement of the intervention; however, they are now practicing regular savings and credit. It was also reported by the some of the members during the discussions that they have increased their SHG contributions from INR 50 to INR 100
- ▶ Perceived benefits of GRIHINI training: More than 95 percent of the beneficiaries reported that the trainings helped them get better at community decision making, HH level decision making, awareness about/& leveraging government schemes, life skills and soft skills

Impact of business plan development:

- ▶ 89 percent of all survey respondents pursued ‘individual’ business plans.
- ▶ About 83 percent respondents started working on their respective business plans after commencement of the GRIHINI project i.e. they started a new vocation through the project. Rest of the 17 percent were already pursuing the same business which they supplemented through this project.
- ▶ In 71 percent of the HHs; the promoted business is managed by husband and wife together
- ▶ About 78 percent of the beneficiaries were satisfied the monetary support received for their business plans
- ▶ The most popular and profitable business plans (block-wise) are illustrated below

Indicators	Overall	Adava, Gajapati	Mohana, Gajapati	R. Udaygiri, Gajapati	Brahmagiri, Puri
Most Popular Business Plan	Poultry (41.18%)	Poultry	Goatery	Poultry	Fishery
Most Profitable business Plan	Cultivation (INR 27,553) for Gajapati & Fisheries (INR 90,286) in Puri	Micro-enterprise (15000 INR)	Cultivation & Agribusiness (32722 INR)	Dairy (45000 INR)	Fishery (90286 INR)

Impact on HH income:

The average gross endline income is 536 percent more than the gross baseline.

The table given below illustrates the impact on HH income during the project duration

Indicators	Overall	Adava, Gajapati	Mohana, Gajapati	R. Udaygiri, Gajapati	Brahmagiri, Puri
Baseline Gross Income (In INR)-375 HH	30806.25	22647.67	24834.7	30167.5	48099.8
Endline Gross Income (In INR)- 375 HH	162068.17	163411	195100	158206.9	147736.1
Number of beneficiaries with atleast 5000 monthly gross income	97%	100%	93%	98%	94%
Number of beneficiaries with atleast 60% rise in gross income	97%	100%	98%	99%	92%

Impact of model villages:

Under PREMA, 3 villages have been recognized for development as model villages. The villages are Dimbriponkal village in Denkasendwa hamlet, Mohana block, Gajapati district; DURINGUDA village, Adava block, Gajapati district; and Saura Jalang village, Raigada block, Gajapati district.

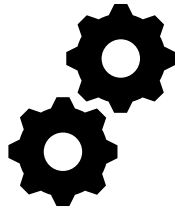
During the FGD's, the community was vocal. It was observed that the community understand the notion of model village and motivated to achieve it. It was understood from the interaction with community that most of the households are using toilets and some have found to be constructed the toilets on their own. The team also had a glance into the dust bins and found no used tobacco and nicotine packets in it. The village was relatively cleaner than the other villages. The villagers observed that the overall health in the community has improved in last 3 years. Some of the criterions out of 10 prescriptions for model villages are still being pursued. The model villages are expected to fit into 8 out of 10 criterions of model villages by June 2019. The 2 components which could not be addressed by PREM in these villages are,

- 1) Solar power: The villages already have access to electricity and hence solar power is not feasible
- 2) Functional literacy: The beneficiaries having a problem in eye-sight are unable to learn doing signature or reading the sign-boards. They refrain from cataract operations.

The research team drafted considerations for the way forward based on the observations during the study. The recommendations are summarized below:

- ▶ Current package of practices should be strengthened by technical trainings i.e. the GRIHINI trainings should contribute towards technical expertise amongst the beneficiaries regarding their respective business plans
- ▶ Feasibility study and plans for scaling up the businesses should be taken up so that supply and demand of the goods (like meat, milk, eggs etc.) are balanced
- ▶ SHGs should be further strengthened. They can be leveraged for organizing the businesses. The institutional arrangements can be strengthened before federating them for a scaled-up business.
- ▶ Financial literacy must be focused upon, as it is the core area for running the business as well as scaling it up (through convergence)

- ▶ The monitoring plan should include indicators relevant to business plan performance
- ▶ A follow-up/catch-up project or a refresher course should be designed for those beneficiaries who were unable to attend the full training
- ▶ The efforts towards developing a business plan should graduate into a business model where the beneficiary is able to access continuous working capital- an alternative way could be to give grants for capacity building project which enables the beneficiaries to leverage continuous funds from other sources and/or financial institutions
- ▶ Insurance coverage should be towards the business plans (goats, farm produce etc.) rather than LIC coverage
- ▶ The existing capacity of PREMA staff (especially field staff) can be strengthened further in terms of understanding of overall business principles (demand-supply gap etc.) and should be introduced to better package of practices for promoted businesses



Chapter-1

About the Project

1. Background

1.1. Overview

The Axis Bank Foundation (ABF), a registered public trust, was formed in 2006 as the Corporate Social Responsibility (CSR) arm of Axis Bank and has streamlined all its programmes under the overarching goal of “Sustainable Livelihoods”. ABF seeks to reach the economically weaker sections of society and has partnered with various Civil Society Organisations (CSOs) across 26 states in India and provides them with financial, technical and capacity development support. Under the Sustainable Livelihoods goal, programmes are conducted to provide equitable and quality education to underprivileged children and to provide vocational skills for vulnerable communities across India. The initiatives are also directed towards creating new opportunities for poor farmers, especially tribal communities.

To achieve its objectives, ABF has partnered with the People’s Rural Education Movement (PREM), a non-political, secular and humanitarian non-governmental organization (NGO). Founded in 1984, PREM is involved in spreading education, improving healthcare, and implementing new ideas to meet the challenges facing marginalized communities across 23 districts in Odisha and subsequently in 16 states including Andhra Pradesh, Tamil Nadu, Jharkhand and Chhattisgarh. Having established its pan India presence, along with its 152 -member strong network of voluntary people’s organisations, PREM has reached out to more than 50,00,000 people through its numerous projects while focusing on innovation; creating, harnessing and implementing new ideas to meet the challenges facing marginalized communities.

Building for long-term sustainability is a cornerstone of PREM’s community organization interventions contributing to sustainable livelihood, empowerment and capacity building of Panchayati Raj institutions (PRIs). PREM channelizes much of its efforts on advocacy and lobby forums at state and national levels to extend issue and rights-based support to the most marginalized communities including Adivasis, Dalits and fisher folk.

PREMA, a joint initiative between Axis Bank and PREM, is an innovative project, empowering women to achieve sustainable incomes through skill and entrepreneurship development and adoption of business plans.

The overall objectives of this unique collaboration between ABF and PREM were:

1. **To build the capacities** of GRIHINI² women of rural areas to develop livelihoods and skills to become leaders in their communities
2. **To increase the income** of the resource poor households by 60% over baseline, with minimum income of INR 5,000/- per month per household
3. **To help women** become financially self-reliant and empowered through the self-help groups (SHGs)
4. **To transform select villages** into model villages on a pilot basis

The project’s purview also included activities related to women empowerment, institution building and revival and facilitating institutional linkages. A total of 15,000 beneficiaries across

² Lifestyle management training for women towards self, family and community development

300 villages have been equipped and empowered to earn a sustainable livelihood towards ensuring that their families have a better future.

1.2. Scope of engagement

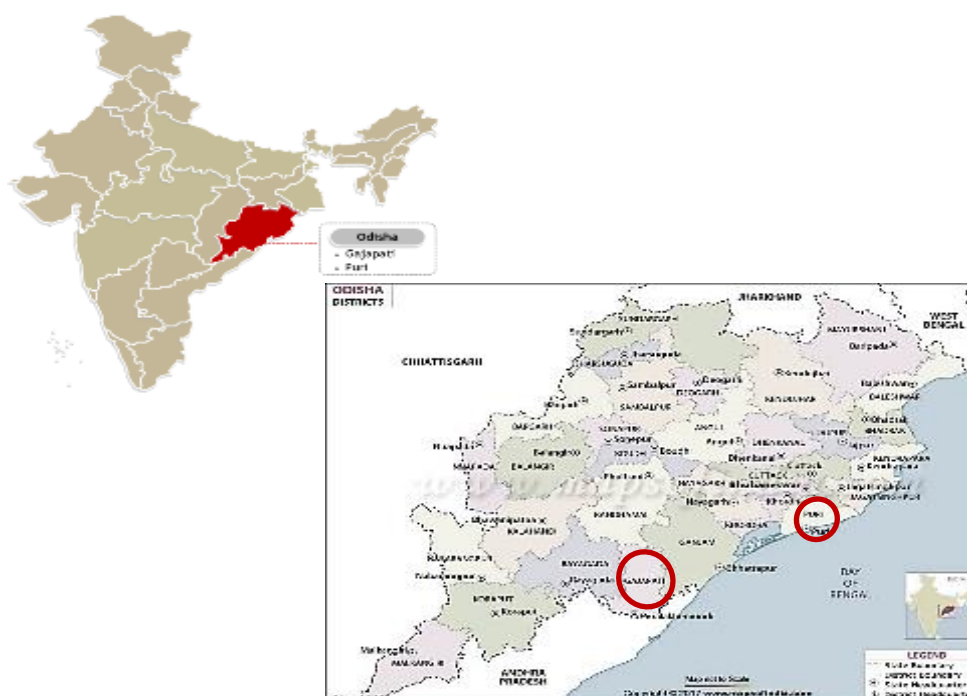
The study focuses on the impact of the PREMA interventions in the project coverage areas. The end line assessment focuses on the effectiveness of the project in achieving its intended objectives, purpose and expected results at the household and community level. The purpose of the end line impact assessment includes the following:

- ▶ Analyzing the impact of the initiative (ABF-PREMA's PREMA project) against baseline indicators (quantitative and qualitative)
- ▶ Documentation of relevant best practices
- ▶ Reporting beneficiary activity and project-wise impact

TTC has used the OECD assessment framework to specifically address the following:

- ▶ What has been the approach and strategies of the project to achieve its intended objectives? What are the overall outcomes of the project, intended and unintended, long term and short term? (**EFFECTIVENESS**)
- ▶ How efficiently has the project utilized its human and financial resources? (**EFFICIENCY**)
- ▶ What has been the impact of the project on its beneficiaries, positive and negative? (**IMPACT**)
- ▶ Can the results produced by the project interventions be maintained after the termination of ABF support? (**SUSTAINABILITY**).

Figure 1: Districts under the project



2. Methodology

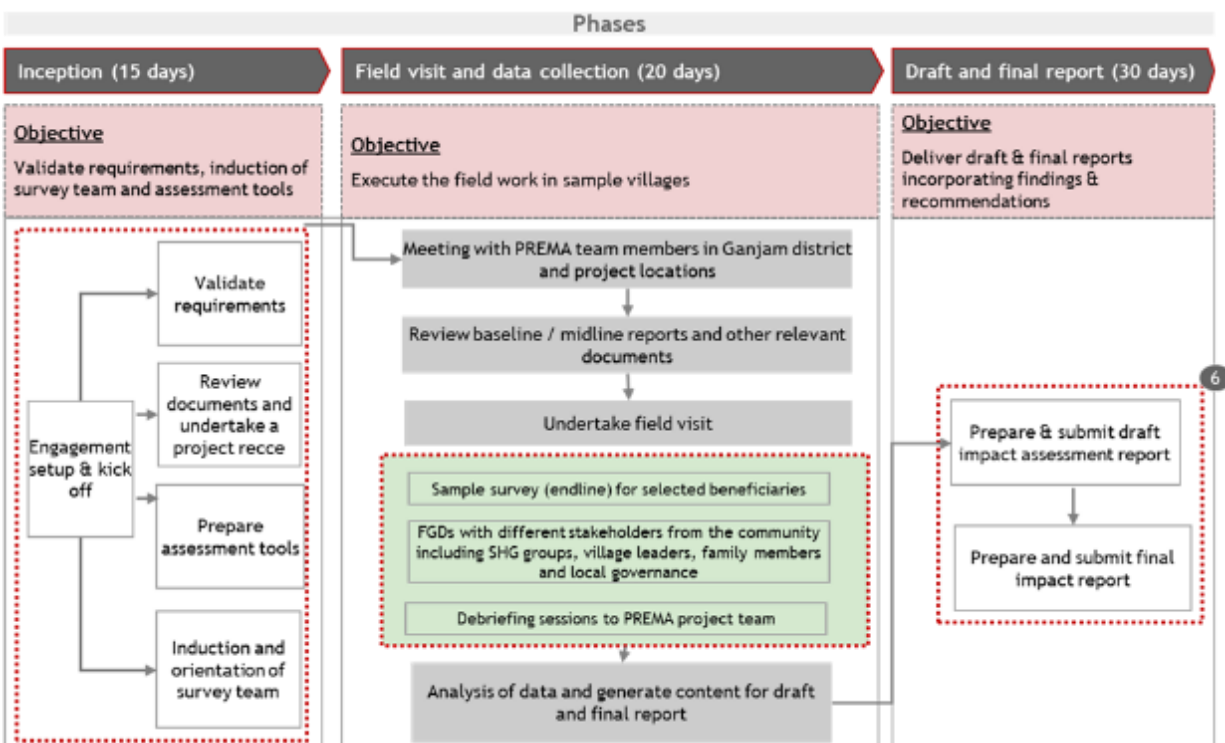
2.1. Work steps

The end line impact assessment was initiated to evaluate the outcome of the PREMA project undertaken over the last 3 years against the baseline indicators. Given the scale and the multi-stakeholder approach of the project, the methodology for the impact assessment has been designed with due cognizance given to the interplay of all the stakeholders' perspectives and the various intricacies of the issues being addressed by the project in achieving its goal of sustainable livelihoods through skill and entrepreneurship development. The assessment provides a basis for further reflection and decision making by capturing the key findings and observations, while it highlights some of the major enablers and provides recommendations for ABF and PREM. It uses a mix of both qualitative and quantitative techniques of data collection in order to capture the progress and achievements against the baseline indicators.

The impact assessment was carried out in three stages- viz. inception, field visit & data collection, and report preparation.

The steps of the adopted methodology are depicted in Figure 2 below:

Figure 2: Methodology work steps



2.2. Inception

2.2.1. *Validate requirements*

An inception meeting with the PREM project team was held with the objective of acquiring a better understanding of the project objectives, components and key project milestones. The discussion also helped in clarifying project assumptions, identifying stakeholders and understanding project management arrangements. The impact assessment team sought inputs from the project team members on the overall geographic coverage and beneficiary details. This was done to finalize the sampling framework and field visit schedules.

The impact assessment team also held a discussion with ABF before initiating the recce visit and prior to planning the field visits. The feedback and suggestions provided by ABF were incorporated into the assessment design.

2.2.2. *Document review*

In order to develop a more comprehensive understanding of the project, the impact assessment team requested PREM NGO to share the documents concerning the project baseline, planning, management, outcomes and learning. The documents collected were reviewed and used to formulate the sample framework, research questions and data collection tools. The review of documents helped in obtaining greater insights on the crisis in the region and the relevance of the project especially with regards to the needs of the region's tribal women and disadvantaged groups. The desk review also helped in the identification/selection of districts, villages and beneficiaries for the field -based data collection exercise.

2.2.3. *Recce visit*

The team undertook a reconnaissance visit to Puri and Gajapati districts in Odisha. Interactions with stakeholders, a preliminary review of documents and observations helped the assessment team to develop an understanding of the PREMA project, the project components, organizational model, the profile of its management and employees, key stakeholders and the operational challenges faced by them. Furthermore, the team received an overview of the NGO and the PREMA project, its rationale and beneficiaries, initiatives and achievements.

2.2.4. *Preparation of assessment tools*

The analysis of secondary literature served as the basis for planning the field visits as well as for designing the data collection tools. The assessment was conducted using both qualitative and quantitative methods. The assessment framework for the study was guided by the framework for evaluating Development Effectiveness of International Non-Profit Organizations developed by the Organization for Economic Cooperation and Development (OECD). This included focus group discussions (FGDs), key informant interviews, case studies and participatory observations.

Though the baseline questionnaire was referred to in order to conduct a pre and post project analysis, the end line survey had additional questions to capture other relevant information necessary for ascertaining the impact of the project. For this end line study, a new questionnaire³

³ A copy of the end line questionnaire has been attached in the annexure for reference

was developed to assist the data collection team in conducting a comparison with the baseline data and assessing the impact of the interventions on the project beneficiaries.

Discussion guides⁴ and an assessment checklist were designed for the field interactions with PREM staff members. A technical site assessment checklist was prepared to assess the structures that have been created under the project. The checklist accounts for various factors while assessing the existing structures such as overall quality of work, utilization of the maximum potential for the beneficiaries, participation of the community and government in building these structures etc. Such technical assessments were carried out throughout the villages where PREM led livelihood interventions have been undertaken.

A similar checklist was also prepared for collecting information from the SHGs supported by the project in the sample villages.

2.2.5. Induction and orientation of survey team

A survey team was contracted to carry out the field study and complete the data collection exercise. The team was introduced to the project, oriented with purpose of the study, the project coverage area and the project components prior to undertaking the household surveys and stakeholder interactions in select villages of Gajapati and Puri districts. Before commencing the data collection process, the survey team was re-sensitized and re-oriented to the importance of collecting quality data and having meaningful interactions with the community.

2.3. Field visit and data collection

2.3.1. Sampling framework and sample selection

The sampling framework took into consideration the following criteria:

- ▶ The reference period for the study was taken as the period from July 2016 to June 2019. However, the beneficiaries being included in the study are those who were part of the training prior to June 2017, as for any outcome/impact to be visible at least one year (comprising of the full agricultural season) is required.
- ▶ To get a statistically representative sample, 375 beneficiaries were randomly selected for the assessment. However, a total of 381 respondents were surveyed during the field visit.

SAMPLE SIZE

- For estimating the sample for the impact assessment study, the overall universe was taken as 15000, which is the total number of beneficiaries that were covered under the project till June 2019.
- For population > 10,000, $n = (z^2pq)/d^2$ where,
 - **n**= desired sample size;
 - **z**= standard normal deviate; which is usually set at 1.96 (corresponds to 95% confidence interval; for a confidence interval of 99 percent, z is set at 2.58);
 - **p**= proportion in target population estimated to have similar characteristics; we have taken p as 50%
 - **q**= 1-p (proportion of target population not having the characteristic);
 - **d**= degree of accuracy required; usually set at 0.05 level (Or 5%)

⁴ Discussion guide and assessment checklist attached in the annexure for reference

- With a confidence level of 95% and degree of accuracy of 0.05- the minimum sample size is 375 beneficiaries

Sampling distribution:

The research team included participants and SHG groups which have been enrolled for this project on or before Jun-17 in the sample. The selection of blocks was based on the number of beneficiaries in the respective block. The most populated blocks were selected. The selection of villages was done on the basis of promoted business plans. PREM shared the data illustrating the coverage under various business plans in any village. Research team aimed to include at least 30 respondents from most popular business categories and hence selected the villages where the number of these beneficiaries was greatest. The respondents from each village were selected randomly. The figure given below illustrates the sampling plan developed prior to the field work.

Figure 3: Sample selection

District	Block	Villages	Dairy	Goatary	Poultry	Fisheries /Dry fish	Petty trade	Others/N A	Total	Proposed sample from each village
Gajapati	Adva	Hachiponga	59		2			1	62	30
		Sialilati	48	3	15		2	10	78	30
		Tumangapadar		42	45				87	30
	Mohana	Kantasaru		54					54	21
		Lundruju	63					1	64	30
		Sinkulipadar		31	225			1	257	70
		Kirama			24			38	62	30
	R. Udaygir	Rogaisingi		42	78				120	20
		Sundardanga		56				41	97	30
Puri	Brahmagiri	Badabenakudi	1			38	25	19	83	30
		Gaudakera	50			18	11	7	86	30
		Kathuaredi	43	2	4		21	6	76	30
Total			352	295	494	59	71	181	1452	
Minimum sample		12	30	30	30	30	30	30	375	381

2.3.2. Survey questionnaire

The survey questionnaire was developed to assess whether the key aims of achieving income enhancement and sustainable livelihood of the tribal community in the Gajapati and Puri districts were achieved or not. This questionnaire was encoded using the CAPI software to ensure brevity of data.

The identification of beneficiaries was conducted through parameters such as personal information and household information which included education level, tribe/caste information, and ownership of BPL and Aadhar card. The variables used to compare the baseline and end line survey were land ownership, income from farm and non-farm activities, information on migration activities and access to irrigation.

In order to capture all the various project components, the questionnaire designed for the study includes questions across multiple aspects such as health, water and sanitation, membership status of the household, household income and expenditure and lastly the business plan component.

To assess the impacts of the project interventions, the end line questionnaire accounts for factors such as income enhancement, expenditure on assets, investments in productive assets and access to resources and information were also assessed as they play a key role in determining the cascading the effects of the interventions.

2.3.3. Field based data collection

The field plan and tools were finalized upon receiving feedback from ABF and PREM. The field visits were conducted from 19th January to 23rd January for qualitative assessment; whereas the field survey continued till 30th January.

The field visits focused on the technical assessment of the livelihood intervention, focus group discussions (FGDs) with project beneficiaries, participant observations and household-based data collection. The impact assessment team made a conscious effort to ensure that the participants of the FGDs were representative of different social groups in order to bring out the different perspectives on project outcomes and impact. The groups were heterogeneous (including beneficiaries of multiple groups and interventions) and consisted of 15-20 individuals. Each FGD was carried out in a span of 45-60 minutes and was facilitated by a core TTC team member using FGD guidelines. During these interactions, particular attention was directed towards components such as the recall value of beneficiaries, rates of attribution and frequencies at which the interventions were mentioned.

In-depth interviews were conducted with the PREM spearhead team. The discussions focused on aspects related to project management arrangements, processes and systems, partnerships etc. Wherever required, the impact assessment team interacted with some of the project beneficiaries to bring out success stories and best practices.

2.3.4. Data analysis

The data analysis included both qualitative and quantitative analysis. The large volume of data generated in the course of the study, through interactions and the survey, was analyzed to identify patterns. The data from the FGDs was recorded in a note sheet format, with the leading questions and subsequent probe areas mentioned alongside. All note sheets were combined to provide a comprehensive view of the study's findings and were used to understand the impact of the project.

Quantitative data obtained from the survey and other sources was analyzed statistically. Along with the findings of the discussion guides, the data was compiled, triangulated and comprehensively analyzed. Additionally, case studies were developed from first person narrative accounts.

During the recce visit to the project location, the TTC team observed that the PREMA field staff maintain village registers and track data regarding the development and implementation of business plans by the project participants. The field team collected beneficiaries' income related data of 359 beneficiaries through these village registers.

2.3.5. Note on baseline data and income calculation

In consultation with ABF it was decided that the villages to be selected for the primary research study would consist of beneficiaries working on different business plans so that the mix of the promoted businesses is captured. These villages were selected randomly.

The formula used for income calculation in the baseline study is given as:

Total income= Household annual income from (cultivation + livestock + NTFP + local labour + migration + petty business + government benefits)

Gross income was calculated for the end line study, as the base-line income was available on gross basis. While calculating the income in the endline study, the income from MGNREGA was also included in the total income calculation. The end line formula thus looks like:

Total income= Household annual income from (cultivation + livestock + NTFP + local labour + migration + petty business + government benefits + MGNREGA + other sources)

2.3.6. Limitations of the assessment

- ▶ Our views are not binding on any statutory, regulatory, or executive authority or Court, and hence, no assurance is given that a position contrary to the opinions expressed herein, will not be asserted by any authority and/or sustained by an appellate authority or a Court of law.
- ▶ Assessment of the project was based on information and explanations given to TTC by the officials of PREM. Neither TTC nor any of its employees undertake responsibility in any way whatsoever to any person in respect of errors in this report, arising from incorrect information provided by PREM.
- ▶ The review was limited to the records/documents shared with TTC by PREM and ABF with inputs from the field visits conducted. While performing the work, TTC assumed the genuineness and the validity of the factual information and the authenticity of all the documents. We have not independently verified the correctness or authenticity of the same.
- ▶ Assessment of the project was based on information and explanations given to TTC by the officials of PREM. Neither TTC nor any of its employees undertake responsibility in any way whatsoever to any person in respect of errors in this report, arising from incorrect information provided by PREM.
- ▶ TTC has, to the best of its abilities, ensured the inclusion of all the important areas within the ambit of the terms of reference for this study.

2.4. Report preparation

The data analysed for the purpose of preparation of the report to assess the impact of project PREMA was dependent on the baseline survey conducted, the end line field data collected as well as the data collected from the village registers.

Post the thorough document review conducted in the first phase of the engagement, the validation of the field level data collected, the in-depth analysis of the field data, the end line report was prepared.

3. About the project area

3.1. Regional demographics

The native population of Gajapati, Ganjam, Kandhamal and Rayagada districts of Odisha, are amongst the most marginalised sections of society, due to the geographical, social and cultural backwardness that they are faced with. Of these districts, Gajapati, Kandhamal and Rayagada are found listed in NITI Aayog's 'List of Backward districts'⁵, released in March 2018.

Particularly vulnerable tribal group (PVTG) is a government of India classification created towards providing enabling conditions of certain communities with particularly low development indices. Incidentally, of the 75 listed PVTGs, the highest number are found in Odisha. According to the 2011 Census of India⁶, in Gajapati, 54.3% of the population belongs to Scheduled Tribe (ST) category. The women belonging to this ST population and inhabiting these regions form the most vulnerable populations in the country due to the lack of economic opportunities and the societal inequalities they are subjected to. The sex ratio for the district is 1043 females per 1000 males, while the female literacy rate is 43.18 as compared to the male literacy of 64.38.

Due to its coastal location and the increased access to trade and external influences in Puri, these figures are starkly different. The sex ratio is 963 women for every 1000 males, the male literacy rate is 90.85 and the female literacy rate is 78.28. The proportion of STs in the Puri district is only 0.5% of the total district population.

3.2. Gender balance

Due to the lack of exposure and remoteness of the region, the tribal populations, especially the women of Gajapati lack awareness, thus making them vulnerable and easily exploitable. Their lack of participation in social institutions and PRIs also puts them at a further disadvantage. Most of these tribal women are involved in household activities and subsistence farming and are subject to significant drudgery, while their male counterparts migrate to towns and cities seasonally in search of alternate economic opportunities. Despite the huge natural resource repository of the tribal forest regions these women inhabit, the lack of skills and exposure makes it difficult for these women to pursue sustainable income generating activities.

3.3. Relevant government schemes

The state of Odisha currently has multiple development schemes and interventions that are promoting women's development and skill enhancement. While the PEETHA (Peoples Empowerment- Enabling Transparency and Accountability of Odisha Initiatives) scheme to increase transparency in distribution of individual and social benefits by generating awareness about the various State Government schemes.

Odisha Livelihoods Mission (OLM) aims to reduce rural poverty by promoting diverse and gainful self-employment opportunities to the rural poor. These poverty eradication programs focus on

⁵ 2018, Niti Aayog List of 101 most underdeveloped districts; <https://pmawards.gov.in/public/List-of-Backward-Districts.pdf>

⁶ 2011, Census of India; <https://www.census2011.co.in/census/district/413-gajapati.html>

creating sustainable livelihood opportunities for these rural poor households and nurture them till they break out of the cycle of poverty and lead a better-quality life.

The goal of Odisha PVTG Empowerment & Livelihoods Improvement Project (OPELIP) is to improve living conditions and reduce poverty amongst the poor and marginalized communities through capacity building initiatives. In this manner, these participants from vulnerable communities can secure entitlements over land and forest, increase their agricultural productivity by improving their farming techniques and ensuring increased access to education, health and other essential human development aspects.

The Swachh Bharat Mission, launched in 2014, towards achieving universal sanitation coverage by improving hygiene and sanitation conditions in villages and cities, is also being implemented in the Odisha region.

3.4. Economic status

For the tribal farmers in Odisha, poverty and lack of assets is a common problem. The lack of material goods is indicative of the primitiveness of this region. These farmers and agri labourers are usually found farming on either forest or government owned land in the absence of possessing any farming land of their own. Since these common resources are also limited, each household has access to a very small piece of land to carry out their cultivation activities. With limited landholdings, these farmer families can rear only limited livestock.

Due to the backwardness of these regions, and the remoteness of some of the target villages, these native communities often find themselves caught in a vicious cycle of poverty, illiteracy and unemployment. The lack of working capital to diversify agri businesses, the stagnation of agricultural productivity and restriction to subsistence farming, forces these small and marginal farmers into a state of food insecurity and poverty. In Gajapati, nearly 60% of the population lives below the poverty line, while in Puri the economic status is better.

3.5. Livelihood activities

In the Gajapati district, the local economy is primarily agrarian, and the agro-ecological conditions are found to be favorable for the cultivation of paddy, oil seeds, sunflower and sugarcane. None of them had very large land areas under cultivation and thus agriculture wasn't a sustainable means of livelihood for a large proportion of the tribal population. These small and marginal farmers are mostly involved in subsistence agriculture, goateries, livestock and poultry farming. The Gajapati district has no major industries, yet local cottage industries and handicrafts were found to be fair contributors to the economic output of these regions. Such activities include horn work, cane and bamboo crafts, broom work and Siali leaf plate making.

The economy of Puri, on the other hand, is majorly dependent on tourism. The Jagannath temple is the focal point of the city and a major source of employment to the people of the area. Agricultural production of rice, ghee, vegetables from the surrounding regions helps meet the large requirements of the temple and the visiting tourists. The district's geographical location also ensures that fisheries, duckeries and related industries developed, apart from the small -scale cottage and handicrafts industries and sea trade activities having established over the past few years.

Despite their high work participation, women, especially in the ST and Scheduled Caste (SC) category households continue to live in distressed and deplorable conditions. The illiteracy, social barriers and alcoholic tendencies of their male counterparts, makes these women more vulnerable to poverty and exploitation, despite their daily toiling.

Many of the community members depend upon the collection of non -timber forest products⁷ (NTFP) and the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)⁸ as a means to earn a livelihood. The lack of economic opportunities for unskilled employment, forces many of the local men folk to migrate out of these rural districts to bigger towns and cities in search of seasonal employment, usually as contract labour at construction sites and factories for up to 6-8 months. As they earn bare minimum wages, they usually move out and live in shared accommodation, to minimize their living expenses.

3.6. Difficulties faced in the region

With a significant proportion of the population engaged in agriculture and farm related activities, the dependency on climate and natural occurrences is high, thus increasing their vulnerability to crop failure. Despite the fertile alluvial soils and adequate rainfall, these tribal farmers are unable to earn an adequate income from merely subsistence agriculture, as a large portion of the agricultural produce is used for self- consumption. Owing to these hardships, mere subsistence farming is an inadequate means to provide food security to the tribal households through the year.

In recent times, the rainfall pattern is becoming increasingly erratic. The state's proximity to the sea and its tropical climate increases the probability of cyclones and flooding of farm lands, thus threatening the agricultural productivity of the area. In the Gajapati district, the rainfall is also often accompanied by large -scale soil erosion, causing the topsoil to get completely washed off due to the hilly and undulating landscape of the region.

With bare minimum earnings, these tribal communities are unable to save money for their future generations. This lack of savings and assets ensures that the vicious cycle of poverty is perpetuated, generation after generation.

⁷ NTFP includes fruits and nuts, vegetables, fish and game, medicinal plants, resins, essences and a range of barks and fibres such as bamboo, rattans, and a host of other palms and grasses.

⁸ National Rural Employment Guarantee Act 2005, is an Indian labour law and social security measure that aims to guarantee the 'right to work' and assures every individual who is willing and able to work 100 days of guaranteed employment

4. Project components and outreach

4.1. Project approach

In the light of the vulnerabilities, lack of organization, illiteracy and economical backwardness that plagues the tribal inhabited regions of Gajapati and Puri, the need to break out of poverty and acquire skills towards a strong and stable future is of utmost significance. PREM's approach is to provide capacity building support so that vulnerable and marginalized women are able to take on sustainable income generating activities, thus enabling them to cater to the needs of their children and increasing their chances of a bright future. Having faced centuries of exclusion, their children would otherwise have very little hope to live a life of dignity and freedom.

The objective of PREMA is to build the capacities among young, married women of rural areas, so that they can lead a productive life, contribute to the family livelihood and develop skills to become leaders in their communities. The eligibility criterion for women to join the PREMA project is as follows:

- ▶ Married women, aged 18 years and above
- ▶ Must be a member of an SHG
- ▶ Must be willing to take up an income generating activity
- ▶ She must be a permanent resident of the target village
- ▶ Must belong to poor, marginalized and disadvantaged communities of STs, SCs or fisherfolk and having a household income less than Rs 35000
- ▶ She must be willing to pay the minimum contribution of Rs 500 as registration fee

The PREMA project mainly consists of a GRIHINI training for married women and young mothers. This project was divided into two phases- pre-2016, the project was mainly focused around advanced agriculture training and Asha-Jyoti training for adolescent girls.

Between 2016 and 2019, while the focus remained on the GRIHINI training, it was expanded to include the adoption of a business plan by the participating women, while also simultaneously working at strengthening the SHGs. This study is particularly focused around Phase 2 of the project.

Handholding support is provided throughout the project to ensure that the women are making adequate use of the training provided towards carrying out a successful business. Each of these different project components is explained in further detail later in this chapter.

The PREMA activities promote women empowerment and improves livelihood opportunities through animal husbandry, horticulture and agriculture-based interventions. The enhanced income levels contribute to making these households self-reliant, reducing the number of distressed migrations and reducing their dependency on social welfare schemes in the long run.

Project PREMA has strived to provide vocational and professional training to the under privileged youth belonging to Adivasi, Dalit and marginalized communities.

4.2. Rationale for the project

- ▶ With the tribal farmers unable to cultivate more than what is required for their own household consumption, the annual household income was low.

- ▶ The lack of skills, exposure and education amongst these tribal communities leads to a lack of income generating farm activities being undertaken in the region.

To address these challenges, PREM and ABF joined together to launch project PREMA.

4.3. Project coverage area

The project covers the tribal villages of Gajapati and Puri districts located in south and south east of Odisha, respectively. The number of blocks, panchayats and villages where project PREMA was implemented is elicited below:

Table 1: Total Project Coverage

S. No.	State	Districts	Blocks	Panchayats	Villages
1.	Odisha	Gajapati	6	89	240
2.	Odisha	Puri	2	32	60
	Total	2	8	121	300

In Phase 2, the project reached 15000 women and their households in 3 years from 2016 to 2019. The year-wise details of overall coverage across the 2 districts are given below:

Table 2: Number of participant beneficiaries in Phase 2

District	Year 1 (2016-17)	Year 2 (2017-18)	Year 3 (2018-19)	Total
Gajapati	4000	4000	4000	12000
Puri	1000	1000	1000	3000
Total	5000	5000	5000	15000

4.4. GRIHINI training

GRIHINI is an innovative training module which includes a 3-day exposure and lifestyle training towards taking up a livelihood activity in agriculture and farm related activities in order to enhance their incomes. These aspects can be seen through the dairy and poultry farming activities taken up by these women groups.

The word “GRIHINI” means “home manager” in the Sanskrit language. For Project PREMA, the definition extends beyond, to not only include the self and the family, but also the community within its ambit, with the intended impacts of:

- ▶ **Impact on Self-** to be able to express oneself, display self- confidence, respect one’s abilities, respect one’s culture, lead a healthy and dignified life and showcase a positive attitude
- ▶ **Impact on Family-** to nurture a healthy and happy family, to lead an improved quality of life, to enhance and contribute to the household income, to manage finances better and to commit to family planning
- ▶ **Impact on Community-** to become a community leader, to contribute to improved health practices in the community and help towards the overall community development

From the spectrum of topics covered, the GRIHINI lifestyle management training is targeted towards development of women across the personal, professional and community dimensions. It is

geared towards training these women for livelihood as well as ‘living hood’, by empowering these marginalized women to take charge of their lives, develop leadership abilities, build strong families and live with dignity.

Table 3 contains details on the practical training lessons given as part of the GRIHINI training, across multiple aspects of human life.

Table 3: Components of GRIHINI Training

Training components	Activities
Health	<ul style="list-style-type: none"> • Information regarding immunization • First aid and disease treatment and prevention • Kitchen pharmacy and use of herbal medicines • Importance of safe drinking water • Pregnancy registration, institutional delivery and safe child birth • Access to health-related schemes and programmes like Mamata Yojana, Janani Surakhsha • Spread and control of disease like tuberculosis, malaria, diarrhea, HIV-AID etc • Use of bed nets • Kitchen gardening and nutritious cooking
Hygiene	<ul style="list-style-type: none"> • Benefits of washing hands and cutting nails • Construction and use of toilets • Personal and family hygiene • Cleaning stagnant water to avoid the breeding of mosquitoes
Livelihood activities	<ul style="list-style-type: none"> • Knowledge of petty business • Skill development trainings • Enhanced agri practices
Financial literacy	<ul style="list-style-type: none"> • Financial inclusion • SHG functioning • Financial documentation • Financial management • Loan applications • Asset creation and income generation avenues
Leadership & awareness regarding government schemes and benefits	<ul style="list-style-type: none"> • Village leadership- participation in Pallisabha and Gramsabha • Awareness regarding individual rights and entitlements under different schemes- care and protection at Aanganwadi centres, information regarding Gaon Kalyan Samiti and adolescents’ health • Visit to a school- women are shown facilities at school for children, introduced to the SMC • Applying for job card and availing employment under the schemes such as MNREGA

4.5. Business plan development

Since economic independence is seen as one of the cornerstones of this project, the SHGs identify and recommend the beneficiaries for each activity, and the GRIHINI women then decide on a feasible business plan to take on, that is also aligned to their interests and based on their skillset and the availability of raw materials. Under this project, it is also seen that activities are localized and contextualized, so that no alien activities are introduced to these women and to the natural resource base.

The GRIHINI project ends with each participant devising a Business Plan with the dual objectives of using their training and making a positive impact on themselves, their families and their communities. By increasing access to individual and SHG level livelihood action plans, these women have a greater potential of breaking out of the continuous cycle of poverty that they were caught in for so many years. Continuous support will be provided, in the form of consultations and home visits by PREMA facilitators to ensure that the business plans are on the right track and that the said activities are being carried out.

The business plans may be adopted at an individual or at an SHG level and may include one or more activities to generate income across production, marketing and service providing, based on resource availability. A few of the livelihood activities taken up as part of the business plan development component of the PREMA project are:

- Dairy farming
- Goatery
- Poultry farming
- Vegetable cultivation
- Dry fish farming
- Piggery
- Tailoring

Complimentary to these activities, practical sessions were conducted on organic farming, compost pit digging, household manure generation, backyard fruit cultivation etc. Project PREMA offered numerous categories of vocational and professional training. With these trainings and skill enhancement programs, these women are not only equipped to seek employment elsewhere in Odisha and in other states but are also able to start their own ventures through their entrepreneurial interests sparked during the training. Cottage industries are encouraged, and these newly emerging entrepreneurs are seen to be future change agents. Upon choosing a livelihood activity every woman is given Rs 3500 as a working capital to invest in assets or inputs required to carry out the chosen activity.

The grant for undertaking the business plan development is first given to the SHG and then further on lent to the individual women. In doing so, the success of these contribute towards an enhanced income, greater household livelihood security and women empowerment.

Multiple Business Plans for a common Household

During some field interactions with PREMA staff it was noticed that in some cases the participant might be pursuing more than one business plan. With the GRIHINI training and the handholding support provided participants often look towards diversification of activities to further enhance their

household income. In such cases, the participants use the income generated from the primary business taken up, to initiate the secondary business plan.

However, the field level data regarding multiple business plans was limited and thus this study focusses only on the income enhancement accruing to the primary business plan adopted by the participants.

4.6. Handholding support

The SHGs are already established and working under various government schemes like OPELIP, OLM etc. The GRIHINI training is followed by the strengthening of SHGs, and handholding support to create and implement business plans towards sustainable livelihoods.

The Community Resource Persons (CRPs) not only disseminate useful business-related information and training but also help with problem solving, especially with those entrepreneurial challenges faced on a daily basis.

4.7. Model villages

Having undergone the GRIHINI training and taking up sustainable income generating livelihood activities, the enhanced quality of life and greater awareness and consciousness amongst the women, is evident. These entrepreneurs and change makers start to understand and work towards realizing a cleaner environment, an educated future generation, a healthier community and greater participation in local governance. Their collective efforts contribute towards creating a 'model village'.

The ten commandments for a village to be considered as a 'model village' are:

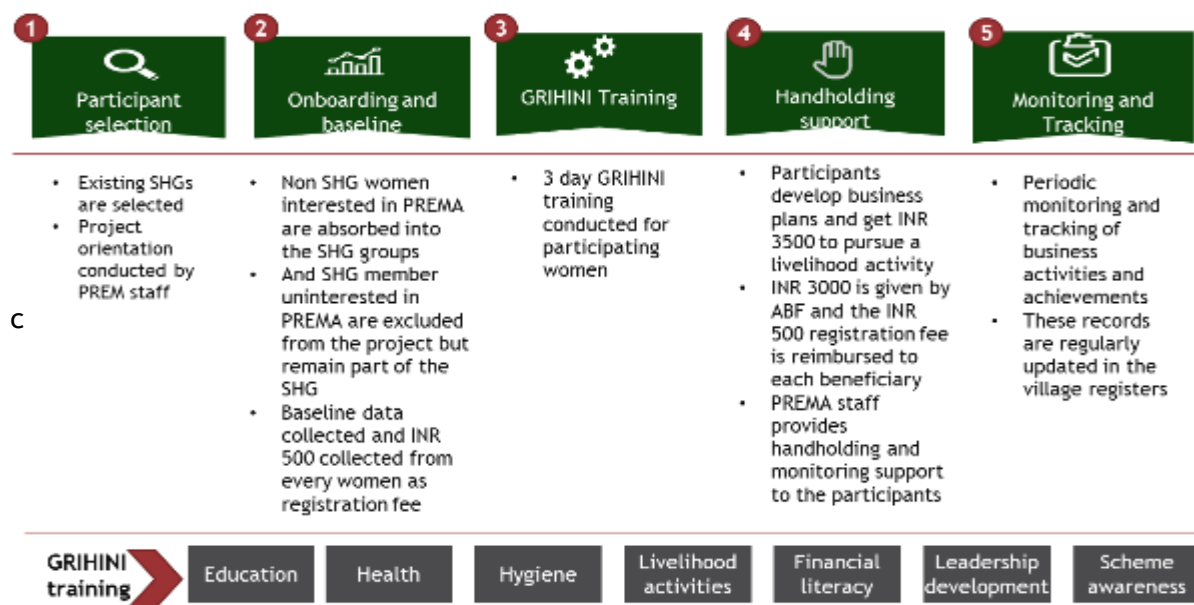
- i. Access to safe drinking water to each household
- ii. Availability and use of toilet facility and to achieve 100% open defecation free (ODF) certification.
- iii. 100% coverage of all eligible children for Immunization
- iv. Eradication of anaemia in adolescent girls.
- v. Admission and retention of all children in the Anganwadi centres /schools and bridge the learning gaps.
- vi. Functional literacy for all adults
- vii. Financial Literacy for all
- viii. Financial Inclusion for all
- ix. Access to Solar Lighting for all households in power deficit villages.
- x. Ecological Security through afforestation and tree plantation. (20 trees per household)

5. Project organization and management

5.1. Project implementation

The 5000 participant women under project PREMA each year are mobilized through their SHGs and then given the GRIHINI training, after which they select a primary livelihood activity and develop a business plan for implementing the same. Through the course of the one-year project, PREM field officers provide handholding, monitoring and business tracking support to the participants. The process flow⁹ of the project is depicted in the figure below,

Figure 4: Process flow under Project PREMA



5.2. Organization structure

The effectiveness of results of the project is fundamentally linked to the governance structure of an organization, its capabilities and the adequacy of systems, policies, and procedures for project lifecycle management. As a part of the impact assessment, the team undertook a review of the current management arrangement systems and the processes that have been put in place by PREM. This chapter provides an analysis of the same.

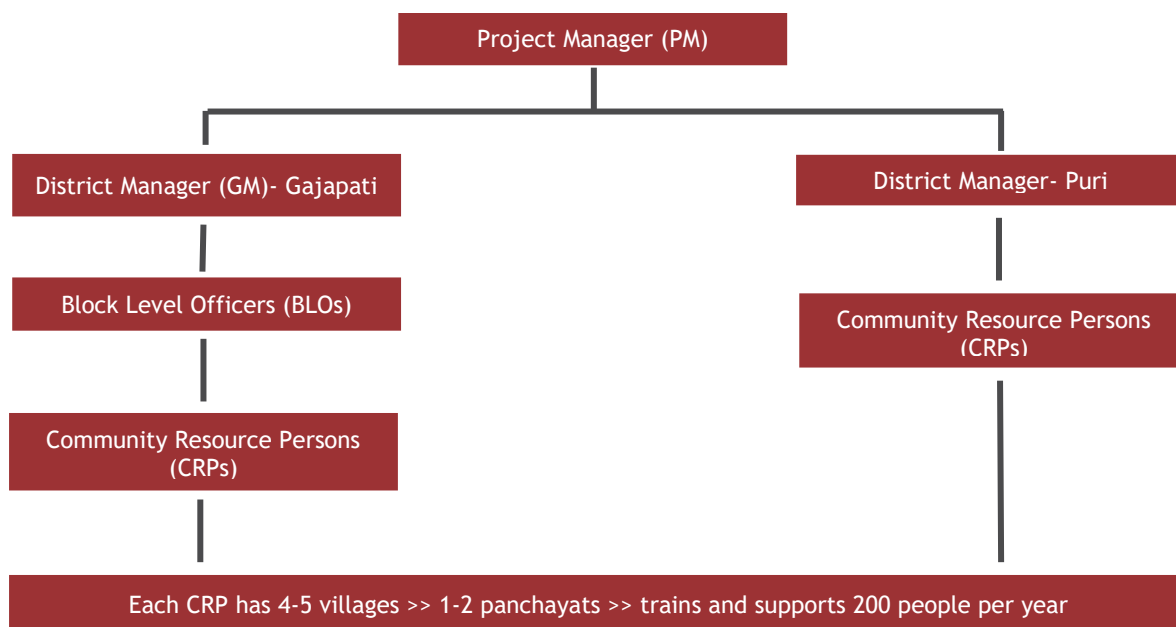
The central office of PREM is located in Behrampur and it coordinates the activities in all states where it works- Odisha, Andhra Pradesh, Tamil Nadu, Jharkhand and Chhattisgarh. Its major role is to provide a strategic path, liaise with government and donors and provide overall support to the fieldwork and coordination of the outreach function. The field teams, also known as the CRPs implemented the project across 6 blocks in Gajapati and 2 blocks in Puri.

The Block Level Officers (BLOs) were responsible for heading the CRPs. Additionally, the team also included District Managers (DMs), one for each district that provided technical inputs on specialized issues. Furthermore, they were field professionals and acted as catalysts for project implementation by the organization. The DMs worked in clusters and organized communities in

⁹ As per the understanding of the TTC team from the project documents received, the field visit and stakeholder interactions

various village institutions and provided technical inputs. These clusters were then led by CRPs. The overall project team was led by a Project Manager (PM), who was responsible for the entire set up to implement these projects.

Figure 5: Organogram

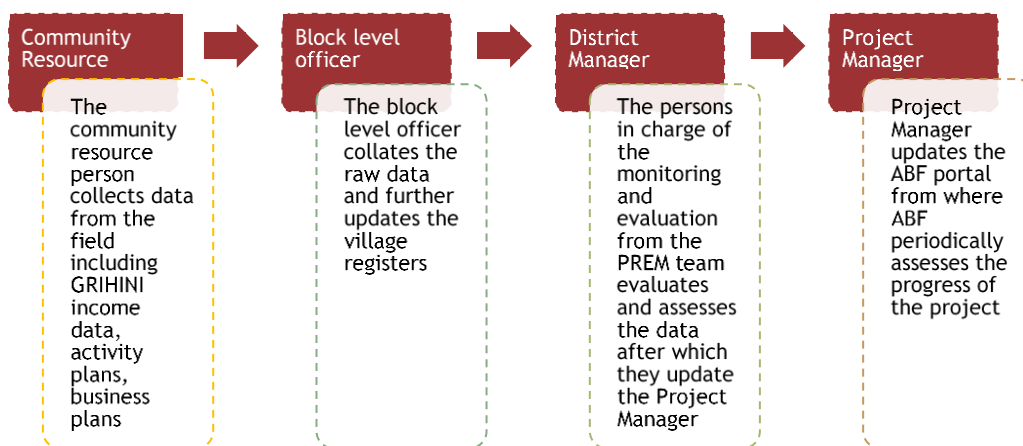


The PREMA project team comprises of 47 staff members, including the PREM President, project manager, training coordinators, district coordinator, support staff, data entry operator, baseline and information tracking personnel, local coordinators, CRPs and GRIHINI trainers and an IT coordinator. The DMs served as project specialists in areas of agriculture, soil water conservation, water resource development, village organization, microfinance, non- farm livelihoods and monitoring.

5.3. Monitoring

The process of the monitoring mechanism designed initially is represented in the chart below:

Figure 6: Monitoring and evaluation plan



For ensuring sustainability, the focal areas identified for PREM were to monitor and support these women and their business activities under the project along with the monitoring of other activities.

The monitoring mechanism and hierarchy is based on the nature of intervention and the geography. The project manager oversees the interim evaluations of all programmes to ensure that they are making an impact. At the end of each year, the curriculums and trainings are reviewed in consultation with the beneficiaries of each vocational project and their feedback and recommendations are noted. This in turn was converted to usable data and shared with the head office. This entire feedback mechanism and process is facilitated and supported by the PREM field staff.

In Gajapati there were Block Level Officers (BLOs) too, whereas in Puri there were only Community Resource Personnel (CRPs), who were primarily accountable for monitoring the village development needs and reported it to their seniors. These officers submit the possible action plans to the head office for approvals and changes. The information/plans/needs were collected by the field staff periodically and compiled at cluster offices, mostly in the form of hard copies.














Chapter II

Key Findings & Observations




6. Summary of the findings

The key findings of the analysis are illustrated below:

 Overall Findings:					
Indicators	Overall	Adava, Gajapati	Mohana, Gajapati	R. Udaygiri, Gajapati	Brahmagiri, Puri
 Number of respondents	381	86	125	80	90
 Primary source of income	Agriculture (48.6 %)	Agriculture (66.3%)	Agriculture (57.6%)	Agriculture (57.5%)	Fisheries & Livestock (76.7%)
 Population Category	ST (73.75%)	ST (98.84%)	ST (99.2%)	ST (88.7%)	SC (40%)
 House type	Semi Pucca (46%)	Kaccha (40%)	Semi Pucca (51.2%)	Semi Pucca (55%)	Pucca (54.5%)
 Availability of electricity	98%	90%	88%	100%	93%
 Family size	Nuclear Familes (94.75%)	Nuclear Familes (98.83%)	Nuclear Familes (91.2%)	Nuclear Familes (90%)	Nuclear Familes (100%)
 Beneficiaries attended the GRIHINI trainings	100%	100%	100%	100%	100%
 Most Popular Business Plan	Poultry (41.18%)	Poultry	Goatery	Poultry	Fishery
 Most Profitable business Plan	Cultivation (INR 27,553) for Gajapati & Fisheries (INR 90,286) in Puri	Micro-enterprise (INR 15000)	Cultivation & Agribusiness (INR 32722)	Dairy (INR 45000)	Fishery (INR 90286)
 Baseline Gross Income (In INR)-375 HH	30806.25	22647.67	24834.7	30167.5	48099.8



Overall Findings:

Indicators	Overall	Adava, Gajapati	Mohana, Gajapati	R. Udaygiri, Gajapati	Brahmagiri, Puri
 Endline Gross Income (In INR)- 375 HH	162068.17	163411	195100	158206.9	147736.1
 Number of beneficiaries with atleast 5000 monthly gross income	97%	100%	93%	98%	94%
 Number of beneficiaries with atleast 60% rise in gross income	97%	100%	98%	99%	92%

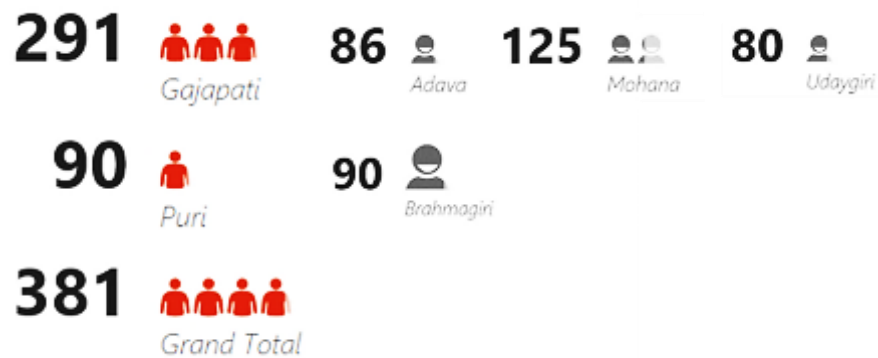
The findings are discussed in the subsequent sections in further detail.

7. Socio-economic profile of the survey respondents

7.1. Overall Coverage

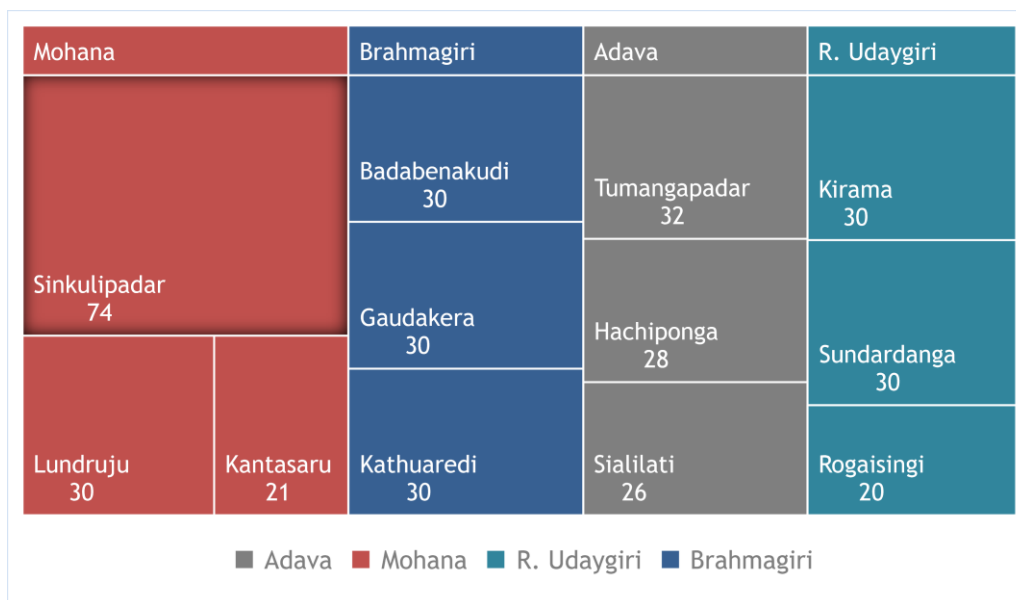
A total of 381 respondents were included in the study. The sampling distribution was based on the project coverage data shared by PREM. The detailed sampling plan is highlighted in section [Sampling framework and sample selection](#). The illustrative below highlights the coverage of the study in 4 blocks across the 2 districts.

Figure 7: Study coverage



Sinkulipadar village in Mohana block of Gajapati district is the largest village in terms of coverage under the intervention. Nearly equal weightage was given to the other villages included under the study. The illustrative below highlights the number of respondents from each village included under the study.

Figure 8: Village level sample covered under the study



7.2. Socio-demographic profile

The project aimed at reaching out to rural women who were a permanent resident of their respective villages; a part of any SHG; with HH income lower than INR 35,000 per annum. The section given below highlights the socio-economic profile of the beneficiaries belonging to the same target group.

7.2.1. Age

Nearly 75 percent the respondents were between 25 to 45 years of age. Further, nearly 27 percent of the respondents belong to the age group of 32-38 years. This pattern was common for both the districts. The selection is in concurrence with the project's selection criterion as well as the 'entrepreneurially productive' age-group. In the tribal groups targeted under this project; the housewives corresponding to this age group participates in the livelihood generation activities with their male counterparts.

Figure 9: Age group of the participants

q2 3 Age group ..	Number of Respondents	Percentage
18-24	24	6.3%
25-31	89	23.4%
32-38	102	26.8%
39-45	97	25.5%
46-52	47	12.3%
53-59	20	5.2%
60-66	2	0.5%

7.2.2. Marital status

Nearly 95 percent of the respondents are living with their spouses. This has an implication on position of women in the family. Conventionally, household chores and supporting husband's occupation (like agriculture) comes under the purview of married women's gender role. This may limit the entrepreneurial aspiration within the respondent; which is one of the challenges the project aspires to tackle.

Figure 10: Marital status of the respondents

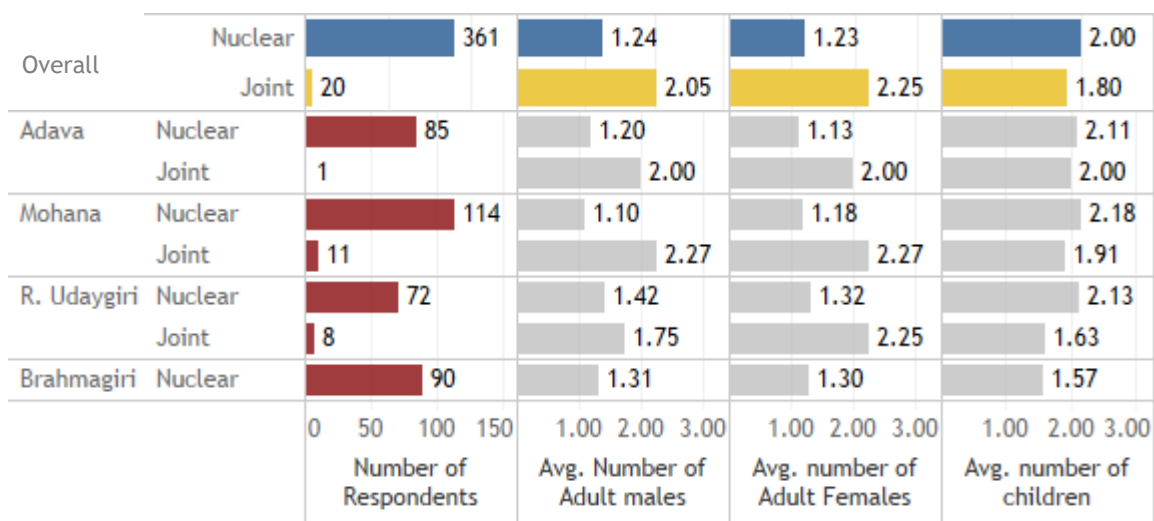
Marital status	Number of Records	Percentage
Married	362.0	95.0%
Separated	2.0	0.5%
Widowed	17.0	4.5%

7.2.3. Size of the family

The local tribal prefer to stay in nuclear families. Only 20 of the 381 respondents stayed in joint families which had an average of two couples staying together. All the 90 respondents from Puri district belonged to nuclear families. This supports the entrepreneurship promotion endeavors; as mobilization efforts towards women empowerment can be concerted on the women and her

husband. It shall be noted that every HH had an average of 2 earning members; 1 male and 1 female. The average family size in each of the block are illustrated in the figure below.

Figure 11: Family size



7.2.4. Education

Almost 50 percent of the respondents had never attended the school whereas another 26.2 percent were educated had schooling below primary level. This underlines the importance of awareness increasing sessions within the target beneficiary group. It can be assumed that the beneficiaries had limited prior exposure towards similar trainings. The same was validated during the FGDs where the respondents attributed this intervention as an opportunity to improve their standard of living as well as awareness levels.

The figure given below illustrates the education level of the respondents:

Figure 12: Education status

F1	Number of cases	Percentage
Class 5th and below	100	26.2%
Class 6th to 9th	68	17.8%
Class 10th to 12th	19	5.0%
Graduate and above	3	0.8%
Never attended school	191	50.1%

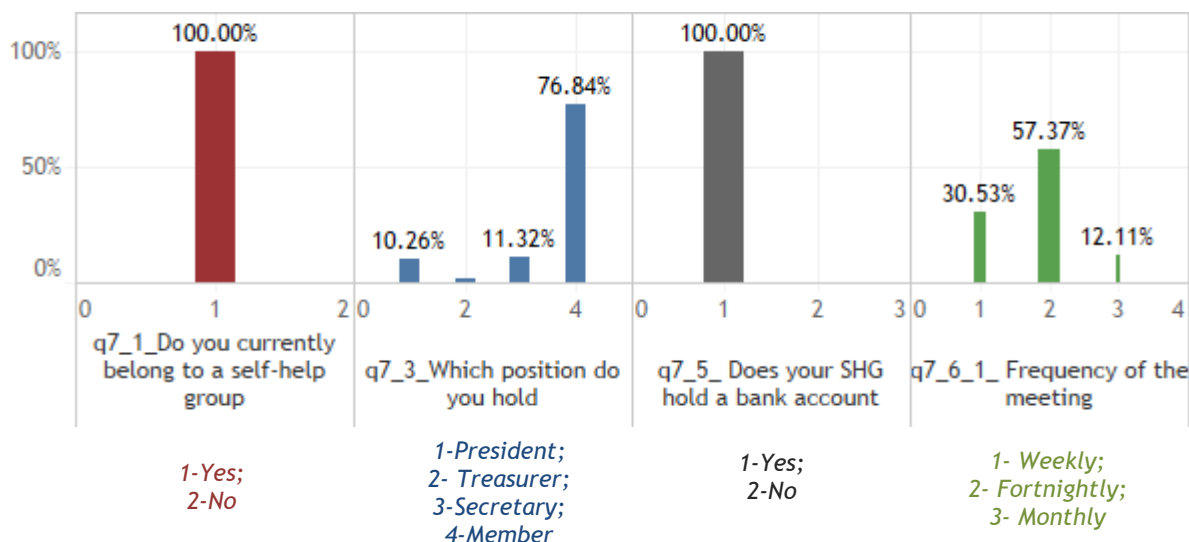
7.2.5. Self Help Groups (SHGs)

All the women covered under the study belonged to some or the other SHG. As illustrated in section [SHG level benefits](#), these SHGs acted as the pivot for grants towards business plans. Around 77 percent of the respondents were SHG members whereas the remaining were chair-holders of the SHGs as presidents or secretaries. All the women beneficiaries reported that their SHGs have a bank account. The grant towards supporting business plans is transferred to SHG bank

accounts and are later distributed amongst the beneficiaries. It shall be noted that none of the respondent reported occasional or in-frequent SHG meetings. The meeting frequencies varied between weekly, fortnightly, and monthly.

The figure given below illustrates the membership status, availability of bank account, and frequency of meetings within the SHGs.

Figure 13: SHG status



During the FGDs it was understood that:

- The documentation in most of the SHGs is being handled by the PREMA staff. A few SHGs reportedly had village volunteers or SHG members doing the regular documentations.
- The documentation practices are as per the guidelines of OLM, OPELIP, under which the SHGs were constituted

7.2.6. Social Category

Nearly 74 percent of the respondents belonged to the Scheduled Tribes (ST) & 10 percent belonged to the Scheduled Castes (SC). In Gajapati, 96.2 percent of the respondents belonged to Scheduled Tribes, particularly the ‘Saura’ tribe which is scheduled as Particularly Vulnerable Tribal Group (PVTG) by Government of Odisha. Whereas, in Puri, about 40 percent of the respondents belonged to the SC and 31.1 percent belonged to the OBC category. Only 1 percent of the respondents were STs. The detailed distribution is illustrated below:

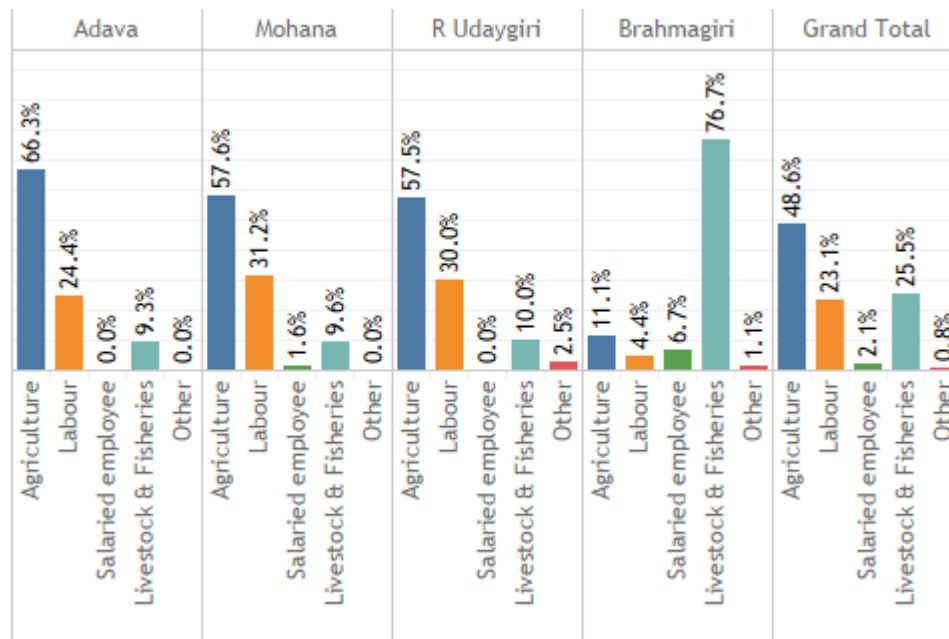
Figure 14: Social category

District	Block	SC	ST	OBC	General	Grand Total
Grand Total		9.97%	73.75%	9.71%	6.56%	100.00%
Gajapati	Total	0.69%	96.22%	3.09%		100.00%
	Adava		98.84%	1.16%		100.00%
	Mohana		99.20%	0.80%		100.00%
	R. Udaygiri	2.50%	88.75%	8.75%		100.00%
Puri	Total	40.00%	1.11%	31.11%	27.78%	100.00%
	Brahmagiri	40.00%	1.11%	31.11%	27.78%	100.00%

7.2.7. Primary income source for the HH

49 percent of the respondents attributed agriculture as the primary source of income for their respective Households (HH). In Gajapati, agriculture emerged as the primary source of income; whereas in Puri, fisheries and livestock are the primary sources of income. However, this should not be confused with the fact that all the 381 beneficiaries have started a business through the support of this project. This is further elaborated in section [Business plan development & support](#). It shall be noted that none of the beneficiaries cited ‘migration’ as primary source of income in their HH.

Figure 15: Primary source of income



7.2.8. Standard of Living

As illustrated below, Brahmagiri block of Puri is relatively better off than the other blocks of Gajapati district in terms of housing, availability of electricity and general standard of living. This can be attributed to 3 reasons:

- i. Puri is a tourism hotspot at national level.
- ii. The livelihood focus is on fisheries or pisciculture unlike Gajapati where locals generally rely on agriculture, dairy, poultry or goaterly for primary and/or alternative source of incomes.
- iii. Gajapati's population comprises of mostly Scheduled Tribes living in remote villages.

Figure 16: Standard of living



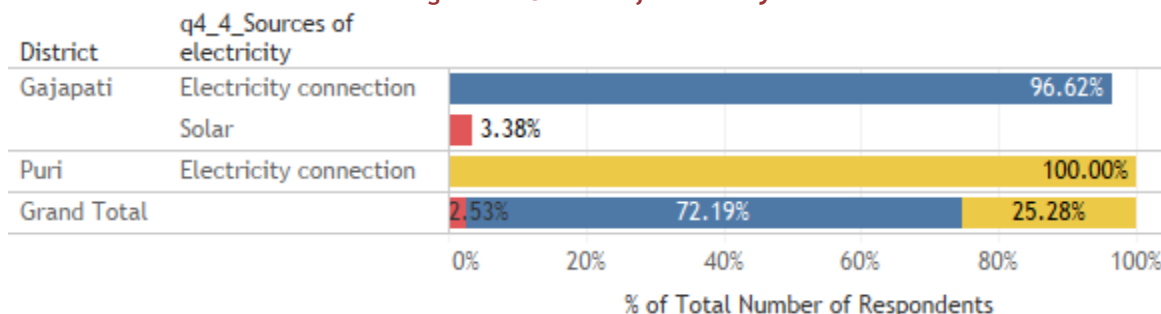
The indicators used for highlighting the difference in standard of living are illustrated above.

About 54 percent of the respondents from Brahmagiri block in Puri stay in Pucca houses and has 100 percent availability of perennial electricity. The sources of electricity & HH level asset ownership is further elaborated in the sections below:

Sources of electricity:

Out of the 356 respondents who reported perennial availability of electricity, 2.53 percent considered solar energy as the primary source for HH lighting and other uses. It shall be noted that all the respondents from Puri had ‘electricity connections’.

Figure 17: Sources of electricity

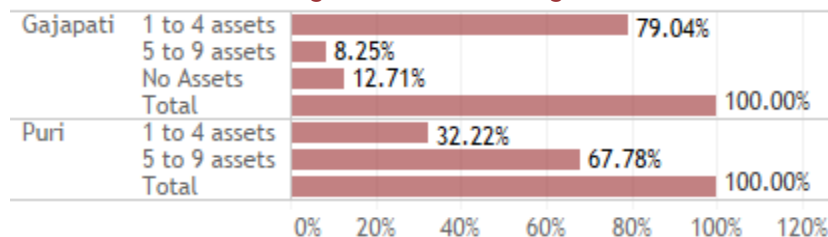


Asset holding:

Research team enquired about availability of 17 assets at beneficiaries’ HHs. Nearly 10% of the beneficiaries didn’t own any of the enlisted assets. Further, no beneficiary reportedly has more than 9 assets. Most of them (nearly 68 percent) owned 1 to 4 assets.

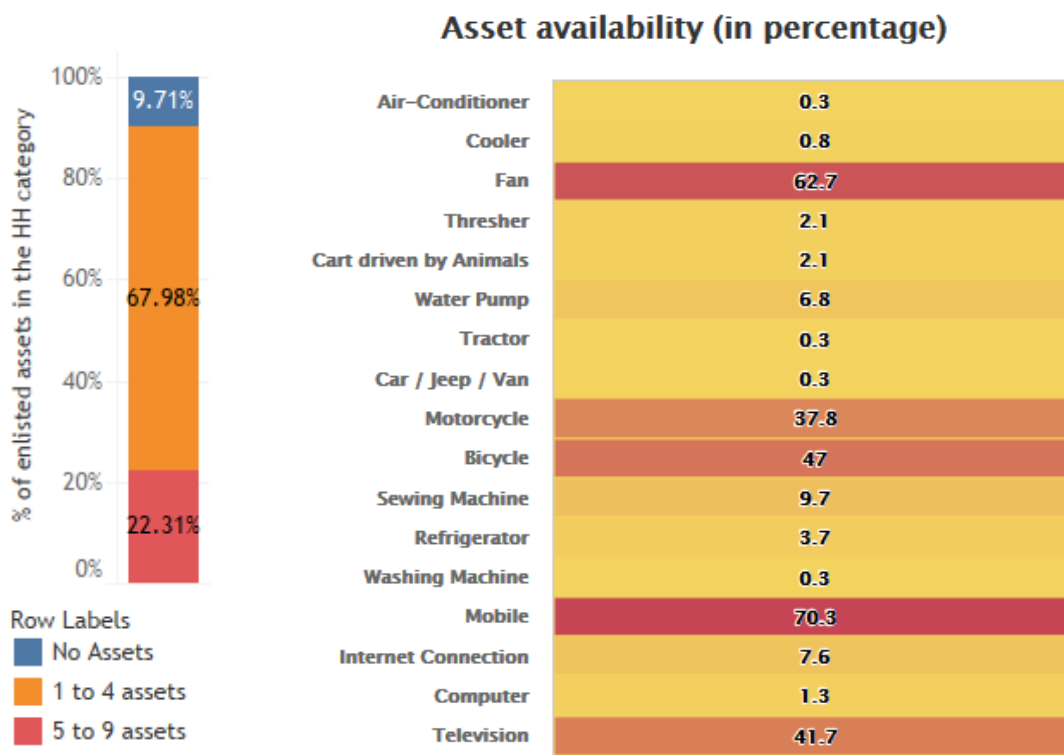
The asset holding of HHs in Gajapati is inferior to that of Puri where almost 68 percent of the respondents had 5 to 9 assets.

Figure 18: Asset holding



It shall be noted that despite predominance of agriculture as primary source of income; very small number of beneficiaries owned agricultural assets like tractor, water pump, bullock carts, or threshers. The asset holding status is represented below;

Figure 19: Asset availability



7.2.9. Migration

Only 13 out of 381 respondents reported that their family members migrated in the last one year. Out of which only 5 HHs shared that the migration was due to lack of local sources of income. Other reasons for migration were pursuit of education, higher standard of living or other personal reasons. Apart from Mohana, where average 2 members migrate from each HH in search of additional income; only 1 member migrated from the respective HHs in other blocks. It may be noted that the number of HH reporting any income due to migration has been very limited in baseline as well as end-line assessment. Only 4 respondents reported any income from migration during the end-line assessment.

Figure 20: Migration status

Any member migrated (last 1 yr.)?	Adava	Mohana	R. Udaygiri	Brahmagiri
Yes	2	4	3	4
No	84	121	77	86

8. Impact

The sections given below discuss the income of this intervention and its major components i.e. GRIHINI trainings and Business Plan development.

8.1. Impact of GRIHINI trainings

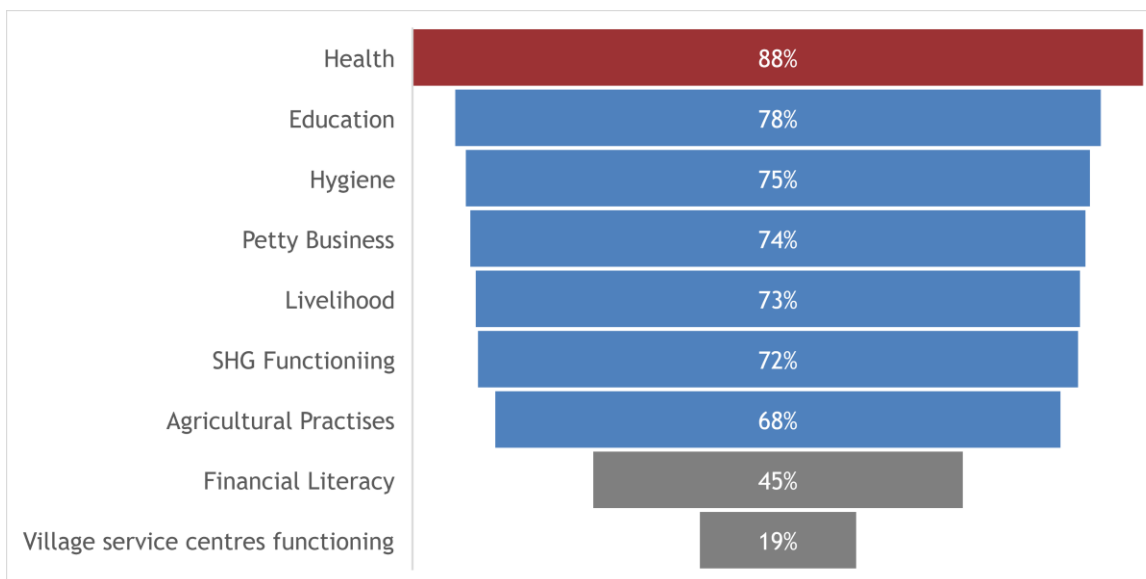
As elaborated in the GRIHINI training is a 3-day life skills training which aims to strengthen the SHGs and improve the general well-being and awareness amongst the SHG members. It is also an introductory session towards business plan development for the selected beneficiaries. This section highlights the key impacts created by GRIHINI trainings in the project area.

8.1.1. Recall value

The HH level survey revealed that all the 381 respondents have attended the GRIHINI trainings.

Recall value of training components is one important aspect of assessing the effectiveness of the training content. The trainings were delivered prior to June 2017 to the respondents. Almost 88 percent of the beneficiaries were able to recall the training components on health, sanitation and hygiene through GRIHINI project. The figure given below illustrates the percentage of respondents who recalled the respective component of the training.

Figure 21: Recall value of GRIHINI training-I

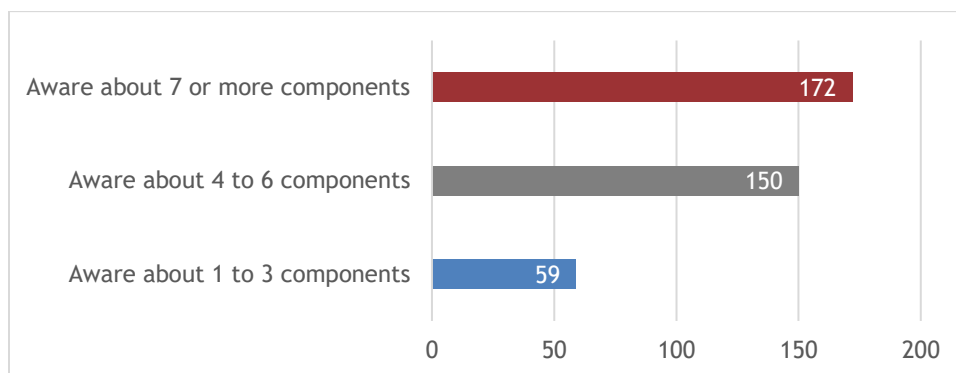


It shall be noted that the financial literacy and village service centers functioning (consisting of awareness on village institutions and agents like ASHA, Aanganwadi etc.) were the least recalled areas.

The study also probed into the number of components recalled by each beneficiary. 172 respondents i.e. nearly 45 percent of the respondents recalled 7 or more components of the

GRIHINI trainings whereas 39 percent were able to recall 4 to 6 components of the training project. Only 15 percent beneficiaries recalled between 1 to 3 components of the training.

Figure 22: Recall value of GRIHINI training-II



This section further probes into major impact areas like health, sanitation, hygiene and SHG strengthening in the subsequent parts of this report.

8.1.2. Health

A total of 49 HH had new child births in the last one and a half years. Ideally, the delivery should be in a health facility; and the birth certificate as well as financial support under Janani Suraksha Yojana (JSY- A Government sponsored scheme where a mother is eligible for financial support for the first 2 children) should be leveraged by the beneficiary. A total of 22 beneficiaries (nearly 45 percent) were able to leverage all these supporting systems. It shall be noted that 20 beneficiaries went for in-house delivery of the child; out of which 13 beneficiaries (who leveraged government support) can be assumed to have gone for assisted child-delivery by ASHA worker. Health was one of the most recalled aspects of the GRIHINI training as illustrated in the previous section.

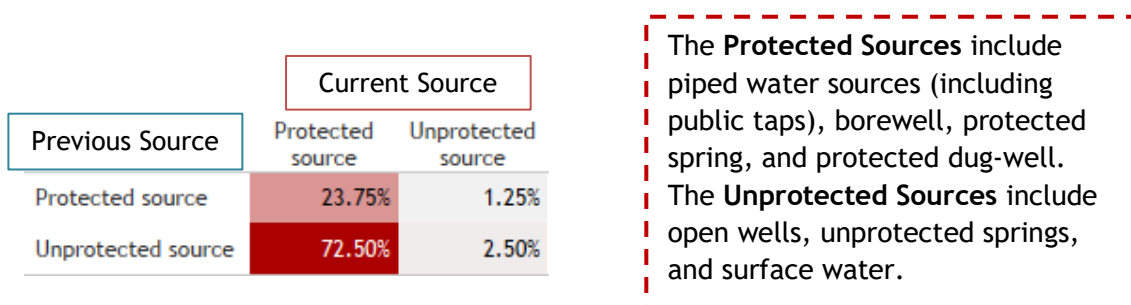
Figure 23: Leveraging institutions for health and well-being

Delivery place	Birth Certificate	Financial support (JSY)		
Health Facility	Yes	Yes	22	44.90%
		No	4	8.16%
		Total	26	53.06%
	No	Yes	3	6.12%
		Total	3	6.12%
Total		29	59.18%	
In House	Yes	Yes	8	16.33%
		No	4	8.16%
		Total	12	24.49%
	No	Yes	5	10.20%
		No	3	6.12%
		Total	8	16.33%
	Total		20	40.82%
Grand Total		49	100.00%	

8.1.3. Water, Sanitation & Hygiene practices

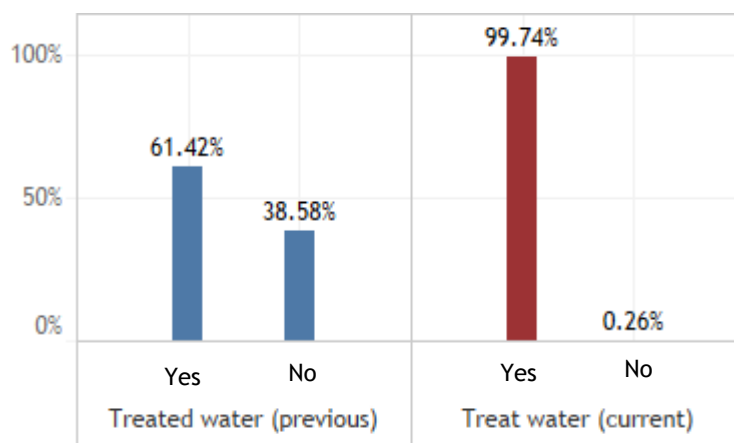
Another important aspect of GRIHINI trainings was to make the beneficiaries aware about better water treatment, personal hygiene and sanitation practices. Nearly 42 percent, i.e. 160 beneficiary HHs have changed their potable water source in the last one and a half years. 120 (75 percent) out of these 160 beneficiaries were using unprotected/open sources for potable water prior to the training. After the training, 116 HH have moved to relatively protected potable water sources. 4 HHs have transitioned but still using the unprotected sources. Further 40 out of the 381 beneficiaries (nearly 10.5 percent) have continued using open well or unprotected springs as primary source of potable water for their HHs. The figure given below illustrates the transition from ‘unprotected sources’ to ‘protected water sources’.

Figure 24: Pre-post analysis of potable water sources-I



Similarly, the percentage of beneficiaries ‘treating’ their potable water before use has risen from 61.42 percent to 99.74 percent.

Figure 25: Pre-post analysis of potable water sources-II



Further, out of the 147 beneficiaries who didn’t treat the water in any way before drinking, nearly 88.4 percent have started boiling it for potable purposes. Only 1 out of 381 beneficiary HH is not treating the water in any way before consumption. A total of 286 (roughly 75 percent) of the beneficiary HH reportedly boil the water before consumption.

Figure 26: Pre-post analysis of water treatment methods

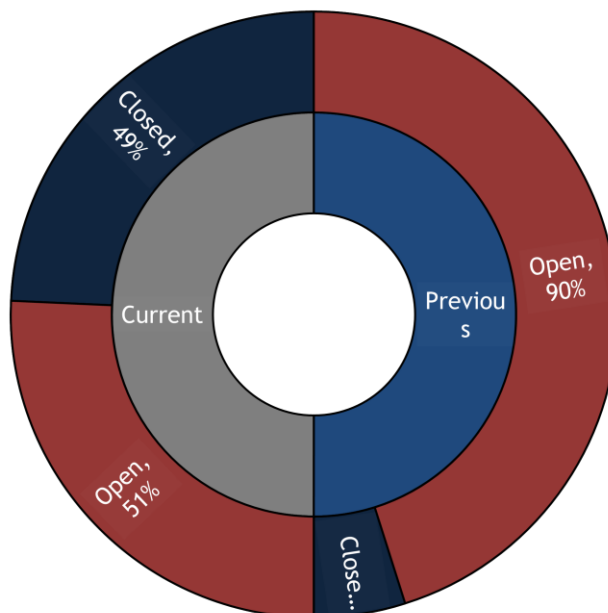
Previous technique	Current technique						Grand Total	Don't treat	Boil	Chlorination	Cloth Sieve	Alum
	Don't treat	Boil	Chlorination	Cloth Sieve	Alum							
Didn't treat	1	130		15	1	147	0.68%	88.44%		10.20%	0.68%	
Boil		149	5	64		218		68.35%	2.29%	29.36%		
Cloth sieve		6		9		15		40.00%		60.00%		
Alum		1				1		100.00%				
Total	1	286	5	88	1	381	0.26%	75.07%	1.31%	23.10%	0.26%	

It was understood during the FGDs that the intervention had an effective focus on improvement in current sanitation practices. The open defecation practices have reduced from 90 percent to 51 percent in the last one and a half years as reported by the respondents. This reduction can be attributed to:

- 1) Formation of new toilets under Swacch Bharat Abhiyaan and PREM's model village intervention
- 2) Mobilization of people towards better sanitation practices under the PREMA
- 3) Other similar trainings given by existing government departments

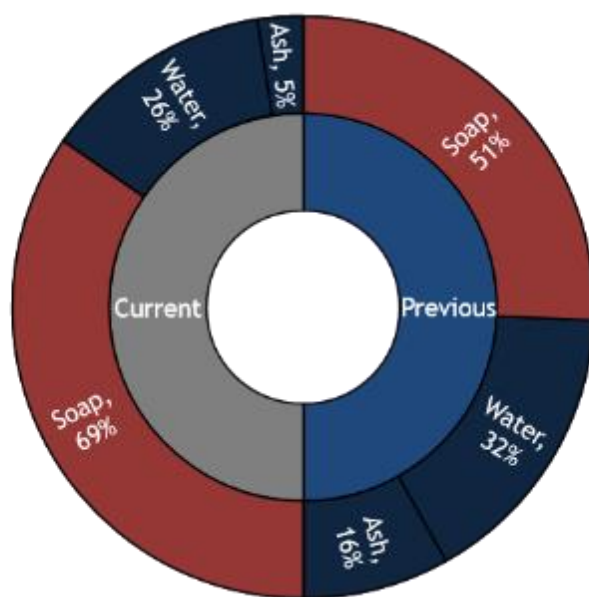
The figure given below illustrates the change in sanitation practices in the past 18 months.

Figure 27: Pre-post analysis of sanitation practices



Similarly, as depicted below, in terms of hand-washing practices; the use of soap has reportedly increased from 51 percent to 69 percent in last one and a half years.

Figure 28: Pre-post analysis of hand-washing practices



8.1.4. Status of SHGs and perceived benefits

“Earlier we had to consult our husbands for every small thing; now things have changed, we have some cash with us and whenever anything is required, we can get it ourselves. Our dependency on our husbands has reduced” - An SHG member from Gajapati

Self Help Groups were an important component of the project in propelling the ‘entrepreneurship spirits’ within its members. The project had a specific focus on strengthening of the existing SHGs. The current status of the SHGs included under the project is described in the section below. The data referred during this assessment was shared by PREM.

*Table 4: Status of SHGs**

Indicators	2016-17	2017-18	2018-19	Overall
Number of SHGs covered under the project	379	564	341	1284
Avg number of members	15	11	13	13
Total amount saved through SHGs in INR	1,02,33,000 (FY 16-17, 17-18 & 18-19)	74,44,800 (FY 17-18 & 18-19)	26,59,800 (FY 18-19)	2,03,37,600

Indicators	2016-17	2017-18	2018-19	Overall
Number of groups received revolving funds from OLM or other similar mission	255	335	694 ¹⁰	1284
<i>*Source: as reported by PREM</i>				

Key highlights regarding the status of SHGs covered under the project are:

- Average monthly contribution per member varies between INR 30 & INR 100. The average monthly contribution per member is INR 50. The membership contribution has remained unchanged during the project period
- The total cumulative savings for 1284 SHGs covered under the project amounts to INR 2,03,37,600. This amount excludes any revolving funds or other leverage funds received by the SHGs. All the SHGs have received revolving funds from state livelihood mission. PREM reported that the seed funds varied between INR 5000 to INR 25000 over the last 3 years. In FY 2018-19, the SHGs have reportedly received INR 15000 as revolving funds
- The lending rate for the SHGs vary between 1 and 2 percent per month with the larger proportion of SHGs lending at 2 percent per month
- All the SHGs have a bank account for depositing their regular saving and leveraging other government benefits

More than 99 percent of the respondents agreed that SHGs have enabled them to save regularly and attend beneficial trainings like GRIHINI.

During the interviews with project staff members, it was reported that government interface meetings were an essential component of the SHG strengthening efforts. However, only 27.8 percent of the respondents considered these interface meetings as a benefit of SHG membership. The figure below illustrates the SHG members’ perception on its benefits.

Figure 29: Perceived benefits of SHG membership

Districts	In Percentage	In absolute numbers
Awareness about government schemes	43.0	164
Credit/Loan	78.7	300
Government interface meetings	27.8	106
Linkage to government schemes	34.6	132
Regular savings	99.5	379
Training (like GRIHINI)	96.9	369

The benefits sited above were validated by the FGD participants during the interactions. During the FGDs;

¹⁰ 694 includes the remaining SHGs from FY 2016-17 and FY 2017-18 which didn't receive revolving funds

- 7 out of 21 SHGs shared that they were revived by PREMA in 2016 and were mostly non-functional before commencement of the intervention
- Almost 50 percent SHGs had leveraged government schemes such as ‘Swacch Bharat Abhiyaan’ and others
- Financial decisions regarding credit, interest rates etc. are taken in consultation with all the SHG members
- SHGs act as an enabler for community owned committees like ‘anti-litigation’ committees
- All the beneficiaries came to know about & attended the GRIHINI trainings through their SHGs. SHG level meetings was the entry point activity pursued by the project staff
- During the FGD’s it was shared by some of the respondents that they have increased their monthly SHG savings from 50 INR to 100 INR due to this project. However, it may be noted that this attribution was scarce

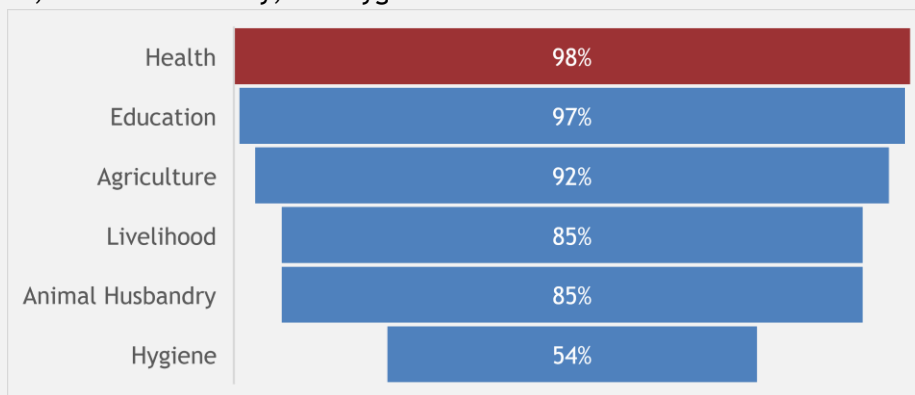
Saving pattern:

All the SHGs interacted with during the FGDs, were reportedly formed before the project interventions by government mission. They stopped performing due to lack of facilitation support from the agencies. Their meetings became irregular, records were not maintained properly, the core concept of savings and credits were not duly infused into their functioning. Through PREMA project, PREM identified those irregular and defunct SHGs and streamlined their work. It could organize them because of their past association with the community through other projects.

The concept of model SHG (savings and credit) is still at nascent stages. After having some income through small and petty businesses, the monthly savings is still INR 50 per month. Credit infiltration is also very low. Most of the SHG members are looking for grants and subsidies. The Odisha Livelihood Mission has supported most of the SHGs with revolving funds. The savings and credit culture can be improved to catalyze the supported enterprises.

Other trainings leveraged through SHGs

Nearly 83 percent of the respondents i.e. 316 respondents did not attend any other trainings other than GRIHINI in the last one and a half years through their SHGs. About 52 of the 65 respondents received trainings on at-least 5 components from health, education, agriculture, livelihood, animal husbandry, and hygiene.



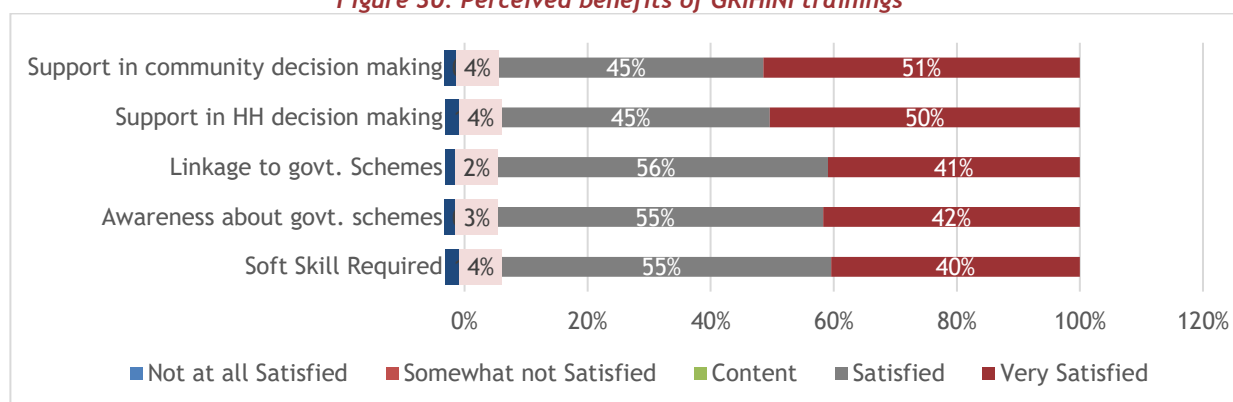
8.1.5. Perceived benefits of GRIHINI training

More than 95 percent of the beneficiaries reported that the trainings helped them get better at

- Community decision making
- HH level decision making
- Awareness about/ & leveraging government schemes
- Life skills and soft skills

The figure given below represents the percentage breakup of satisfaction level of respondents regarding the trainings in the highlighted impact areas.

Figure 30: Perceived benefits of GRIHINI trainings



During the FGDs; research team’s questions on the training components yielded satisfactory responses. Most of the SHG women detailed out the training components especially the health, education, sanitation and the organic agriculture components more precisely. In Brahmagiri (Puri district) the leadership aspect among the SHG members are more visible as compared to the Gajapati district. The women have shown their solidarity in mobilizing projects from the panchayats and protested the alcohol traders near the village. The village in Brahmagiri (Remuna Panchayat) has a special place in the history of Odisha as because the famous Paika vidroha (Paika mutiny) against the British was initiated in that area. Hence the general awareness and solidarity of community at large should not be ignored while assessing the impact of the training on leadership development. However, the training in general has impacted the women in terms of developing an informed decision-making attitude particularly in health, education of children and promotion of kitchen garden to supplement nutrition in food basket.

Excerpts from the interview of PREM’s founder

While there has been a sharp increase in the number of government run welfare programmes for women in the past couple of years, it is the state run schemes that have seen more success and had significant impact in terms of increasing the confidence, awareness and financial independence amongst marginalized women groups, especially the tribals and adivasis.

The tribal belt of Odisha is an extremely resource rich region and cashew cultivation is extremely common. Schemes such as OLM Shakti, OPELIP and PEETHA have contributed to

making the state of Odisha more conducive to women's participation in income generating activities.

Women beneficiaries after the 3- day GRIHINI training



Owing to the GRIHINI training, SHG women are more aware as to how to leverage the benefits from these different government schemes. Overall, their bargaining powers are said to have increased, their participation in PRIs has also seen a steep rise and educating their children is becoming a common phenomenon.

The GRIHINI training has empowered these women and has been successful in bridging the gap between the government schemes and the SHGs. Subsequently, the

business plan was introduced as a recommendation by ABF.

-Mr. Thundyil, Founder of PREM

8.2. Business plan development & support

“Recognition in family changes when we start earning. When we were only involved in household core our mistakes were visible to all but now since we are earning and putting effort in other works our mistakes are ignored and somebody else in the family is managing our work if we are not around.”- Project beneficiary

This section discusses the effectiveness of the process followed while developing the business plans. Further it probes into the impact created by business plan development and support provided to the beneficiaries through this project on HH income.

8.2.1. Development of business plans

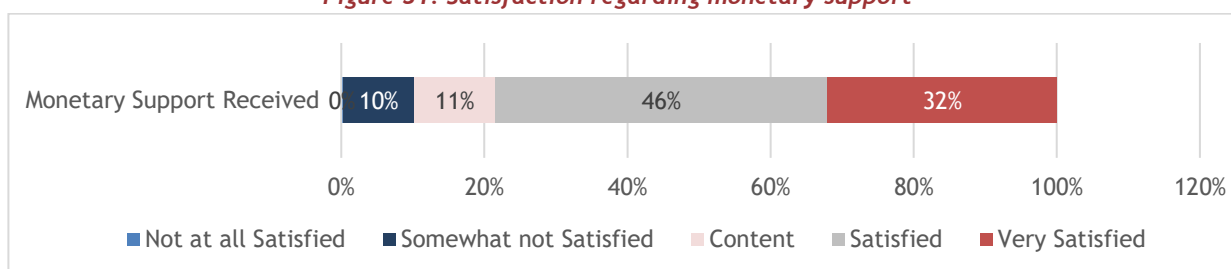
As discussed in section [about business plan development](#); the business plans could be pursued by an SHG group as a whole or the beneficiaries can pursue ‘individual’ business plans. During the FGDs it was shared by the beneficiaries preferred individual plans over the group. The decision was based on their prior experience, perception, and their peer’s experience with the promoted vocation. Another key factor involved in this choice was ‘propensity to pay’. Every beneficiary had a different capacity for contributing towards the business plan and hence contributing evenly in the group was difficult for the beneficiaries. Further, the beneficiaries had different aspirations from their business plans. As determined by the FGDs, some of them wanted to scale it up

whereas others wanted to pursue it as an alternate source of income. There were cases where people had already been pursuing the same trade (poultry, goaterly etc.) within the HH and found the project as an opportunity to scale up their existing enterprise.

Some salient features of business plan development are illustrated below:

- i. 89 percent of all survey respondents pursued ‘individual’ business plans.
- ii. About 83 percent respondents started working on their respective business plans after commencement of the GRIHINI project i.e. they started a new vocation through the project. Rest of the 17 percent were already pursuing the same business which they supplemented through this project.
- iii. The beneficiaries received a total of INR 3500 as financial support towards the business plan from their project. Out of this sum, INR 500 was the mandatory contribution from the beneficiary towards own project. However, it shall be noted that this sum was adjusted by the costs of ‘LIC insurance’ and ‘Smokeless Chulha’ wherever applicable. A minimum sum of INR 245 was deducted from the beneficiaries who were supported by LIC and a sum of INR 1050 was deducted from the beneficiaries who were provided smokeless chulhas. All the 381 respondents agreed to having received the project’s contribution towards their business plans. Around 78 percent respondents found the monetary support to be satisfactory.

Figure 31: Satisfaction regarding monetary support



Deductions on LIC and smokeless chulha

For the 17 women in the Maa Patheshwari SHG, from the INR 3500 received as part of the PREMA project, INR 245-300 goes towards LIC and INR 1050 is spent on installing a smokeless “choolah” for the household.

The total due to the 17-member group (INR 3500 x 17)	INR 59500
Deducting the LIC expenses of all members	INR 5083
Smokeless “choolah” for 5 members (INR 1050 x 5)	INR 5250

Thus, the total amount received by the SHG for their business activities = INR 49167

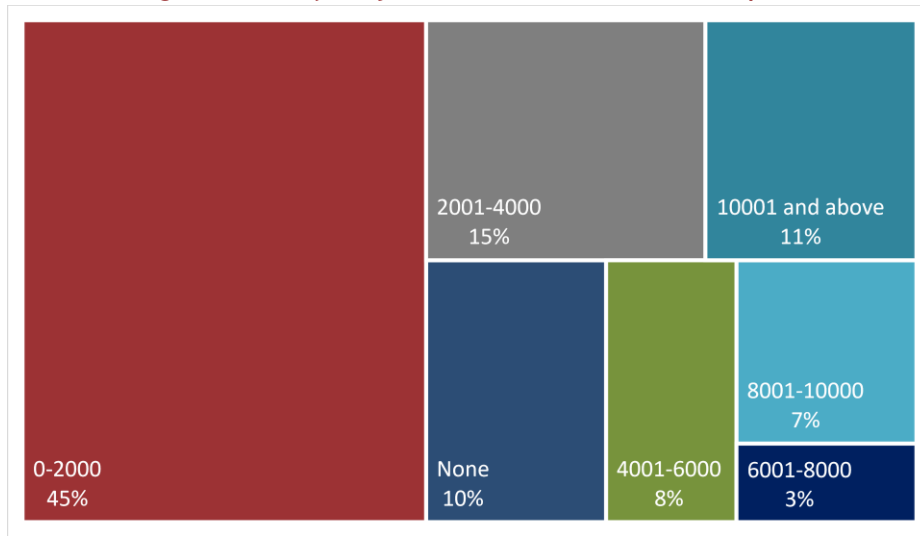
This amount of INR 49167 was given to the SHG in two tranches, the first upon making the business plan and the second upon the actual purchase of the goats.

As per the PREMA project staff, these deductions were made for Year 1 of the project and were subsequently discontinued.

During an FGD conducted with around 60 participants, 50% were found using LPG as fuel for cooking while 25% use kerosene and another 25% have shifted to the smokeless “choolah”. Over and above this, every household in the village uses some amount of firewood collected from the forests as a source of fuel too. In terms of preferences, the most preferred source of cooking fuel is LPG and the least preferred is firewood.

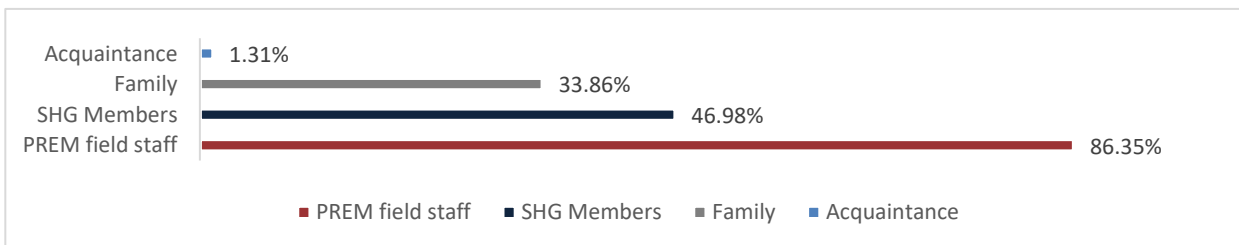
- iv. The respondents invested over and above INR 500 in their business plans. Nearly 45 % respondents invested more than INR 2000 towards their business plans as per the end-line survey. However, it shall be noted that as per data shared by PREM, average contribution of the HH towards business plan is nearly INR 6130. The figure below illustrates the beneficiaries’ contribution towards their respective business plans.

Figure 32: Beneficiary contribution towards business plan



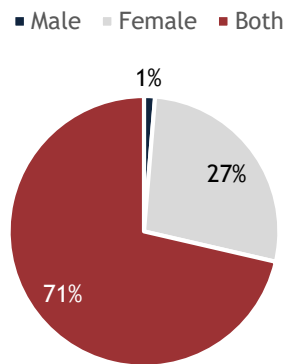
- v. The decision on business plan’s type and scale depended on the beneficiary’s network and experience. However, PREM staff played a major role in choice of the business plan. The selection was influenced by the understanding of PREM’s field resources regarding the business’s relevance to the village’s context. This was validated during the FGDs as well where most of respondents agreed to having heeded to the project staff’s suggestions regarding the plan. Almost 86 percent respondents shared that PREM’s inputs were decisive in choice of business plan.

Figure 33: Consultation for choice of business plan



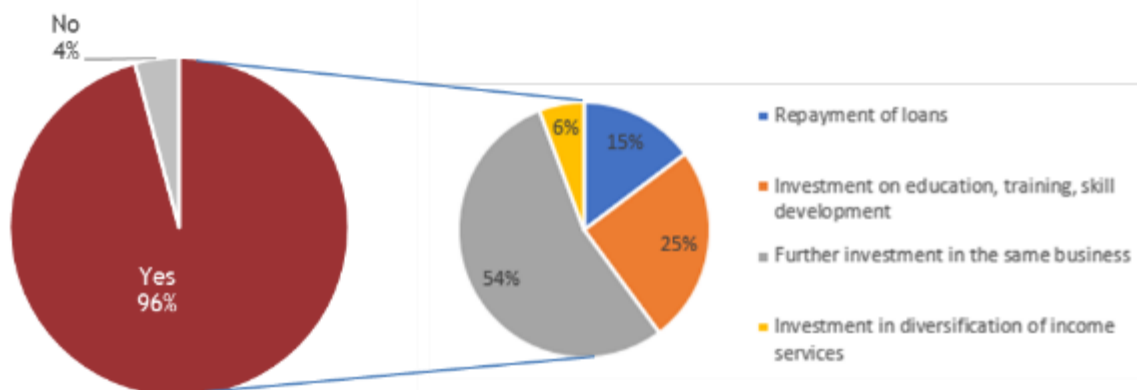
- vi. Another important aspect for success of this livelihood promotion as well as women empowerment was equal support from the male counterparts in women owned businesses. As discussed in the previous sections, the respondents already participated in conventional income generation activities like agriculture. However, the decision making and ideation behind these activities was done by men. To a certain extent, this project enabled the women to get involved in the business plan development and execution. End-line survey revealed that in 71 percent of the HHs; the promoted business is managed by husband and wife together. This enhances the sustainability of the promoted businesses as it is a proxy for recognition of profits associated with them at HH level. The figure given below illustrates the management of these businesses at HH level.

Figure 34: Management of business plans



- vii. ‘Profitability’ of the pursued businesses is the litmus test for its acceptance or recognition within the HH. 96 percent of the respondents agreed to having made some profits out of these business plans. Further, 54 percent of the respondents shared that they invested the profits in the same business for sustaining or scaling it up. 25 percent invested it in education for their family members and 15 percent used them to repay prior loans.

Figure 35: Profits and utilization



Mother Teresa SHG women take up goat rearing as a livelihood activity

In the case of the Mother Teresa Group, a women's SHG, all the participating women took up goat rearing as a livelihood activity. The goatery was preferred to the poultry farming and dairy farming options and the resources required, and the effort involved in undertaking these activities was far greater.

Each member received INR 3000 as per the PREMA project guidelines and used this amount towards the purchase of two goats. The goat milk obtained was used for domestic consumption. From the new born goats, the household kept one and sold the other as a source of income. Now, each of these women has three goats, one male and two females. The male goats command a higher market value than their female counterparts. While the smaller male goat has a market value of INR 6000, the adult male is worth INR 12000.

The absence of any government support to purchase the goats, the lack of veterinary services nearby and the absence of animal insurance specifically posed to be source of distress when the smaller goats were found eaten by stray dogs.

The women from this SHG collectively ran a small catering business and restaurant in the village. The cascading effects of the GRIHINI training and the business plans, however, is seen more conspicuously in the case of women belonging to a different native village. These women compare their husband's village to their own native village and carry back stories from the GRIHINI training to inspire their relatives and neighbours back home to adopt the SHG model. These women are satisfied with the increased exposure, access to opportunities and the improved toilet facilities and better hygiene levels in their surroundings.

8.3. Impact on HH income

This section illustrates the impact of this intervention on the HH incomes of the beneficiaries. The results presented in this section are subjected to some key factors:

1. Though the study covered 381 respondents; the analysis of income enhancement is done for 375 beneficiaries. This was done in order to maintain the data sanity by excluding 6 cases as outliers and/or on account of missing data.
2. The income calculations are for 'Gross Income' as the same was calculated during the baseline.
3. Further, income generation from NREGA was also captured separately during the end-line.
4. The respondents reported a higher income in almost every component like agriculture, labour, livestock, NTFP etc. which may or may not be necessarily influenced by the intervention alone. Hence, the **income change influenced by the pursued petty business** was calculated. This comprised of income enhancement in micro-enterprise and/or income enhancement in the associated income area eg. Promotion of poultry/goatery/dairy would have led to increase in income due to livestock and so forth.
5. The analysis covered both the aspects i.e. overall change in HH income and change in income which can be attributed to business plan.

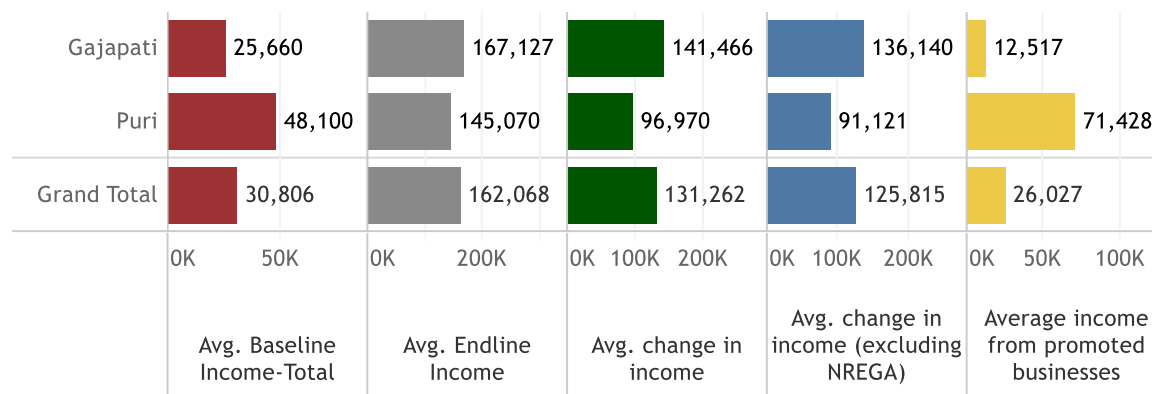
8.3.1. Overall income enhancement

In Gajapati, the end-line gross income is nearly 6.5 times the baseline income. In Puri, it is 3 times the baseline income. If NREGA is excluded then the income changes in Gajapati and Puri is roughly 5.3 and 1.9 times the baseline income. Overall the average income rose from INR 30,806 to INR 1,62,068 which is 5.26 times the baseline income.

PREM also records the income and expenditure of the beneficiaries in village registers maintained locally within the village by the CRPs. According to their records the current average income of the same set of respondents is INR 1,39,574 which is fairly close to the average end-line income if NREGA is excluded.

It shall be noted that as illustrated in figure 36 given below; 4.7 percent of the total respondents (i.e. 18 respondents) reported no profits or losses in their newly adopted businesses. The losses were mostly due to external contingencies such as bird-flu (in poultry) or goats getting killed by stray dogs.

Figure 36: Overall change in income



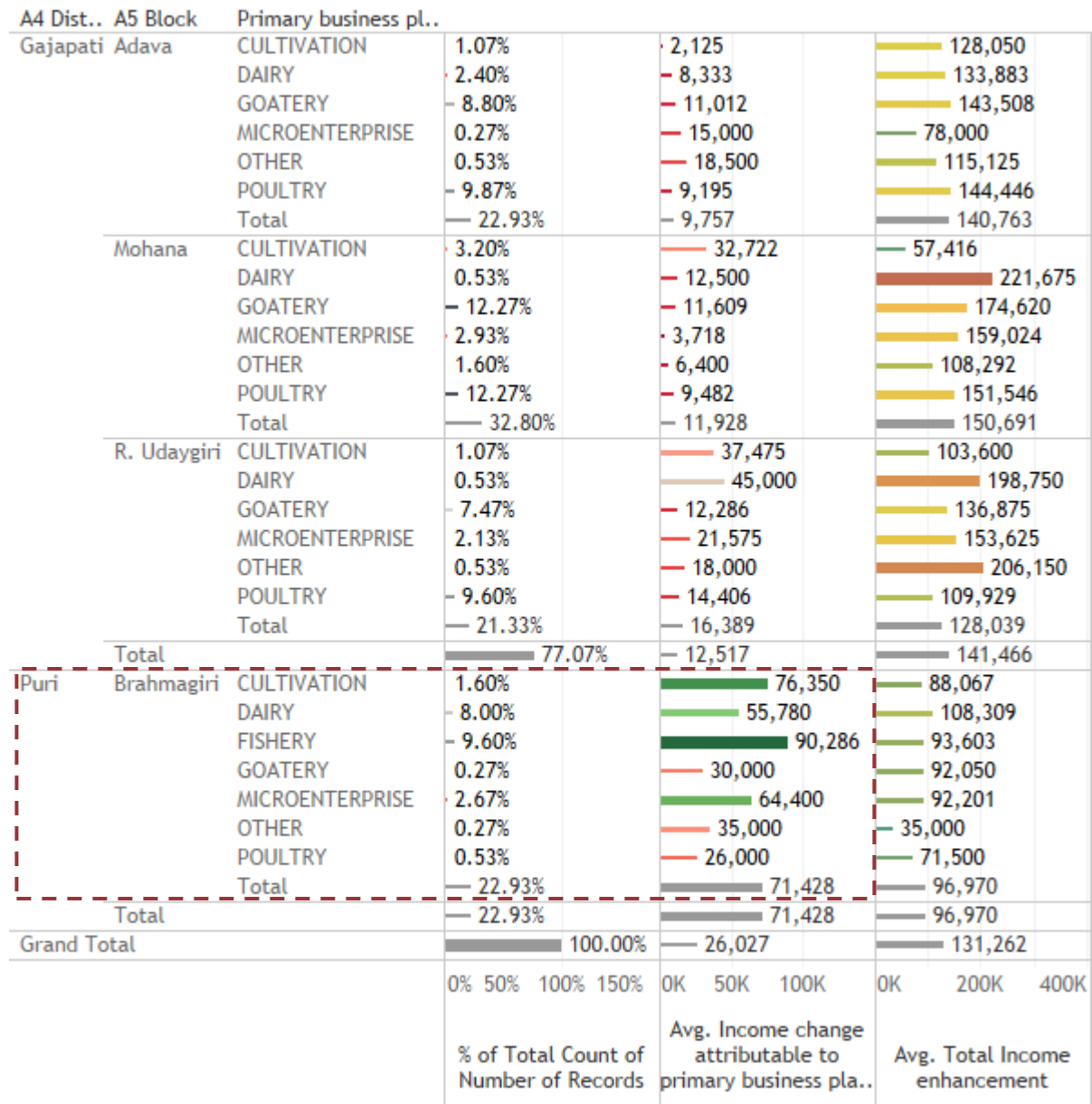
The subsequent sections probe into block-wise and business-plan wise changes in income.

8.3.2. Comparative analysis of the business plans:

Respondents from Puri have done better than those in Gajapati in terms of income enhancement through establishment of business. It is because of high profitability potential of fisheries in the region. However, it shall be noted that most of the respondents from Puri were already involved in fisheries and utilized the funds for scaling up the businesses. The already better standard of living and accessibility to markets can also be considered as a key reason for this performance. The key findings are:

- In Mohana & Brahmagiri; goatery and fishery emerged as the most popular business plans. Whereas poultry was the most popular in the other 2 blocks i.e. Adava and R. Udaygiri.
- In terms of profitability, micro-enterprises (INR 15000) in Adava; Cultivation & Agribusiness (INR 32722) in Mohana; Dairy (INR 45000) in R. Udaygiri; and Fishery (INR 90286) are the most preferable business options.

Figure 37: Comparative analysis of business plans-I



On an average, business plans contributed towards annual income enhancement of INR 26,027 per HH. The block-wise performance of different business plans is summarized in the illustrative given above.

Overall the most popular business plan is poultry which was adopted by nearly 42 percent respondents. Cultivation (agri-business) is the most profitable business plan for Gajapati district with an annual income of INR 27,553. For Puri, the most profitable business plan is fisheries which leads to income generation of INR 90,286 annually. The same was validated during the FGDs. chart given below illustrates the performance of promoted businesses in terms of income enhancement.

Figure 38: Comparative analysis of business plans-II

		A4 District			
		Gajapati	Puri	Grand Total	
Primary business plan considered under the study	CULTIVATION	Number of beneficiaries	20	6	26
		Percentage of total number of respondents	6.92%	6.98%	6.93%
		Avg. income change due to business plan	27,553	76,350	38,814
		Avg. total income enhancement	80,780	88,067	82,461
	DAIRY	Number of beneficiaries	13	30	43
		Percentage of total number of respondents	4.50%	34.88%	11.47%
		Avg. income change due to business plan	14,615	55,780	43,335
		Avg. total income enhancement	157,369	108,309	123,141
	FISHERY	Number of beneficiaries		36	36
		Percentage of total number of respondents		41.86%	9.60%
		Avg. income change due to business plan		90,286	90,286
		Avg. total income enhancement		93,603	93,603
	GOATERY	Number of beneficiaries	107	1	108
		Percentage of total number of respondents	37.02%	1.16%	28.80%
		Avg. income change due to business plan	11,602	30,000	11,772
		Avg. total income enhancement	155,148	92,050	154,563
MICROENTERPRISE	Number of beneficiaries	20	10	30	
	Percentage of total number of respondents	6.92%	11.63%	8.00%	
	Avg. income change due to business plan	11,425	64,400	29,083	
	Avg. total income enhancement	152,813	92,201	132,609	
OTHER	Number of beneficiaries	10	1	11	
	Percentage of total number of respondents	3.46%	1.16%	2.93%	
	Avg. income change due to business plan	11,140	35,000	13,309	
	Avg. total income enhancement	129,230	35,000	120,664	
POULTRY	Number of beneficiaries	119	2	121	
	Percentage of total number of respondents	41.18%	2.33%	32.27%	
	Avg. income change due to business plan	10,882	26,000	11,132	
	Avg. total income enhancement	136,748	71,500	135,670	
Total	Number of beneficiaries	289	86	375	
	Percentage of total number of respondents	100.00%	100.00%	100.00%	
Grand Total	Avg. income change due to business plan	12,517	71,428	26,027	
	Avg. total income enhancement	141,466	96,970	131,262	

**in this illustrative income change due to business plan is 'direct income influenced' by the promoted business.

8.3.3. Comparison in overall income as per baseline, end-line, and NGO partner records

The project aspired to increase the HH income of the beneficiaries by at-least 60 percent (during the project period) where monthly HH income is at-least INR 5000. The key findings regarding these objectives is described below.

- The average income enhancement due to the enterprises promoted under the project is 77 percent of the average baseline income.
- Total annual HH income for nearly 99 percent of the respondents increased by more than 60 percent
- On an average, the HH income increased by 536 percent from average baseline income. Further, nearly 97 percent of the total HHs have a monthly income of at-least INR 5000

The average annual HH income as per the baseline, end-line, and NGO records¹¹ for 375 HHs are illustrated below:

Table 5: Comparative analysis for 375 respondents

Income sources	Baseline					Endline					Village register				
	Valid N	Mean	Median	Max	Min	Valid N	Mean	Median	Max	Min	Valid N	Mean	Median	Max	Min
Cultivation	281	13,854	13,425	30,500	2,000	354	86,297	87,000	321,000	1,400	336	93,880	92,022	778,000	2,000
Livestock	87	2,670	650	35,000	300	204	11,056	9,100	59,000	300	220	12,801	10,000	182,600	1,000
Micro-enterprise	2	25,500	25,500	41,000	10,000	322	28,127	14,500	162,000	500	162	43,064	21,000	153,300	1,500
Pension & Government benefits ¹²	7	9,943	3,600	48,000	3,600	139	14,853	12,000	151,000	600	2	2,200	2,200	3,000	1,400
NTFP/MFP	117	3,304	2,500	28,720	420	294	24,374	19,600	119,000	700	248	24,318	17,963	79,100	500
Local Labour	246	9,644	5,000	56,000	1,000	248	24,586	20,000	121,000	1,200	67	25,560	21,000	105,000	2,000
Migration	6	19,167	20,000	30,000	7,000	4	52,250	57,000	90,000	5,000	NA	NA	NA	NA	NA
MGNREGA	–	–	–	–	–	159	12,846	11,000	120,000	2,000	21	20,986	13,900	60,000	3,200
Craft	11	10,258	2,100	59,000	740	3	8,000	8,500	10,000	5,500	NA	NA	NA	NA	NA
Salary	–	–	–	–	–	12	52,767	18,900	300,000	4,800	1	23,000	23,000	23,000	23,000
Other	245	16,370	10,000	60,000	1,000	3	38,003	30,000	84,000	8	67	8,340	3,000	49,000	300
Total	375	30,806	26,875	60,000	9,500	375	162,068	155,500	430,000	36,600	359	139,574	134,000	860,500	15,000

¹¹ The beneficiary income registers maintained by PREM field staff locally in the villages

¹² Government schemes including IHHL (Individual House-hold Latrine) funds under Swacch Bharat Abhiyaan, Janani Suraksha Yojana, other tribal development schemes, widow pension, etc.

Notable highlights from the overall analysis of baseline, end-line, and village register (NGO partner data) incomes are illustrated below:

Cultivation

The number of HH engaged in agriculture or allied activities (like compost/vermi compost preparation) has increased by over 25 percent from the baseline. This change may be influenced by the project. The GRIHINI trainings included components on improved agricultural practices like vermi-composting, cultivation of cash crops, etc. These small enterprises were further promoted under the project. It may be noted that increase in the mean income over the baseline observed for the end-Line survey is similar to the change in income reported as per NGO partner data maintained in the local village registers

Livestock

The number of HHs engaged in livestock rearing have increased by 134 percent. The project may have influenced the number of HH practicing livestock related activities and mean annual income from livestock through creation of small enterprises like poultry, dairy farming, goatery, and fisheries; and improvement in knowledge and practices at HH level

Government benefits and pension

As per the end-line survey, the number of HH leveraging government benefits is 139. It was observed during primary research that such government benefits have been leveraged by the beneficiaries at individual as well as SHG levels. This was further confirmed with PREMA project staff members that such benefits are an outcome of GRIHINI trainings which covered awareness sessions on these schemes and follow-up interface meetings with concerned government officials. During an in-depth interview with a government official, it was cited that the concerned department has given grants for creation of toilets. This information may have been excluded in the baseline as well as the village registers.

NTFP and MFP

The project area has abundance of flora, predominantly Mahua along with other local fibrous and leafy trees, which may be leveraged by the tribal population for income enhancement. Due to efforts of forest department and state livelihood mission, the local tribal groups or SHGs have undertaken businesses like leaf-plate making. This is a possible reason for income enhancement through Non-Timber Forest Produce (NTFP) or Minor Forest Produce (MFP). The project might have some influence on this aspect as the process of business plan development, GRIHINI trainings, and government interface meetings can potentially cascade into such opportunities

Local labour

The HH covered under the study had an average of 2 adult members. The mean HH income of INR 24,586 and median income of INR 20,000 due to local labor signify that each HH gets a total of 80 to 100 person days of labor related opportunities locally per annum which may be shared by adults in the HH. The project has no evident influence on this aspect of HH income

Migration

The prevalence of migration in the region was reportedly limited as per the the baseline, end-line, and village register records. Possible reasons for this may include prevalence of natural resource or forest related income generation activities, socio-cultural aspects, limited reach to migration hot-spots, or limited industrial jobs related skill-sets amongst the locals

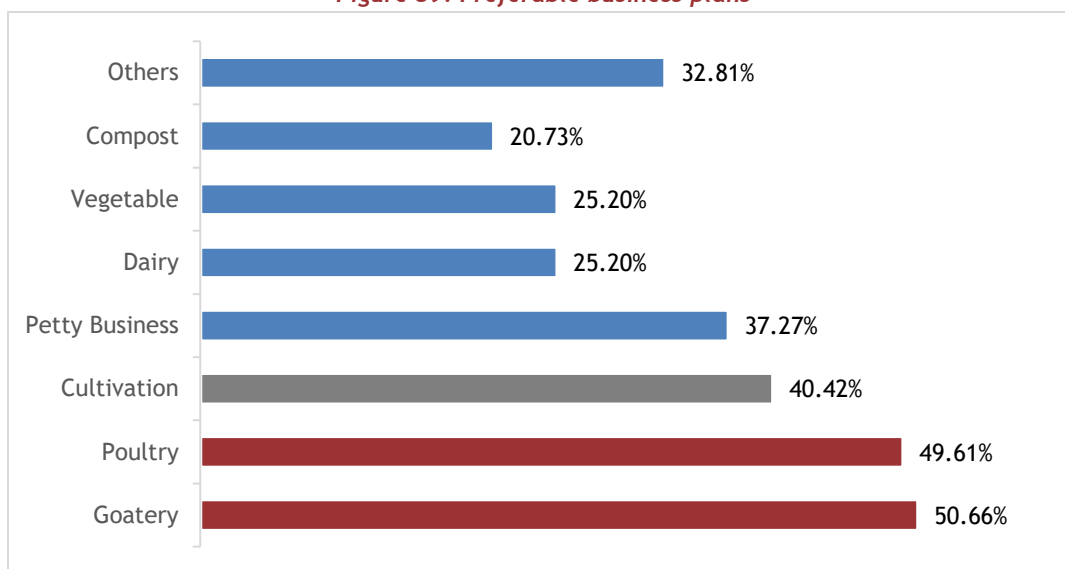
Average income influenced by small enterprises created under the project

The change in overall HH income can not be entirely attributed to the project. The 2 major components of the project i.e. promotion of petty businesses and GRIHINI training influenced the HH income directly and indirectly respectively. The GRIHINI training led to improved awareness amongst the respondents which may have partial influence on their income from government sponsored schemes. However, the income enhancement due to established businesses is relatively tangible and direct. The average total income enhancement in 375 HH is INR 1,31,262. Out of this, an average of INR 26,027 (i.e. nearly 20 percent) may be influenced by creation of small-enterprises.

8.3.4. Business plans for diversification

The beneficiaries preferred goatery and poultry as the potential choices for diversifying their income sources or for scaling up the already pursued business plans. This preference can be attributed to the familiarity of these trades amongst the beneficiary communities. The figure given below illustrates the preference shared by the beneficiaries towards future income sources.

Figure 39: Preferable business plans



Noteworthy Observations

Multiple businesses:

During the FGDs some beneficiaries reported to have taken up multiple businesses so that if one stops paying, then they can compensate it from the other. If the cow is not in lactation, then they may earn something from selling the poultry. If the poultry faces loss, then there must be something else to pull back. PREM staff also reported to have designed an approach towards enabling a beneficiary to pursue multiple businesses through the resulting profits of primary business.

Unproductive loans:

There are some SHG members (4 women in R. Udaygiri Thana) who utilized the seed money for some other purpose as against to their business plan. They used a part of it for house construction and school fees of their children. However, they are running some businesses like poultry with remaining money. It is observed they considered this seed money as a support to their family expenditure rather than considering it as a support for income generation.

8.4. Model Villages

Under PREMA, 3 villages have been recognized for development as model villages. The villages are:

- 1) Dimbriponkal village in Denkasendwa hamlet, Mohana block, Gajapati district
- 2) Duringuda village, Adava block, Gajapati district
- 3) Saura Jalang village, Raigada block, Gajapati district

It was shared by PREM's project coordinator that these villages were selected on the basis of PREM's prior experience in the villages. They were preferred over other equivalent villages on random basis.

8.4.1. Status of Dimbriponkal

The research team visited *Dimbriponkal*. The village is remote and is difficult to access in terms of transportation. Currently, the model village development is under progress. Most of the infrastructure that qualifies as a part of model village's 'ten commandments' is under construction. The community during FGD also shared that cyclone Titli ruined their existing infrastructure and hence the infrastructure is being newly developed.

During the FGD's, the community was vocal. It was observed that the community understand the notion of model village and motivated to achieve it. The villagers shared that they are pursuing to achieve indicators pertaining to model villages such as

- 100% enrolment of children (upto 5 years) in anganwadi,
- immunization of all children and pregnant women,
- 100% enrolment of children in school,
- 100% adolescent girls consuming IFA tablets,
- 100% use of toilets,
- alcohol and intoxication free village,
- maintaining cleanliness in the village,
- consumption of boiled and germ-free water,
- use of mosquito net,
- formation and adherence to internal conflict resolution committee and,
- participation in local governance (*Palli Sabhas and Gram Sabhas*) etc.

It was understood from the interaction with community that most of the households are using toilets and some have found to be constructed the toilets on their own. However, there is a shortage of water in the village. A local pond is the main source of water for daily chores. In summer season, the wells dry out and the shortage of water between the months of April to June limits the use of toilets in some cases. A few dust bins were observed in the village at community hot-spots. The team also had a glance into the dust bins and found no used tobacco and nicotine packets in it. The village was relatively cleaner than the other villages. The villagers observed that the overall health in the community has improved in last 3 years. During the FGD's it was observed that barring 1 male; everybody was functionally literate.

Figure 40: Snippets from model village



Compost and tomato cultivation were the business plans promoted within the village. This has led to reduced cost of cultivation as they used to procure compost from market. Though some of the indicators like 100% toilet construction, access to community support institutions (such as Aanganwadis), community kitchen, community cow-shed are still under construction; the community was positive about achieving these in near future.

8.4.2. Status of other model villages

PREM also shared that in Durangada there are total 24 HHs. There, the women have bank account; running a deep bore-well for potable water; SHGs have got support from OLM; students enrolled in school; have leveraged funds for plantation from horticulture department of Mohana.

Saura Jalang has 28 families and; all the women have bank accounts, access to running water; 100 percent enrolment of children in school; immunization on regular basis; and have received support from OLM for revolving funds. The infrastructure development is complete.

The model villages are expected to fit into 8 out of 10 criteria of model villages by June 2019. The 2 components which could not be addressed by PREM in these villages are,

- 3) Solar power: The villages already have access to electricity and hence solar power is not feasible
- 4) Functional literacy: The beneficiaries having a problem in eye-sight are unable to learn doing signature or reading the sign-boards. They refrain from cataract operations.

The rise of a local leader

Mrs. Pratima Jena, belonging to Maa Brundawati, a 13-member SHG, was a chair holder in the local PRI. When villagers from six nearby villages submitted proposals for the installation of a water tank in their village, Mrs. Jena decided to get all the women

Newly built water tank



together and submit a collective proposal for the disputed water tank to be built in the most central location ensuring that inhabitants from all six villages can draw water from a single source of water.

In doing so, Mrs. Jena was able to bring a large group of women belonging to different villages together. This incident showcases the power of the collective in problem solving.

For the women of her own village and for those of neighboring villages too, Mrs. Jena is an example of a true leader. She convinced all the different stakeholder groups and ensured that most people benefit from a single decision through a simple and participatory process of proposal making. Today, Mrs. Jena is the Vice President of the OLM Shakti project in her block.

Mrs. Pratima Jena





Chapter III

Way Forward

9. Considerations for the way forward

Overall the phase-2 of this project has led to opportunities for rural women towards having access to better awareness, lifeskills, and entrepreneurship opportunities. Research team observed that the women associated with this project were vocal. They were meeting their SHG groups frequently. The bonding within the community has become stronger which has enabled them to take collective action against alcoholism and gambling. These beneficiaries, at personal level, have been able to reduce the dependency on their husbands for financial decision making. They have developed the ability to visit banks and attend government interface meetings. The family-level benefits are that the women were reportedly taking better care of children in terms of health, education etc. due to improved awareness and most importantly their HH income has risen. At community level, the ‘Shanti committee’ (anti-litigation committee) is functional in most of the villages and some of the GRIHINI members have become PRI representatives in the last 3 years. Though it shall be noted that all these impacts can’t be entirely attributed to PREMA project alone as PREM was operational in the same project area for a few years.

This section describes the key considerations for the way forward for PREMA project. These considerations are both strategic and operational. The research team identified some key opportunities which can be leveraged for further improving some of the aspects of this project.

Summary		
S.no.	Area of assessment	Recommendations
1	Strategic	Current package of practices should be strengthened by technical trainings i.e. the GRIHINI trainings should contribute towards technical expertise amongst the beneficiaries regarding their respective business plans
2	Operational	Feasibility study and plans for scaling up the businesses should be taken up so that supply and demand of the goods (like meat, milk, eggs etc.) are balanced
3	Operational	SHGs should be further strengthened. They can be leveraged for organizing the businesses. The institutional arrangements can be strengthened before federating them for a scaled-up business.
4	Operational	Financial literacy must be focused upon, as it is the core area for running the business as well as scaling it up (through convergence)
5	Operational	The monitoring plan should include indicators relevant to business plan performance
6	Operational	A follow-up/catch-up project or a refresher course should be designed for those beneficiaries who were unable to attend the full training

Summary		
S.no.	Area of assessment	Recommendations
7	Strategic	The efforts towards developing a business plan should graduate into a business model where the beneficiary is able to access continuous working capital- an alternative way could be to give grants for capacity building project which enables the beneficiaries to leverage continuous funds from other sources and/or financial institutions
8	Operational	Insurance coverage should be towards the business plans (goats, farm produce etc.) rather than LIC coverage
9	Strategic	The existing capacity of PREMA staff (especially field staff) can be strengthened further in terms of understanding of overall business principles (demand-supply gap etc.) and should be introduced to better package of practises for promoted businesses

9.1. Sustainability of the project; and strategic recommendations

- 1) **Current package of practices should be strengthened by technical trainings i.e. the GRIHINI trainings should contribute towards technical expertise amongst the beneficiaries regarding their respective business plans.**

It was confirmed by PREM project staff that in the current phase; there was a time lag between GRIHINI trainings and business plan development. The concept of business plan development was introduced later than the former training component. The current training design doesn't cater to the technical acumen relevant to introduced businesses or better the current package of practices. The beneficiaries are practicing the conventional methods for their respective businesses. The businesses can be supported by technical trainings on goatery, poultry, mushroom cultivation, etc.

- 2) **The efforts towards developing a business plan should graduate into a business model where the beneficiary is able to access continuous working capital- an alternative way could be to give grants for capacity building project which enables the beneficiaries to leverage continuous funds from other sources and/or financial institutions.**

Currently the 'enterprise support' is being provided through direct grants. This model has been helpful in promoting the businesses i.e. providing the beneficiaries an entry point towards a small business which they aspired to pursue. The next phase of this project can look at making the beneficiaries 'enterprising' enough to raise their working capitals in their own capacity and manage the risks associated with businesses. Reliance on grants may limit their ability to scale up their businesses. 54 percent of the beneficiaries who made some profit from their business reinvested it into the same business. The next phase can look at giving the grants towards capacity building of the beneficiaries and have a special focus on preparing them for leveraging funds from other sources or institutions. The capital raised from other sources towards business plans can be a 'Key Process Indicator' for the next phase.

- 3) **The existing capacity of PREMA staff (especially field staff) can be strengthened further in terms of understanding of overall business principles (demand-supply gap etc.) and should be introduced to better package of practises for promoted businesses. Field staff is**

the flag bearer of this project within the community. In order for previous two strategic inputs to succeed, the field staff must be adequately supported with capacity building trainings to prepare them better in terms of understanding the nuances of businesses (like demand-supply gap, aggregation, backward-forward linkages, market forecasting, standard business plan formats, etc.) as well as modern methods & technologies in promoted businesses. This will enable them to cascade the learnings within the beneficiary community thereby giving their businesses a direction towards scaling up.

Scaling up of businesses through collective action:

Maa Patheswari Swyam Sahayak Dala, an SHG formed in the year 2006 is situated in the Puri district of a 50-year-old Kathuaredi village. The SHG was discontinued in the middle because of lack of unity among the members and their limited knowledge on how to save and earn money. The functioning of Maa Patheswari Swyam Sahayak Dala SHG, which was earlier suspended, was reinstated after active intervention by PREMA in the year 2016. The SHG comprising of 17 members has five people elected as president, vice-president, secretary, and accountant. The members meet four times a month. “Earlier we had limited the contribution to INR 50/- per person in this group but after PREMA, we have increased it to INR 100/-. The collective amount is used to give out loans to the members of the group and to the non-members alike at the interest rate of INR 2/- for INR 100/- “proudly proclaimed one member. The group also has a bank account, records of which are maintained by the members themselves. The group follows the policy of taking mutual consent of every member for all the critical decisions and makes sure that all of them go to the bank together to deposit money.

As part of the project intervention, a three-day GRIHINI training was given to the group members which educated them on various topics like vaccination, education, health, planting trees and empowered them to break free from the shackles of taboos like child marriage, child delivery at home etc. Post training, project PREMA provided each group member with the amount of INR 3,500/- and motivated the group to work on creating and executing a business plan, which was earlier scrapped. Members found the amount given to them insufficient and made a collective decision of taking a loan amounting to INR 2.5 lakh from the bank. The plan involved running multiple businesses in parallel by different groups of the SHG to maximize their profits. They collectively pursued mushroom, cashew and food processing (papad/chunks) businesses depending on the seasons & market demand.: The group was successful in materializing their business plan and even repaid the loan from the profit earned.

The intervention successfully empowered the SHG members financially and now they no longer depend on their husbands for household expenses. They got the chance to execute their newly found leadership skills in their village and meetings being held outside the village to present their work and views. The members echoed their concerns over the fact that no other organization or group like PREMA are giving them training. They find it increasingly important that PREMA should continue to provide them with hand-holding support, help them with capacity building and provide guidance for another 10 years or more. The members look forward to receiving training on using coconut and cashew peels to produce various products and setting up of a market arrangement to enhance their sales.

9.2. Operational recommendations

- 1) Feasibility study and plans for scaling up the businesses should be taken up so that supply and demand of the goods (like meat, milk, eggs etc.) are balanced.**

The measure for feasibility of a business plans is the practitioner's experience with the business plan. Here both the PREM's project staff and the community members are considered as the 'practitioner'. Their prior experience and know-how of the local context determines the choice of business plan which is promoted. This approach excludes some crucial decision factors such as 'demand-supply' gap, profitability potential, risk vulnerability, etc. It could be prudent to take up a district level feasibility study including these market forces for determining the best business plans to be promoted.

2) SHGs should be further strengthened. They can be leveraged for organizing the businesses. The institutional arrangements can be strengthened before federating them for a scaled-up business.

SHG is a crucial institution towards promoting better financial management and entrepreneurship development. Currently, the project is not leveraging the institution's capacity optimally. One indicator towards this is that the ratio of group-based plans as compared to individual plans is low. The individual businesses are un-organized and at nascent stages. The project can look at improving the market accessibility for the products of these businesses like eggs, meat, milk, mushrooms, etc. This can be done by improving the supply capacity which in-turn can be done by organizing the businesses. The SHGs can be leveraged to aggregate the products and can be further organized as federations or co-operatives.

3) Financial literacy must be focused upon as it is the core area for running the business as well as scaling it up (through convergence)

Though about 99% respondents have their personal bank accounts, still during the FGD's, other responses towards questions regarding financial literacy like opening of bank account, role of District Central Cooperative banks, and general passbook reading yielded low response. The project should increase the focus on financial literacy and awareness about financial institutions. This can also catalyze 'Strategic recommendation #2' and 'Operational recommendation #2'.

4) The monitoring plan should include indicators relevant to business plan performance

The current monitoring plan is limited to the indicators specified in MIS of Axis Bank Foundation. Some of the data (about income-expenditure relevant to business plans) is collected in local village registers off-line and doesn't reach the upper levels of project management staff. The current framework can include monitoring indicators pertaining to business plans which could determine the operational status of promoted businesses. This is important as the businesses are still in nascent stages and vulnerable to external risks. The plan should also include some indicators which can track the hand-holding support and follow-up sessions provided under the purview of the project.

5) A follow-up project or a refresher course should be designed for those beneficiaries who were unable to attend the full training

The impetus on attendance and training content assimilation by the beneficiarries can be improved under GRIHINI trainings. Some of the beneficiaries who havent been able to attend training project for its entire duration can be supplemented with follow-up sessions.

6) Insurance coverage should be towards the business plans (goats, farm produce etc.) rather than LIC coverage

In some cases it was observed that the grant towards business plans was adjusted as with the cost of LIC and smoke-less chulha. This reduced the actual in-hand capital for business plans with the beneficiaries. The grants can be directed towards reducing the risks associated with the businesses like goaterly, poultry etc. Insurance which covers the risk of such businesses can be introduced. Government projects for *Saura* (a Particularly Vulnerable Tribal Group in Gajapati district) for developing infrastructure for business such as cattle shed, goat shed, poultry house etc. can be leveraged.

10. Annexures

Important Remarks:

- Though the study covered 381 households, this section covers the income related data for 375 HH. 6 outliers with very high or low incomes have been excluded from this section to maintain data sanity.
- The baseline data referred for this report was recorded by PREMA on ABF's Vikash Portal
- NGO partner's record for this report refers to the local village registers maintained by PREMA staff in the local villages

Beneficiaries in the corresponding income range (Gross End-line income vs. Gross baseline income)								
Income range	Baseline data			After intervention			Change in average annual income	
	No	%	Average Income	No	%	Average Income	Amount	%
0-12,000	3	1	9713.3	-	-	-	129020	1326
12,001-36,000	273	73	24172.3	-	-	-	141364	644
36,001-60,000	99	26	49739.1	10	3	48584.0	103472	215
60,001-84,000	-	-	-	15	4	73103.3	-	-
84,001-100,000	-	-	-	22	6	91343.6	-	-
Over 1,00,000-	-	-	-	328	87	174340.3	-	-
Total	375	100	30806.25	375	100	162068.17	131262	536

(Table 2)

Total no. of beneficiaries till the cut-off date (June 2017)	5054
Average income per beneficiary before the intervention	30806.25
Average income per beneficiary after the intervention	162068.17
Increase in average income	131262
Increase in average income (in %)	536

Data as per ABF NGO partner's records (i.e from village register)

(Table 3)

Number of Beneficiaries in the corresponding income range								
Income range	Baseline data			After intervention			Change in average annual income	
	No	%	Average Income	No	%	Average Income	Amount	%
0-12,000	3	1	9713.3	-	-	-	-	-
12,001-36,000	273	73	24172.3	4	1.1	24200	-	-
36,001-60,000	99	26	49739.1	7	1.9	46322	-	-
60,001-84,000	-	-	-	14	3.9	74906	-	-
84,001-100,000	-	-	-	21	5.8	92545	-	-
Over 1,00,000-	-	-	-	313	87.2	149181	-	-
Total	375	100	30806.25	359*	100.0	139574	**	**

*data for 359 beneficiaries was available in the village registers.

** couldn't be calculated as number of baseline respondents is greater than the data available in village registers.

Beneficiaries in the corresponding Interventions								
Income range	Baseline data			After intervention			Change in average annual income	
	No	%	Average Income	No	%	Average Income	Amount	%
Intervention 1	-	-	-	-	-	-	-	-
Intervention 2	-	-	-	-	-	-	-	-
Intervention 3	-	-	-	-	-	-	-	-
Intervention 4	-	-	-	-	-	-	-	-
Intervention 5	-	-	-	-	-	-	-	-
Intervention 6	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-

Other Details Required

(Table 6)

	Target (For the target period)	Actual (For the target period)
Beneficiaries	5000	5054
Cost Per Beneficiary	4891	4839
Increase in average income	60% of the baseline income	536% of the baseline income

(Table 7)

Gross endline income vs Gross baseline income				Change in income	
S. no	Head of Household Name	Type of intervention	Baseline Income-Total	Amount	%
1	JIKHARIA RAITA	GRIHINI training & Business plan development	32670	174830	535%
2	MARKA RAITA	GRIHINI training & Business plan development	26900	50200	187%
3	SARABI DAL BEHERA	GRIHINI training & Business plan development	26875	61225	228%
4	DAYA RAITA	GRIHINI training & Business plan development	28098	127002	452%
5	KUPI RAITA	GRIHINI training & Business plan development	21790	278510	1278%
6	JANA RAIT	GRIHINI training & Business plan development	29050	7550	26%
7	BENDA RAITA	GRIHINI training & Business plan development	26800	41900	156%
8	ABIO GAMANGO	GRIHINI training & Business plan development	31800	54600	172%
9	JAYAMANI RAITA	GRIHINI training & Business plan development	31450	21150	67%
10	ALIYA RAITA	GRIHINI training & Business plan development	52000	251350	483%
11	PRAFUL RAITA	GRIHINI training & Business plan development	30660	85540	279%
12	SANJAB RAITA	GRIHINI training & Business plan development	26375	23465	89%
13	RUTANI RAITA	GRIHINI training & Business plan development	24588	18712	76%
14	SUMANTA RAITA	GRIHINI training & Business plan development	24800	235200	948%
15	BINAYA RAHIT	GRIHINI training & Business plan development	26900	124100	461%
16	BIJAY ROITA	GRIHINI training & Business plan development	37550	47450	126%
17	DURYA RAITA	GRIHINI training & Business plan development	27248	54202	199%
18	LINGU BADARAITA	GRIHINI training & Business plan development	26525	90875	343%
19	ISAK RAITA	GRIHINI training & Business plan development	25850	71595	277%

20	KAIBURAHIT	GRIHINI training & Business plan development	27200	121800	448%
21	GURUSANI RAITA	GRIHINI training & Business plan development	25530	87270	342%
22	TAUBA RATI	GRIHINI training & Business plan development	27700	22000	79%
23	SINAD DALA BEHERA	GRIHINI training & Business plan development	18640	233360	1252%
24	ASO GOMANGO	GRIHINI training & Business plan development	28800	236200	820%
25	SURENDRA RAIT	GRIHINI training & Business plan development	27680	114320	413%
26	PHILIMAN RAITA	GRIHINI training & Business plan development	27695	160305	579%
27	SUBANTUMALIK	GRIHINI training & Business plan development	27700	155800	562%
28	JOSHUA URBAN SINGH	GRIHINI training & Business plan development	25150	170150	677%
29	MALISA MALLICK	GRIHINI training & Business plan development	30650	110850	362%
30	CHANDRASAKHARMAJHI	GRIHINI training & Business plan development	32400	125600	388%
31	VASKAR MALLICK	GRIHINI training & Business plan development	19400	121100	624%
32	SIMAN PANI	GRIHINI training & Business plan development	23500	128500	547%
33	KALIA MALLICK	GRIHINI training & Business plan development	26450	145550	550%
34	ISHAK MALIK	GRIHINI training & Business plan development	31500	161600	513%
35	ARAM PANI	GRIHINI training & Business plan development	28050	110450	394%
36	JISAYA MALLICK	GRIHINI training & Business plan development	27450	126950	462%
37	ABRAHAM MAJHI	GRIHINI training & Business plan development	28000	117100	418%
38	RAGHU MALLICK	GRIHINI training & Business plan development	20000	147750	739%
39	SAMSANMAJHI	GRIHINI training & Business plan development	20000	163000	815%
40	KANDRA ROITA	GRIHINI training & Business plan development	29250	54800	187%
41	ZEROABULI RAHITA	GRIHINI training & Business plan development	26550	89600	337%
42	BUNDIKI ROITA	GRIHINI training & Business plan development	34600	66100	191%

43	ARUN GOMANGA	GRIHINI training & Business plan development	29460	62955	214%
44	HAMANTA RAHITA	GRIHINI training & Business plan development	26500	172000	649%
45	BHIMA RAITA	GRIHINI training & Business plan development	33850	125150	370%
46	ISAREAL GAMANGA	GRIHINI training & Business plan development	27610	248590	900%
47	JIRIMIA MANDAL	GRIHINI training & Business plan development	31500	140090	445%
48	KALIA RAITA	GRIHINI training & Business plan development	18000	31200	173%
49	ISMAR RAITA	GRIHINI training & Business plan development	26586	151564	570%
50	JISHAY RAITA	GRIHINI training & Business plan development	27385	125015	457%
51	SOMANATHA MANDAL	GRIHINI training & Business plan development	33000	75000	227%
52	SUMBRA MANDAL	GRIHINI training & Business plan development	35000	113750	325%
53	PITAR RAITA	GRIHINI training & Business plan development	25000	128000	512%
54	SANYASI PAIK	GRIHINI training & Business plan development	25000	100000	400%
55	AKHILMANDAL	GRIHINI training & Business plan development	25000	123000	492%
56	ANJAMA RAITA	GRIHINI training & Business plan development	39000	142700	366%
57	SUNA SABAR	GRIHINI training & Business plan development	25000	131200	525%
58	MAIDRAK	GRIHINI training & Business plan development	27000	118500	439%
59	DUTIYA MANDAL	GRIHINI training & Business plan development	38000	34000	89%
60	SUKU RAITA	GRIHINI training & Business plan development	25000	164000	656%
61	AMOSH DALABEHERA	GRIHINI training & Business plan development	20500	164500	802%
62	MATHIO ROITA	GRIHINI training & Business plan development	29000	78000	269%
63	BIKRAM GAMANGO	GRIHINI training & Business plan development	20000	220000	1100%
64	DARSHAN RAITA	GRIHINI training & Business plan development	35000	142500	407%
65	BAYAJ RAITA	GRIHINI training & Business plan development	30000	116500	388%

66	LUNGUNA RAITA	GRIHINI training & Business plan development	30000	182450	608%
67	MANOJ GAMANGA	GRIHINI training & Business plan development	20000	151000	755%
68	ARJINI GAMANGE	GRIHINI training & Business plan development	27000	114800	425%
69	SUKANTI RAITA	GRIHINI training & Business plan development	20000	131600	658%
70	SAHID RAITA	GRIHINI training & Business plan development	35000	128000	366%
71	JINIMA. RAITA	GRIHINI training & Business plan development	23000	109000	474%
72	KARNIL GOMANGA	GRIHINI training & Business plan development	20000	96000	480%
73	SUNIEL GAMANGA	GRIHINI training & Business plan development	20000	132500	663%
74	JHAN RAITA	GRIHINI training & Business plan development	20000	170500	853%
75	NIMIYA RAIKA	GRIHINI training & Business plan development	25000	110700	443%
76	SADHGAMANG	GRIHINI training & Business plan development	30000	124000	413%
77	SUNILGAMANGA	GRIHINI training & Business plan development	33000	84500	256%
78	SUMANTA MAJHI	GRIHINI training & Business plan development	13000	152350	1172%
79	NIRANJAN MAJHI	GRIHINI training & Business plan development	25000	138000	552%
80	PHINUELMAJHI	GRIHINI training & Business plan development	13000	198000	1523%
81	SHYAM MAJHI	GRIHINI training & Business plan development	20000	227100	1136%
82	ALOKA MAJHI	GRIHINI training & Business plan development	20000	243400	1217%
83	AMASAN MAJHI	GRIHINI training & Business plan development	20000	163400	817%
84	LEBIYMAJHI	GRIHINI training & Business plan development	20000	168000	840%
85	NAYAMI MAJHI	GRIHINI training & Business plan development	15000	183750	1225%
86	MANUEL MAJHI	GRIHINI training & Business plan development	22000	291000	1323%
87	SULATAMAJHI	GRIHINI training & Business plan development	15000	196500	1310%
88	STEPAN NAIK	GRIHINI training & Business plan development	15000	245000	1633%

89	MANASI MAJHI	GRIHINI training & Business plan development	16000	147500	922%
90	PRABHANJANMAJHI	GRIHINI training & Business plan development	20000	223500	1118%
91	EPRIYAM MAJHI	GRIHINI training & Business plan development	25000	180000	720%
92	NAHA MAJHI	GRIHINI training & Business plan development	25000	137410	550%
93	TIMATI MAJHI	GRIHINI training & Business plan development	18000	124000	689%
94	ISHAKMAJHI	GRIHINI training & Business plan development	18000	153500	853%
95	SWAMANATH MAJHI	GRIHINI training & Business plan development	10000	172100	1721%
96	ISHAK MAJHI	GRIHINI training & Business plan development	21000	174410	831%
97	JOSEPH MAJHI	GRIHINI training & Business plan development	15000	149000	993%
98	RAJENDRA MAJHI	GRIHINI training & Business plan development	17000	173000	1018%
99	ESHA MAJHI	GRIHINI training & Business plan development	25000	195000	780%
100	ADAM MAJHI	GRIHINI training & Business plan development	22000	173116	787%
101	SURABHI MAJHI	GRIHINI training & Business plan development	17000	191600	1127%
102	HEMANTA MAJHI	GRIHINI training & Business plan development	16300	190700	1170%
103	DANIEL MAJHI	GRIHINI training & Business plan development	26500	164500	621%
104	PUNUALMAJHI	GRIHINI training & Business plan development	24500	158000	645%
105	JAYAB MAJHI	GRIHINI training & Business plan development	17500	158500	906%
106	ESOMAJHI	GRIHINI training & Business plan development	20500	109100	532%
107	KAINA MAJHI	GRIHINI training & Business plan development	21700	177300	817%
108	ELIYA MAJHI	GRIHINI training & Business plan development	22500	100500	447%
109	MATHIO MAJHI	GRIHINI training & Business plan development	19500	108500	556%
110	SUMANTA MAJHI	GRIHINI training & Business plan development	18000	248300	1379%
111	SURAH MAJHI	GRIHINI training & Business plan development	22500	161700	719%

112	SATYAMAJHI	GRIHINI training & Business plan development	21000	133200	634%
113	EPISHI MAJHI	GRIHINI training & Business plan development	21000	113000	538%
114	MATHEWMAJHI	GRIHINI training & Business plan development	21500	142000	660%
115	SADANANDA MAJHI	GRIHINI training & Business plan development	20500	154500	754%
116	HUSHAYA MAJHI	GRIHINI training & Business plan development	23000	172460	750%
117	UPENDRA MJHI	GRIHINI training & Business plan development	15000	219400	1463%
118	ABRAMS MAJHI	GRIHINI training & Business plan development	21000	161800	770%
119	LAZRMAJHI	GRIHINI training & Business plan development	20000	116000	580%
120	PHILIP MAJHI	GRIHINI training & Business plan development	23500	88500	377%
121	SAIDRAK MAJHI	GRIHINI training & Business plan development	22000	139000	632%
122	KALA MALIK	GRIHINI training & Business plan development	22000	221600	1007%
123	KABIRAJ MAJHI	GRIHINI training & Business plan development	22000	213800	972%
124	SANASIRA MALIK	GRIHINI training & Business plan development	23000	163600	711%
125	JOHANMAJHI	GRIHINI training & Business plan development	24000	187200	780%
126	JIKHARIA MALLICK	GRIHINI training & Business plan development	25000	130200	521%
127	SAMUEL MALLICK	GRIHINI training & Business plan development	23000	158950	691%
128	SUDIRA BIRO	GRIHINI training & Business plan development	20000	158000	790%
129	KAGI MALIK	GRIHINI training & Business plan development	23000	192700	838%
130	ANTUNI MAJHI	GRIHINI training & Business plan development	30700	100300	327%
131	FERNANDA MAJHI	GRIHINI training & Business plan development	22983	81517	355%
132	MIKAAL MAJHI	GRIHINI training & Business plan development	28297	155703	550%
133	JANAS MAJHI	GRIHINI training & Business plan development	30460	114040	374%
134	ALIASH MAJHI	GRIHINI training & Business plan development	43325	171675	396%

135	SALMAN MAJHI	GRIHINI training & Business plan development	38241	133659	350%
136	JAGYADATA MAJHI	GRIHINI training & Business plan development	26791	193209	721%
137	RABINDRA MAJHI	GRIHINI training & Business plan development	22100	182900	828%
138	MARSEL MAJHI	GRIHINI training & Business plan development	16364	139636	853%
139	SUSULIMA MAJHI	GRIHINI training & Business plan development	9640	37360	388%
140	SALAMAN MAJHI	GRIHINI training & Business plan development	59778	145622	244%
141	DEBADATTA MAJHI	GRIHINI training & Business plan development	19130	135520	708%
142	LUKA MAJHIJ	GRIHINI training & Business plan development	24015	288285	1200%
143	MARKA MAJHI	GRIHINI training & Business plan development	31532	311968	989%
144	PRASANA MAJHI	GRIHINI training & Business plan development	25000	206300	825%
145	JISAYAGAMANGA	GRIHINI training & Business plan development	18000	141000	783%
146	SABINA RAITA	GRIHINI training & Business plan development	21630	148070	685%
147	SANJAYA ROITA	GRIHINI training & Business plan development	22883	49817	218%
148	JILANGA RAITA	GRIHINI training & Business plan development	26163	59287	227%
149	AIBA MAJHI	GRIHINI training & Business plan development	15442	314158	2034%
150	JIKHURIYAMAJHI	GRIHINI training & Business plan development	23513	156487	666%
151	PRAKASH MALIK	GRIHINI training & Business plan development	23232	197768	851%
152	SHAHULA MALIK	GRIHINI training & Business plan development	17312	238688	1379%
153	SUMANTA MALIK	GRIHINI training & Business plan development	17731	249369	1406%
154	ISAKE MALIK	GRIHINI training & Business plan development	29503	118497	402%
155	SAMUELMAJHI	GRIHINI training & Business plan development	21950	41550	189%
156	KISHAN MAJHI	GRIHINI training & Business plan development	34528	239472	694%
157	JOHAN MAJHI	GRIHINI training & Business plan development	29247	216861	741%

158	JAKABA MALIK	GRIHINI training & Business plan development	35042	201458	575%
159	PAUL MALIK	GRIHINI training & Business plan development	19114	259586	1358%
160	LAJARMAJHI	GRIHINI training & Business plan development	27505	120995	440%
161	ANDRIY MAJHI	GRIHINI training & Business plan development	25765	130435	506%
162	MANUEL MAJHI	GRIHINI training & Business plan development	15035	264465	1759%
163	NITYANANDA RAITA	GRIHINI training & Business plan development	24000	176400	735%
164	AMAN RAITA	GRIHINI training & Business plan development	38000	125500	330%
165	AGASTIN GANNAYAK	GRIHINI training & Business plan development	25500	121200	475%
166	BASANTA NAYAK	GRIHINI training & Business plan development	16000	136550	853%
167	DEVANAND MANDALNAYAK	GRIHINI training & Business plan development	16000	122000	763%
168	SUNASIRA BIRA	GRIHINI training & Business plan development	15000	186300	1242%
169	KASTAN BEERA	GRIHINI training & Business plan development	26500	157300	594%
170	JANMAJAYA BEERO	GRIHINI training & Business plan development	15000	148000	987%
171	SADANANDA MANDAL NAYAK	GRIHINI training & Business plan development	14000	123200	880%
172	AMSELAM NAYAK	GRIHINI training & Business plan development	15000	136100	907%
173	NARSU BIRA	GRIHINI training & Business plan development	12500	225500	1804%
174	MARTIN MANDALNAIK	GRIHINI training & Business plan development	15000	177800	1185%
175	MERY MANDAL NAYAK	GRIHINI training & Business plan development	12700	112700	887%
176	PANKAJAGANAYAK	GRIHINI training & Business plan development	15500	156000	1006%
177	SEBATI ROITA	GRIHINI training & Business plan development	23000	180200	783%
178	FERNANDA KARADA	GRIHINI training & Business plan development	21000	188900	900%
179	KARNAEL LIMA	GRIHINI training & Business plan development	35000	151900	434%
180	ANAMPAIK	GRIHINI training & Business plan development	15500	147100	949%

181	KHAGA PARICHA	GRIHINI training & Business plan development	26000	158000	608%
182	ISAK KARADA	GRIHINI training & Business plan development	16000	205050	1282%
183	PITARRAITA	GRIHINI training & Business plan development	23000	91200	397%
184	ELIYARAITA	GRIHINI training & Business plan development	30000	78000	260%
185	GUNDRUJI ROITA	GRIHINI training & Business plan development	25000	121500	486%
186	JARADA RAITA	GRIHINI training & Business plan development	47000	107200	228%
187	SUNAMPAIK	GRIHINI training & Business plan development	47000	101500	216%
188	MISHRARAITA	GRIHINI training & Business plan development	17000	110000	647%
189	NAYAMI MANDAL NAYAK	GRIHINI training & Business plan development	30000	95600	319%
190	SAMASON ROITA	GRIHINI training & Business plan development	18000	189900	1055%
191	JIRIMYA KARAL	GRIHINI training & Business plan development	23000	112200	488%
192	MARIO LEMA	GRIHINI training & Business plan development	9500	177600	1869%
193	ARUN SABAR	GRIHINI training & Business plan development	37000	232400	628%
194	SANDU RAITA	GRIHINI training & Business plan development	36000	81200	226%
195	ANDRIYA GAMANGA	GRIHINI training & Business plan development	21000	227000	1081%
196	MEDIYA GAMANGA	GRIHINI training & Business plan development	38000	26400	69%
197	KARNAR RAITA	GRIHINI training & Business plan development	30000	25500	85%
198	SUMANTA GAMANGA	GRIHINI training & Business plan development	40000	203800	510%
199	GURUBADA BHUYA	GRIHINI training & Business plan development	37000	118500	320%
200	MAJESH GAMANGA	GRIHINI training & Business plan development	39000	109700	281%
201	RATNA RAIKA	GRIHINI training & Business plan development	24000	116000	483%
202	ISIRAL ROITA	GRIHINI training & Business plan development	25000	88000	352%
203	PURNA MANDAL	GRIHINI training & Business plan development	28000	129900	464%

204	PAL GOMANGA	GRIHINI training & Business plan development	23000	104000	452%
205	ANANDA RAITA	GRIHINI training & Business plan development	37000	216200	584%
206	PRAFUL MANDAL	GRIHINI training & Business plan development	35000	22600	65%
207	RAJENDRA RAITA	GRIHINI training & Business plan development	35000	105000	300%
208	SAMBRA SABAR	GRIHINI training & Business plan development	33000	116000	352%
209	DANIAL MANDAL	GRIHINI training & Business plan development	28000	208700	745%
210	SUKUMARY ROITA	GRIHINI training & Business plan development	25000	108000	432%
211	JIRMIO RAITA	GRIHINI training & Business plan development	32000	193100	603%
212	PHILIP BHUYAN	GRIHINI training & Business plan development	30000	179900	600%
213	MONASH BHUYA	GRIHINI training & Business plan development	30000	174000	580%
214	KAHANA RAIT	GRIHINI training & Business plan development	40000	32400	81%
215	ALOK DALABEHERA	GRIHINI training & Business plan development	45000	25400	56%
216	MATKA RAIT	GRIHINI training & Business plan development	27000	144000	533%
217	JAGANNATH BHUYA	GRIHINI training & Business plan development	45000	159000	353%
218	JINAKAR MANDAL	GRIHINI training & Business plan development	35000	139200	398%
219	KARTIKA PUJARI	GRIHINI training & Business plan development	40000	195900	490%
220	RUBEN GOMANGO	GRIHINI training & Business plan development	30000	130700	436%
221	KAILASH PUJARI	GRIHINI training & Business plan development	33000	114600	347%
222	LABI GAMANGA	GRIHINI training & Business plan development	34000	238500	701%
223	BINAD BEHERA	GRIHINI training & Business plan development	35000	36400	104%
224	BIJAY BEHERA	GRIHINI training & Business plan development	37000	118000	319%
225	ABHAY DAS	GRIHINI training & Business plan development	37000	63000	170%
226	SADASIVA DAS	GRIHINI training & Business plan development	41000	80600	197%

227	PEASANT DAS	GRIHINI training & Business plan development	43500	61500	141%
228	AKHILA BEHERA	GRIHINI training & Business plan development	44000	179000	407%
229	RAMESHA BEHERA	GRIHINI training & Business plan development	35000	55000	157%
230	RUPENDRA BEHERA	GRIHINI training & Business plan development	35000	137000	391%
231	DANDAPANI BEHERA	GRIHINI training & Business plan development	36000	129000	358%
232	TRINATH DAS	GRIHINI training & Business plan development	25000	97000	388%
233	BENUDHARA BEHERA	GRIHINI training & Business plan development	52100	214900	412%
234	SUMANTA BEHERA	GRIHINI training & Business plan development	45000	80000	178%
235	GOPABANDU BEHERA	GRIHINI training & Business plan development	41700	58300	140%
236	KRUPASIDUBEHERA	GRIHINI training & Business plan development	43000	38300	89%
237	BANAMALI DAS	GRIHINI training & Business plan development	45000	35000	78%
238	PRAKASH BEHERA	GRIHINI training & Business plan development	38000	134000	353%
239	KISHORBEHERA	GRIHINI training & Business plan development	49000	16800	34%
240	RABINDRA KU DAS	GRIHINI training & Business plan development	40000	126000	315%
241	MAHANTA BEHERA	GRIHINI training & Business plan development	39000	143000	367%
242	DASARATIBEHERA	GRIHINI training & Business plan development	59000	15000	25%
243	PRASANTA MANDAL	GRIHINI training & Business plan development	37000	69250	187%
244	YANJAN RAITA	GRIHINI training & Business plan development	36000	79000	219%
245	LUKO GAMANGA	GRIHINI training & Business plan development	25000	110500	442%
246	SIMIY GAMANGA	GRIHINI training & Business plan development	22000	86000	391%
247	PITAR RAITA	GRIHINI training & Business plan development	49600	67000	135%
248	BIJAYA GAMANGA	GRIHINI training & Business plan development	22000	74750	340%
249	JAHAN RAITA	GRIHINI training & Business plan development	58600	89400	153%

250	DHANESWAR PALAI	GRIHINI training & Business plan development	50000	88000	176%
251	SALMAN MAJHI	GRIHINI training & Business plan development	23000	113000	491%
252	ISHREL MAJHI	GRIHINI training & Business plan development	23000	138750	603%
253	JIKHARIA MAJHI	GRIHINI training & Business plan development	22000	200500	911%
254	DAUD RAITA	GRIHINI training & Business plan development	18000	166900	927%
255	LILAMBER BEHERA	GRIHINI training & Business plan development	45000	36400	81%
256	NISHAKAR MAJHI	GRIHINI training & Business plan development	20000	121000	605%
257	JISHYA MAHI	GRIHINI training & Business plan development	22500	100500	447%
258	SUKANTA MAJHI	GRIHINI training & Business plan development	30000	144000	480%
259	HEMANTA MALLICK	GRIHINI training & Business plan development	21500	147500	686%
260	PRAMOD MAJHI	GRIHINI training & Business plan development	18500	179500	970%
261	INANTA MAJHI	GRIHINI training & Business plan development	19500	111500	572%
262	SANTOSH KUMAR MALLICK	GRIHINI training & Business plan development	27500	86500	315%
263	JAGATCHANDRA MALLICK	GRIHINI training & Business plan development	23500	263000	1119%
264	ISAK MAJHI	GRIHINI training & Business plan development	23200	110800	478%
265	HUNPIMAJHI	GRIHINI training & Business plan development	20000	410000	2050%
266	SUNIL MALLICK	GRIHINI training & Business plan development	18000	163000	906%
267	ANDRA MALIK	GRIHINI training & Business plan development	18000	150600	837%
268	MASESHA MALLICK	GRIHINI training & Business plan development	26500	144500	545%
269	PRAFULA MALIK	GRIHINI training & Business plan development	20000	157000	785%
270	SAMUEL MALIK	GRIHINI training & Business plan development	19000	149000	784%
271	SELESTINI MALLICK	GRIHINI training & Business plan development	18500	133000	719%
272	SUNEMIMALLICK	GRIHINI training & Business plan development	18000	129700	721%

273	TIMATI MALIK	GRIHINI training & Business plan development	18000	147700	821%
274	RANJIT MALIK	GRIHINI training & Business plan development	24000	107800	449%
275	JOSEP MAJHI	GRIHINI training & Business plan development	19500	132000	677%
276	JURJA MAJHI	GRIHINI training & Business plan development	25000	95000	380%
277	PHELISHMAJHI	GRIHINI training & Business plan development	25000	109000	436%
278	JACOB MAJHI	GRIHINI training & Business plan development	25000	70950	284%
279	GABRIEL MAJHI	GRIHINI training & Business plan development	24000	95240	397%
280	SEBASTIAN MALLICK	GRIHINI training & Business plan development	20000	114500	573%
281	PITAR MALIK	GRIHINI training & Business plan development	18000	242000	1344%
282	SABSIYM MALIKE	GRIHINI training & Business plan development	25000	114500	458%
283	BARNABAS MALIK	GRIHINI training & Business plan development	16000	226300	1414%
284	KRISTA MALLICK	GRIHINI training & Business plan development	23000	143000	622%
285	RAMESH MALLICK	GRIHINI training & Business plan development	20000	96000	480%
286	AJIT MALIK	GRIHINI training & Business plan development	20000	106000	530%
287	PRADEEP MALIK	GRIHINI training & Business plan development	20000	157000	785%
288	ESO MALIK	GRIHINI training & Business plan development	23000	247600	1077%
289	PHERMANANDA MALLICK	GRIHINI training & Business plan development	21000	106500	507%
290	RAJENDRA MAJHI	GRIHINI training & Business plan development	22000	169400	770%
291	MARKAMALLICK	GRIHINI training & Business plan development	21000	150000	714%
292	PRATAPMALLICK	GRIHINI training & Business plan development	19000	123500	650%
293	ANANDA MALLICK	GRIHINI training & Business plan development	18000	121000	672%
294	BHIMSEN PAIKIRAY	GRIHINI training & Business plan development	50000	212000	424%
295	SUNIL BADARAITA	GRIHINI training & Business plan development	30000	161600	539%

296	MASAN MANDAL	GRIHINI training & Business plan development	27000	98000	363%
297	SUKA MANDAL	GRIHINI training & Business plan development	46000	118200	257%
298	JISAYA GAMANGA	GRIHINI training & Business plan development	56000	57000	102%
299	MATHEW RAITA	GRIHINI training & Business plan development	21000	114000	543%
300	SAMUEL MANDAL	GRIHINI training & Business plan development	49000	82800	169%
301	NARESH GAMANGA	GRIHINI training & Business plan development	20000	134000	670%
302	NIBANA RAITA	GRIHINI training & Business plan development	56000	148000	264%
303	YABARI BADARAITA	GRIHINI training & Business plan development	21000	118700	565%
304	RAISAN RAITA	GRIHINI training & Business plan development	53000	78800	149%
305	EKKANA RAITA	GRIHINI training & Business plan development	58500	65250	112%
306	GURUPANU RAITA	GRIHINI training & Business plan development	37000	94200	255%
307	GRUPANU BADARAITA	GRIHINI training & Business plan development	30000	110700	369%
308	SAIDRAK RAITA	GRIHINI training & Business plan development	17000	72000	424%
309	ISHANI MAHARANA	GRIHINI training & Business plan development	48000	62000	129%
310	MAGU SAHOO	GRIHINI training & Business plan development	55000	52000	95%
311	KULAMANI MUDULI	GRIHINI training & Business plan development	50000	35000	70%
312	JAMBASWAR PALAI	GRIHINI training & Business plan development	58600	82300	140%
313	BHIMSIN PALAI	GRIHINI training & Business plan development	45000	41000	91%
314	BIBHASH CHANDRA SATPATHY	GRIHINI training & Business plan development	60000	126000	210%
315	KEBA SAHOO	GRIHINI training & Business plan development	50000	122300	245%
316	BIDYADHARA BARIK	GRIHINI training & Business plan development	60000	247000	412%
317	PRAMODAPALAI	GRIHINI training & Business plan development	50000	65000	130%
318	SESADEV PALAI	GRIHINI training & Business plan development	55000	44000	80%

319	KISHOR PAIKARAY	GRIHINI training & Business plan development	60000	65700	110%
320	SUDARSANBARIK	GRIHINI training & Business plan development	57000	83000	146%
321	NIRANJANBARIK	GRIHINI training & Business plan development	50000	55000	110%
322	GADADHARA BARIK	GRIHINI training & Business plan development	60000	109000	182%
323	GHANASYAMA PALEI	GRIHINI training & Business plan development	55000	71800	131%
324	KARUNA BISWAL	GRIHINI training & Business plan development	35000	72000	206%
325	NABAGHAN PAIKARAY	GRIHINI training & Business plan development	50000	97000	194%
326	HIRANYA PALAI	GRIHINI training & Business plan development	60000	85000	142%
327	DAKU PALAI	GRIHINI training & Business plan development	60000	61000	102%
328	PURSATAM BEHERA	GRIHINI training & Business plan development	55000	55100	100%
329	JALANDHARA DAS	GRIHINI training & Business plan development	53000	129000	243%
330	PARAKSHITA JENA	GRIHINI training & Business plan development	54720	61580	113%
331	BABULI SETHY	GRIHINI training & Business plan development	60000	102300	171%
332	SATYANARAYAN BADJENA	GRIHINI training & Business plan development	54000	163000	302%
333	BIRANCHI PRADHAN	GRIHINI training & Business plan development	57700	169300	293%
334	PRASURAMSETHI	GRIHINI training & Business plan development	60000	38000	63%
335	BHAGABAN SETHY	GRIHINI training & Business plan development	55000	91000	165%
336	HEMALATA CHHOTRAY	GRIHINI training & Business plan development	55600	105000	189%
337	RAMACHANDRA DALEI	GRIHINI training & Business plan development	57000	103800	182%
338	LAXMAN DALAI	GRIHINI training & Business plan development	51680	145320	281%
339	BULU PRADHAN	GRIHINI training & Business plan development	57980	165020	285%
340	BHASKAR JENA	GRIHINI training & Business plan development	58700	131300	224%
341	SIBA NARAYAN DALAI	GRIHINI training & Business plan development	60000	143800	240%

342	SURENDRA DAS	GRIHINI training & Business plan development	51570	33430	65%
343	HAREKRUSNA JENA	GRIHINI training & Business plan development	55900	118900	213%
344	SATYAPRIYA JENA	GRIHINI training & Business plan development	56900	142100	250%
345	GADADAR BADA JENA	GRIHINI training & Business plan development	59830	126970	212%
346	SURATHA JENA	GRIHINI training & Business plan development	47000	123500	263%
347	PRASHANTA KU PRADHANA	GRIHINI training & Business plan development	59825	130775	219%
348	SARAT DAS	GRIHINI training & Business plan development	56000	133000	238%
349	SATYABABSETHY	GRIHINI training & Business plan development	54000	95000	176%
350	GOPABANDHU JENA	GRIHINI training & Business plan development	56500	157500	279%
351	DIBAKARDALAI	GRIHINI training & Business plan development	57800	47900	83%
352	GUPINATH BADA JENA	GRIHINI training & Business plan development	60000	91000	152%
353	KAILASH DAS	GRIHINI training & Business plan development	58825	83175	141%
354	BASANTI PRADHAN	GRIHINI training & Business plan development	43720	82280	188%
355	ARAKHITA JENA	GRIHINI training & Business plan development	52950	92050	174%
356	DIBAKAR LENKA	GRIHINI training & Business plan development	50980	121020	237%
357	PRAMOD DALAI	GRIHINI training & Business plan development	52000	76500	147%
358	SUMAN CHANDRA MAJHI	GRIHINI training & Business plan development	14500	105500	728%
359	SHANKARPALAI	GRIHINI training & Business plan development	30000	55000	183%
360	MADHUSUDAN BARIK	GRIHINI training & Business plan development	30000	254000	847%
361	SURENDRAJENA	GRIHINI training & Business plan development	35000	65000	186%
362	PRAMOD JENA	GRIHINI training & Business plan development	40000	131000	328%
363	DAYANIDHI PALAI	GRIHINI training & Business plan development	30000	159000	530%
364	ADHIKARI PALAI	GRIHINI training & Business plan development	40000	155000	388%

365	RANKANATHA PALAI	GRIHINI training & Business plan development	35000	116000	331%
366	BHASKAR PALAI	GRIHINI training & Business plan development	35000	60000	171%
367	ASHISH MAJHI	GRIHINI training & Business plan development	18000	294000	1633%
368	BIMBADHARDAMANTRAY	GRIHINI training & Business plan development	58500	45000	77%
369	BABULI BEHERA	GRIHINI training & Business plan development	30000	85000	283%
370	BABULABAHANABEHERA	GRIHINI training & Business plan development	30000	14500	48%
371	GIRIDHARI BEHERA	GRIHINI training & Business plan development	30000	85000	283%
372	DIGAMBARBEHERA	GRIHINI training & Business plan development	30000	56000	187%
373	JUDHISTIRA BEHERA	GRIHINI training & Business plan development	35000	70000	200%
374	MUTRUNJAY RAITA	GRIHINI training & Business plan development	15000	205000	1367%
375	AMIO MAJHI	GRIHINI training & Business plan development	15000	146732	978%

11. Tools used for primary research

11.1. Survey questionnaire

Consent Form

Study Title: Rural Livelihoods End line for PREMA Project 2018-19

Subject's Full Name: _____

Address of subject (Village/Ward Name): _____

CONSENT OF RESPONDENT

Good morning/afternoon.

I am _____ from

_____. Along with the Thinkthrough Consulting (TTC), we are conducting an evaluation of a livelihoods program in this area. We want to talk with you about your household's agriculture, health, nutrition, and wellbeing. We will be speaking with women in different villages who are aged 15-49 and are inviting you to be a participant in this study.

We will use approximately ___ hours of your time to collect all the information. There will be no risk as a result of your participating in the study.

Your participation in this research is completely voluntary. You are free to withdraw your consent and discontinue participation in this study at any time. You are also allowed to ask any questions concerning the study at any time. Any information we obtain from you during the research will be kept strictly confidential. We will assign you a code number and the information we collect will be linked to that code number and not to your name or address.

The answers you give will help provide better information to plan for better services that will respond to community needs. You will receive a copy of the signed and dated

Your participation will be highly appreciated.

Section - 1: General Information

District Name :	
Block Name :	
Village Name :	
SHG Name:	

Section - 2: Identification Information Id):_____

Household Identification Code (HH

Question	Response
2.1 Head of Household Name (capital letters)	
2.2 Respondent Name	
2.3 Age of the Respondent	
2.4 Date of Birth (DD/MM/YYYY) (Refer Aadhar card/Voter ID card)	
2.5 Contact Phone Number	
2.6 Marital Status (of the respondent)	Unmarried-----1 Married-----2 Widowed-----3 Divorced-----4 Separated-----5 Deserted-----6 Not Applicable-----7
2.7 Size of the family	Nuclear (1 couple and their unmarried children).....1 Joint (More than 1 couple staying in the same house).....2
2.8 Number of Adult Males in HH (Above 18 years)	
2.9 Number of Adult Females in HH (Above 18 years)	
2.10 Number of Children in HH (Below 18yrs)	

Section - 3: Household Roaster

Sl . N o .	Name of HH Members (Note: Interviewer, start with respondent women)	Relati on to Respo ndent Woma n	Se x	Age (In comple ted Years, if <5 years, in comple ted months)		Educa tion (Highe st comple ted class)	Curre ntly Atten ding Schoo l	Memb er of any instit ution (like SHG)	Design ation in the institu tion	Primar y Occup ation	Other occup ation 1	Other occup ation 2
				Y ea r	Mo nth							
1	2	3	4	5		6	7	8	9	10	11	12
1												

Sl. No.	Name of HH Members (Note: Interviewer, start with respondent women)	Relation to Respondent Woman	Sex	Age (In completed Years, if <5 years, in completed months)		Education (Highest completed class)	Currently Attending School	Member of any institution (like SHG)	Designation in the institution	Primary Occupation	Other occupation 1	Other occupation 2
				Year	Month							
1	2	3	4	5		6	7	8	9	10	11	12
2												
3												
4												
5												

Code List					
Codes	Col 3: Relation	Col 4: Sex	Col 6: Education	Col 7: Currently Attending School	Col 10/11/12: Occupation
1	Respondent woman	Male	Completed class 1	Yes	Farmer working on own land
2	Son or daughter	Female	Completed class 2	No	Farmer working on rented land
3	Son in-law or daughter-in-law		Completed class 3		Agricultural labor
4	Grand father or grand mother		Completed class 4		Non Agricultural labor
5	Father or mother		Completed class 5		Service/Salaried worker
6	Father in law or mother in law		Completed class 6		Small/cottage industry
7	Brother or sister		Completed class 7		Business/Traders
8	Brother in law or sister in law		Completed class 8		Skilled worker
9	Uncle or aunt		Completed class 9		Petty trade
10	Other relatives(including cousins)		Completed class 10		House Work /Housewife
11	Foster/step/adopted children		Completed class 11		Migrant labor

Code List					
Codes	Col 3: Relation	Col 4: Sex	Col 6: Education	Col 7: Currently Attending School	Col 10/11/12: Occupation
12	Not related		Completed class 12		Jobless
13			Graduate		Retired/Old age
14			Post graduate		Physically Challenged
15			Never attended school		Student
77			Other (Specify)		Other (Specify)

Section - 4: Socio-Economic Status

Question	Response
4.1 Social Category	Scheduled Caste (SC) ----- 1 Scheduled Tribe (ST) ----- 2 Other Backward Class (OBC) ----- 3 General ----- 4
4.2 House Type	Pucca -----1 Semi-Pucca ----- 2 Kachha ----- 3
4.3 Availability of Electricity at HH	Yes -----1 No ----- 2
4.4 If yes, what are the sources	Electric connection.....1 Solar.....2 Other alternative energy sources.....3
4.5 Do you have different room for kitchen?	Yes -----1 No ----- 2
4.6 Do you have Cattle shed?	Yes -----1 No ----- 2
4.7 Did any member of the Household migrated in the last one year (Definition of Migration.....)	Yes -----1 No ----- 2
4.7.1 How many members in the household migrated in the last one year?	<input type="text"/>
4.7.2 What is the purpose of migration?	Income/Employment----- 1 Education----- 2 Others Specify-----3

4.8 Does your household have the following assets (Mark in the appropriate box)

Television	<input type="checkbox"/>	Sewing Machine	<input type="checkbox"/>	Cart driven by Animals	<input type="checkbox"/>
Computer	<input type="checkbox"/>	Bicycle	<input type="checkbox"/>	Thresher	<input type="checkbox"/>
Internet Connection	<input type="checkbox"/>	Motorcycle	<input type="checkbox"/>	Fan	<input type="checkbox"/>
Mobile	<input type="checkbox"/>	Car / Jeep / Van	<input type="checkbox"/>	Cooler	<input type="checkbox"/>
Washing Machine	<input type="checkbox"/>	Tractor	<input type="checkbox"/>	Air-Conditioner	<input type="checkbox"/>
Refrigerator	<input type="checkbox"/>	Water Pump	<input type="checkbox"/>	Other Specify_____	<input type="checkbox"/>

Section - 5: Health

Look at the immunization card if possible

Question	Response
5.1 Was any child born in the household in last one and a half year? (if yes, proceed to next questions)	Yes -----1 No ----- 2
5.2 Where did the delivery take place?	In House -----1 Health Facility ----- 2
5.3 Have you received the birth certificate of the child?	Yes -----1 No ----- 2
5.4 Did you receive any financial support from government in last one and a half year during child birth? (Janani Suraksha Yojana)	es -----1 No ----- 2

Section - 6: Water, Sanitation and Hygiene Practices

Question	Response
6.1 What was the main source of drinking water for members of your household one and a half years back?	Piped water into dwelling-----1 Piped water into yard/plt-----2 Public tap/standpipe-----3 Tube well/borehole-----4 Protected spring-----5 Unprotected spring-----6 Surface water (river/canal/lake)-----7 Protected dug well-----8 Unprotected dug well-----9 Rainwater collection-----10 Other (specify)-----11
6.1.1 What was the main source of drinking water for members of your household now?	Piped water into dwelling-----1 Piped water into yard/plt-----2 Public tap/standpipe-----3 Tube well/borehole-----4 Protected spring-----5 Unprotected spring-----6 Surface water (river/canal/lake)-----7 Protected dug well-----8 Unprotected dug well-----9 Rainwater collection-----10 Other (specify)-----11
6.2 Did you treat your water in any way to make it safer to drink, one and a half years ago?	Yes -----1 No ----- 2
6.2.1 If yes, what did you do to the water to make it safer to drink?	Boil-----1 Add bleach/chlorine-----2 Strain through a cloth-----3 Use a water filter (ceramic, sand, etc.)-----4 Let it stand/settle-----5 Other (specify)-----6 Specify_____

6.3 Do you treat your water in any way to make it safer to drink now?	Yes -----1 No ----- 2
6.3.1 If yes, what do you do to the water to make it safer to drink?	Boil-----1 Add bleach/chlorine-----2 Strain through a cloth-----3 Use a water filter (ceramic, sand, etc.)-----4 Let it stand/settle-----5 Other (specify)-----6 Specify_____
6.4 What kind of toilet facility do members of your household usually use?	Flush Toilet-----1 Pit Latrine-----2 Open Field-----3
6.4.1 What kind of toilet facility did you use one and a half years back?	Flush Toilet-----1 Pit Latrine-----2 Open Field-----3
6.5 What is the Hand washing practice in the Household?	Water-----1 Soap-----2 Ash-----3 Soap/Ash-----4 None-----5 Other Specify-----6
6.5.1 What was the Hand washing practice in the Household, one and a half years back?	Water-----1 Soap-----2 Ash-----3 Soap/Ash-----4 None-----5 Other Specify-----6

Section - 7: Membership Status of the Household

7.1 Do you currently belong to a self-help group? (skip to XXXXX if the respondent is a family member of the SHG beneficiary)	Yes -----1 No -----2
7.2 For how long you have been associated with the same self-help group?	No. of Months <input type="text"/>
7.3 Which position do you hold?	President 1 Treasurer..... 2 Secretary 3 Other..... 4
7.4 How much money do you contribute monthly in SHG? (in INR)	
What is the monthly rate of interest for lending at your SHG	
7.5 Does your SHG hold a bank account?	Yes -----1 No -----2
7.6 Does your SHG conduct regular meeting?	Yes -----1 No -----2
7.6.1 Frequency of the meeting	Weekly----- 1 Twice in a month----- 2 Monthly----- 3 Occasionally----- 4

	Never----- 5
7.7 What are the benefits you got through your SHG? (multiple options)	Regular savings-----1 Credit/Loan-----2 Awareness about government schemes-----3 Linkage to government schemes-----4 Government interface meetings-----5 Training (like GRIHINI)-----6 Other----- 7

Section - 8: Household income & expenditure during end-line (as per detailed guidelines)- *Put a checkbox as 'activity directly supported by project' while translating in CAPI*

Number of earning members in the Household		Male <input type="text"/>	Female <input type="text"/>
Sources of Income	Amount (in INR)	Sources of Income	Amount (in INR)
HH Annual Income-Cultivation		HH Annual Income- Petty business/enterprise	
HH Annual Income- Livestock & poultry		HH Annual Income- Craft	
HH Annual Income- NTFP		HH Annual Income- Government benefits including Pension	
HH Annual Income- Local Labour		HH Annual Income- Salary	
HH Annual Income- Migration		HH Annual Income-Other	
HH Annual Income-NREGA		HH Annual Income- total	

Expenditure incurred on availing productive assets (as per detailed guidelines):

Expenditure incurred	Amount (in INR)	Expenditure incurred	Amount (in INR)
Cultivation		Petty business/enterprise	
Livestock & Poultry		Craft	
Other		Total expenditure	

Section - 9: Household income & expenditure (as per village registers)

Number of earning members in the Household		Male <input type="text"/>	Female <input type="text"/>
Sources of Income	Amount (in INR)	Sources of Income	Amount (in INR)
HH Annual Income-Cultivation		HH Annual Income- Petty business/enterprise	
HH Annual Income- Livestock		HH Annual Income- Craft	
HH Annual Income- NTFP		HH Annual Income- Government benefits including Pension	
HH Annual Income- Local Labour		HH Annual Income- Salary	
HH Annual Income- Migration		HH Annual Income-Other	

HH Annual Income-NREGA		HH Annual Income- total	
------------------------	--	-------------------------	--

Expenditure incurred on availing productive assets (as per village registers):

Expenditure incurred	Amount (in INR)	Expenditure incurred	Amount (in INR)
Cultivation		Petty business/enterprise	
Livestock & Poultry		Craft	
Other		Total expenditure	

Section 10- GRIHINI trainings

10.1 Have you attended the GRIHINI training?	Yes -----1 No -----2	
10.2 Have you attended any other major training through your SHG? (apart from GRIHINI)	Yes -----1 No -----2	
10.3 GRIHINI Training Details		
Sl. No.	Year	What were the components (Mention the different activities)
		Health-----1 Education-----2 Petty business-----3 Livelihood-----4 Hygiene-----5 Financial literacy-----6 SHG functioning-----7 Agricultural practises--8 Village service centers functioning---9 Other Specify-----10 (_____)
10.4 Other Training Details		
		Health-----1 Education-----2 Agriculture-----3 Livelihood-----4 Animal Husbandry----5 Hygiene-----6 Other Specify-----7 (_____)
10.5 Do you have any personal account in the bank?	Yes -----1 No -----2	

Section 11- Business Plan

11.1 What is the category of your business plan	Individual -----1 Group-----2 Don't Know-----3
11.2 What is your/your group's existing business plan	Dairy----- 1 Goatery----- 2 Poultry----- 3

	Cultivation----- 4 Fishery (dry fish) ----- 5 Rice Mill----- 6 Petty business-----7 Vegetable----- 8 Prepare Compost-----9 Piggery----- 10 Tailoring----- 11 Others Specify----- 12
11.3 What monetary support did you receive for this business plan from the project	None----- 99 INR 3500-----1 INR 3300-----2 INR 3000-----3 Don't know-----4
11.4 What was your contribution towards the project?	None----- 99 0-2000----- 1 2001-4000----- 2 4001-6000----- 3 6001-8000----- 4 8001-10000-----5 10001 & above-----6 Don't know----- 7
11.5 Were you already practicing this business before commencement of the program?	Yes -----1 No -----2 Not sure-----3
11.6 Who did you consult before making the business plan? (multiple options possible)	Family----- 1 SHG members-----2 Acquaintance (people from the same village)-3 PREM field staff-----4 Government extensions workers-----5 Others (please specify) -----6
11.7 Who manages the business in your HH?	Male-----1 Female-----2 Both-----3
11.8 Did the business plan help you in making a profit last year (Jan 18 to Dec 18)?	Yes -----1 No -----2
11.8.1 If yes, what is the plan of scaling the business up	Repayment of loans----- -----1

	Investment on education, training, skill development-----2 Further investment in the same business-----3 Investment in diversification of income sources-----4 Other (please specify) -----5 No such plan -----6
11.9 If the beneficiary wants to diversify the income sources, Ask: What are the businesses you would like to pursue?	Dairy-----1 Goatery-----2 Poultry-----3 Cultivation-----4 Fishery (dry fish) -----5 Rice Mill-----6 Petty business-----7 Vegetable-----8 Prepare Compost-----9 Piggery-----10 Tailoring-----11 Others Specify-----12

Section 12- Way forward

12.1 How satisfied are you with the project, on a scale of 1 to 5 (1 being Not at all satisfied to 5 being Highly satisfied)	
12.1.1 Monetary support received	Not at all satisfied-----1 Somewhat not satisfied-----2 Content-----3 Satisfied-----4 Very satisfied-----5
12.1.2 Training usefulness	Not at all satisfied-----1 Somewhat not satisfied-----2 Content-----3 Satisfied-----4

	Very satisfied----- --5
12.1.3 Soft skill imparted	Not at all satisfied----- -1 Somewhat not satisfied----- 2 Content----- --3 Satisfied----- ---4 Very satisfied----- --5
12.1.4 Awareness about government schemes	Not at all satisfied----- -1 Somewhat not satisfied----- 2 Content----- --3 Satisfied----- ---4 Very satisfied----- --5
12.1.5 Linkage to government schemes	Not at all satisfied----- -1 Somewhat not satisfied----- 2 Content----- --3 Satisfied----- ---4 Very satisfied----- --5
12.1.6 Support in HH decision making	Not at all satisfied----- -1 Somewhat not satisfied----- 2 Content----- --3 Satisfied----- ---4 Very satisfied----- --5
12.1.7 Support in community decision making	Not at all satisfied----- -1 Somewhat not satisfied----- 2 Content----- --3 Satisfied----- ---4 Very satisfied----- --5
13 What are your recommendations for the project?	

FGD checklists

Project staff

Hello! My name is <your name>. I am seeking your views on your project PREMA, and your experience managing/implementing the project. This is an open-ended discussion with no right or wrong answers. If you prefer that your comments be kept confidential, we will appreciate it and take note of the same.

Duration of FGD: Ideal 40-45 minutes

Project design and implementation: 15 mins

1. What is project PREMA? What are its benefits? What are its impacts till date? How many households/families/individuals have been reached out under the projects?
2. What is the role of beneficiaries in implementation of project activities?
3. What are the sources of livelihoods for these beneficiaries? What were the sources traditionally? Is there any change in these sources? If yes, then what?
4. What are your current responsibilities regarding the project implementation? (probe on coverage, action plan, monitoring and reporting, logistics, internal meetings, course corrections undertaken etc.)
5. How is the project being implemented (discuss project implementation plan)?
 - How did you coordinate the implementation of each component of the project?
 - What was the preparation time?
6. What is the process of community mobilization for motivating the SHG women?
7. How often do you visit each SHG? What are the activities you undertake periodically? (probe on monitoring & reporting frequency, diligence)
8. What is the unit of measurement/indicators for activities across projects?

Stakeholder Mapping: 15 mins

9. Who are the current stakeholders that you interact with directly? Whose support do you leverage? (ASHA, Aanganwadi, etc.) How do they support you?
10. What are the government departments who support these women? What are the key schemes you leverage? (Probe on schemes they are aware about)
11. Do you think government convergence can be improved further? If yes, then describe how?
12. Who are the potential stakeholders who can be roped in for improving project activities further?

Way forward: 10 mins

13. What are some of the key challenges/constraints in project implementation? (Cite examples from the project)
14. Do you think the challenges can be overcome? If yes, then how?
15. What are potential opportunities you see for the future?
16. What support do you require for availing the opportunities?

Thank you for your time!

Community members and SHG members

Hello! My name is <your name>. I am seeking your views on your project PREMA, and your experience with the project. This is an open-ended discussion with no right or wrong answers. If you prefer that your comments be kept confidential, we will appreciate it and take note of the same.

No. of participants (ideal): 15 people

Duration of each FGD (ideal): 60 minutes

Time slots	Topics to be covered
<p>Quarter 1</p>	<p>Start with general introduction, setting the context for the discussion followed by few questions related to understanding the natural resources, traditional livelihood sources, infrastructure, health, sanitation levels etc. Enquire about the formal-informal credit sources. Understand women’s participation level in livelihood activities. Understand which neighboring village they like the best and what are its attributes (model village as per community’s perception). Understand the nature of extent of migration in the village.</p> <p>The discussion shall then lead into understanding the scenario before the start of the project in terms of the key challenges and opportunities.</p> <p><i>[Use the discussion to understand the communities and build some rapport with them. An understanding shall be created in terms of an overview of the village with regard to the social groups, composition, livelihood trends, challenges and opportunities]</i></p> <p>The probe questions are (but not limited to):</p> <ol style="list-style-type: none"> 1) Who constituted the SHGs & when? 2) Why was it constituted? 3) What are the norms and documentation practices in the SHG (now & then)? 4) What is the governance structure of the SHG? 5) Who takes the financial decisions of credit distribution and monitors the repayment? 6) What are the existing linkages with financial institutions such as banks? 7) What are the existing government linkages of the SHG? Have they leveraged government sponsored schemes/funds?
<p>Quarter 2</p>	<p>Do you know about GRIHINI trainings and project PREMA?</p> <p>Can you tell us about the kind of support received from the project including GRIHINI training (trainings/finances/business plan/handholding support/other support)?</p> <p><i>[This discussion shall help in understanding the operational details of the project from the farmer’s perspective.]</i></p>

	<p>The probe questions are (but not limited to):</p> <ol style="list-style-type: none"> 1) When did PREM started their work in the village? 2) How did they mobilize? What are PREM’s key entry point activities beneficiaries can recall? 3) What are the key elements/activities undertaken by PREM? 4) Who reached out to you regarding the project? 5) What were the things you got trained on during GRIHINI training (check recall value)? (refer annexure) 6) What is the process that you follow to avail the benefits etc.? 7) What support do they get from NGO partner on day to day basis as well as during the project? 8) If they have contributed to the project in cash or in kind? 9) If their SHGs have bank accounts? 10) What other trainings have they received? 11) What was the process of development of business plan? What was their contribution towards it? How was the plan decided- who was consulted & who took the final decision? Who manages the business plan now? If the plans are group based or individual based? (refer annexure) 12) How was this project selected? Was it PREM’s decision? Was the community consulted?
<p>Quarter 3</p>	<p>What have been the key outcomes and impact of the interventions at SHG and household levels i.e. how has the project benefitted you?</p> <p><i>[The probing areas shall be change in livelihood practices, local enterprises, change in income, migration, sanitation and hygiene practices, other changes pertaining to focal areas of GRIHINI training etc.</i></p> <p><i>It will help in understanding the outcomes of the interventions as attributable to the project. This discussion shall focus on understanding the impact of PREMA-positive or negative, intended and unintended. The discussion shall also provide insight into the effectiveness of capacity building initiatives and profit perceived by the participants at SHG as well as household level]</i></p> <p>The probe questions are (but not limited to):</p> <ol style="list-style-type: none"> 1) Any observable changes in income? 2) Any other instances of social/economic/political empowerment recalled by the members due to this intervention? 3) Any other benefits like improvement in health, sanitation, awareness about schemes etc. experienced by the group? 4) Any impact of training/business at personal, family or community levels? 5) Is there any community level work undertaken in the village or by the SHG? Is there any perceived impact? (Further probe on model villages through the discussion)
<p>Quarter 4</p>	<p>How are the communities planning to sustain the interventions?</p> <p><i>[The probing shall be done on the questions like: Did they like the trainings? Have they spoken about the same within their community (cascading)? Do they want to scale up their business? Were they satisfied with the monetary and capacity building support offered to them? Have other community members adopted the practices imparted</i></p>

<p><i>during GRIHINI trainings after interacting with them? What are their future plans & entrepreneurial aspirations? Have they identified some other avenues (government or non-government) where similar support can be availed from?</i></p>
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The discussion shall also include the satisfaction levels of the community with handholding support offered by PREM and support they require moving forward]

- 1) How will SHGs sustain once PREMA exits?
- 2) What are the current challenges you are facing in context of this project?
- 3) What are your recommendation on the way forward?

Thank you for your time!

End

FGD tool

- 1) Location (Village/Block): _____/_____
- 2) Name of the SHG: _____
- 3) Does the SHG have a bank account? (Yes/No)
- 4) A/C number _____
- 5) Who does the financial documentation? SHG members/SHG officials/Government support staff/PREMA staff/Other (please mention) _____
- 6) When was SHG established (year)? _____
- 7) Was it revived? (Yes/No)
- 8) If yes, in what year? _____
- 9) Who revived it? PREM/Government officials/Both in collaboration/Other _____
- 10) How many members are currently in the SHG? _____
- 11) Impact areas recalled during discussions (Tick one or more from the following):
 - a. Health _____
 - b. Education _____
 - c. Petty business _____
 - d. Livelihood _____
 - e. Hygiene _____
 - f. Financial literacy _____
 - g. SHG functioning _____
 - h. Agricultural practices _____
 - i. Village service centers functioning _____
 - j. Model villages _____
 - k. Government interface trainings _____
 - l. Government scheme awareness _____
 - m. Government schemes linkages _____
 - n. Other _____

(Specify) _____

- 12) Who takes the financial decisions of credit distribution and monitors the repayment? _____
- 13) What are the existing linkages with financial institutions such as banks? _____
- 14) What are the existing government linkages of the SHG? Have they leveraged government sponsored schemes/funds? _____
- 15) Aspects of the women empowerment covered under the project:
- a. Family decision making
 - b. Financial decision making
 - c. Participation in community based or formal institutions
 - d. Mobility
 - e. Communication
 - f. Awareness about financial institutions
 - g. Awareness about government schemes
 - h. Leveraging support systems (Aanganwadi, ASHA etc.)
 - i. Ownership of businesses
 - j. Outlook towards life (in general)
 - k. Improvement in health
 - l. Improvement in sanitation practices
 - m. Others _____

16) Details of business plan:

Category of plan (Group/Individual)	Type of plan (Dairy, Goater y, Dry Fish, Poultry, etc.)	Number of beneficiaries	Who was consulted while making the plan?	Who manages the business?	Were they already practicing the promoted livelihood option/business plan?	Received contribution from the project? (Yes/No)	Made monetary contribution themselves? (Yes/No)

For District and Block officers

Hello! My name is <your name>. I am seeking your views on the project that PREM is running with the SHGs in Puri and Gajapati in collaboration with Axis Bank Foundation. This is an open ended discussion with no right or wrong answers. If you prefer that your comments be kept confidential, we will appreciate it and take note of the same.

Name of the interviewee:

Designation:

Department, District:

1. How long have you been working in this district/ block?
2. Could you give us an overview of the block/ district in terms of employment, entrepreneurship, education, migration etc.
3. What are the challenges the government is currently facing in regard with entrepreneurship & women empowerment specific to the district/ block? What is the focus of the government in the state?
4. Are you aware of this project run by PREM? If yes, what is your perception/ observation about the project?
 - Are you aware about the activities undertaken as part of the project?
 - Do you think the interventions are beneficial to the target beneficiaries? If yes, then how?
 - Are you aware that Axis bank is a donor for this project?
 - Can the interventions be replicated in different districts in order to encourage students to come to school?
 - What are the key achievements of this project in your opinion?
 - Are there any government interventions that can be utilized to support this project?
5. What in your opinion are the needs of the SHGs in the District/Block?
6. What are the active government schemes around enterprise development, health, WASH etc that can be availed by SHGs?
7. What are the formal credit lending institutions in the project area?
8. What are the other agencies that have supported the SHGs credibly in this area? What practices did you find were best in capacity development of the SHGs?
9. Do you have any suggestions for the project team for the way forward?

Thank you for your time!

PREMA HO staff

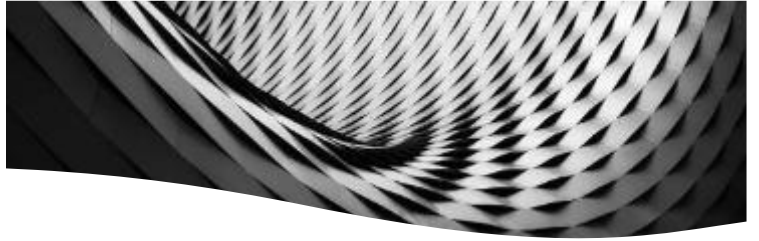
Hello! My name is <your name>. I am seeking your views on your project PREMA, and your experience managing/implementing the project. This is an open-ended discussion with no right or wrong answers. If you prefer that your comments be kept confidential, we will appreciate it and take note of the same.

Name of the interviewee:

Designation:

1. What are the activities that are being undertaken as part of this project?
2. What are the goals/ objectives planned for the project? How are they planned?
3. How has your experience been implementing this project?
4. What was your rationale/ motivation behind starting this project?
5. In addition to funding, what other support have you received from Axis Bank Foundation towards this project?
6. What have been the key achievements of this project up till now?
7. What challenges did you face during implementation?
8. Are the timelines and milestones as listed in the project proposal being met? If not, why has that been the case?
9. Please elaborate on the monitoring & reporting structures for this project? How often does the field team/ supervisors report to you? What is the mechanism for compilation, submission and archiving of reporting?
10. Do you have any suggestions to improve monitoring and reporting further? If yes, describe briefly?
11. Do you feel project has enough human resources?
12. What is the basis for planning and budget for the activities?
13. Was a formal needs assessment conducted to understand the needs of the various stakeholders?
14. How was your experience of implementing Phase 1 of the project? What were its key activities? What were the key learnings?
15. What are model villages? What is your vision regarding them? What are their characteristics?
16. What kind of convergence did the project leverage? What was the contribution put in by different stakeholders (financial and non-financial)?
17. What have been the biggest strengths of this project?
18. What are the largest areas of improvement? What is your strategy towards achieving these?
19. Can you identify selected beneficiaries who have done exceptionally well due to this project? (map them for case study development)
20. What are your recommendations for this project?

Thank you for your time!



Thank you

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