

Impact assessment report

Targeting the Hard-core Poor (THP) Programme, implemented by Bandhan Konnagar and supported by SIDBI

August 2019

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Executive Summary

Targeting the Hard-core Poor (THP) Project, implemented by Bandhan Konnagar and supported by SIDBI in the district of Satna, Madhya Pradesh

The Targeting the Hard-core Poor (THP) program model is a well-tested model aimed at improving the socio-economic condition of the poorest-of-the-poor and socially disadvantaged women through sustainable livelihood opportunity. Bandhan Konnagar has been implementing the THP program in Satna district of Madhya Pradesh since 2017 with support from Small Industries Development Bank of India (SIDBI).

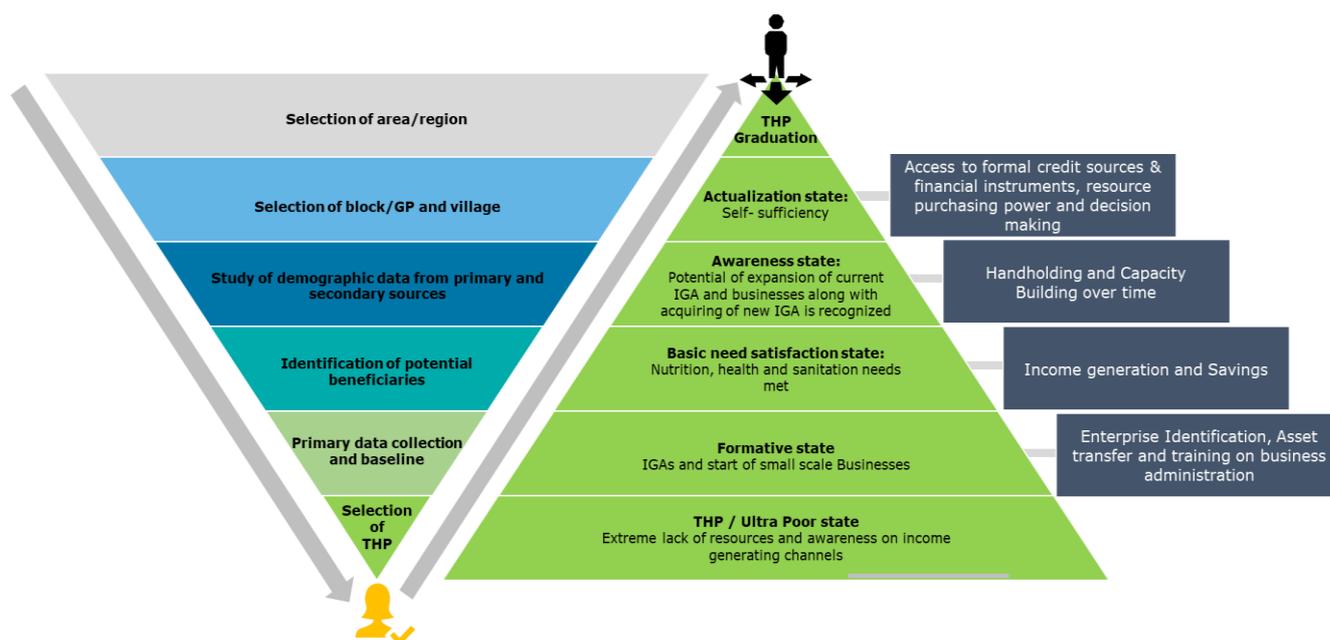
The THP program is in line with Bandhan Konnagar’s mission to enhance economic opportunities and empowerment of the rural poor and targets women headed households in rural and slum locations with minimum or no sources of income

The Deloitte team interacted with 100 beneficiaries and stakeholders spread across 33 villages of 4 blocks in Madhya Pradesh selected through a sampling process. This included ultra-poor women beneficiaries from various villages in the Maihar, Satna, Rampur and Unchehara blocks. These interactions were done through surveys, FGDs and KIIs. The team also interacted with the THP project staff and other community stakeholders.

Programmatic review findings

Implementation model:

The following process map depicts the implementation model:

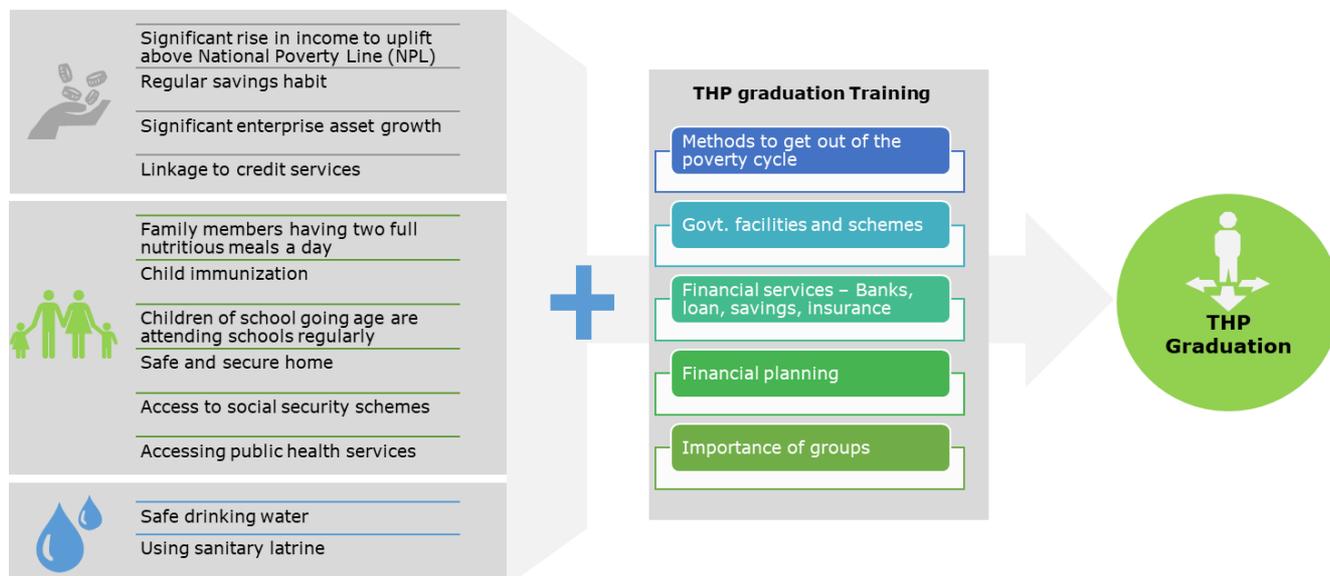


The THP model targets a specific population type with an aim to create significant and sustained positive impact by providing various income generating assets and enterprise training. Below is the representation of this model:



The program is an excellent example of formulation of exit strategies at the start of the intervention. The beneficiary support ceases at the end of two years after the beneficiary is identified as graduated from the program. A beneficiary is considered as graduated from the program when she fulfils the graduation criteria detailed below:

Criteria for graduation



Key findings

Baseline situation

- As reported by the sample beneficiaries, single women led households or illness/death of husband and lack of awareness regarding income generating avenues were the main causes of low income of these households
- **INR 12,035 gross average annual income with many beneficiaries having no income generating source other than daily wage labour**
- Lack of financial literacy & saving mechanisms
- Lack of formal sources financial support or credit access
- Low awareness regarding government schemes and interventions
- Only one household had individual household latrine (IHHL)

Transformation post THP program intervention

- The target of the THP program was to achieve at least INR 4,000 per month income for its beneficiaries through introduction of enterprises such as kirana stores, readymade garments, livestock rearing, tailoring, garment selling etc.
- The sample analysis found that **93% of the sample respondents have achieved this target by utilizing the primary income generating assets given to them under the program**
- **The remaining 7% have also achieved this target by income** accrued from secondary and tertiary income generating avenues
- **The average annual gross income of the sample beneficiaries was found to be INR 2,30,069**
- This is a significant increase of **INR 2,18,034** from their **baseline average annual gross income of INR 12,035**
- The net income was calculated by subtracting the cost of running the respective enterprise from the gross incomes
- The **average annual net income** of the sample was **INR 85,861** as **average annual input cost** of the enterprise was calculated at **INR 1,44,208**
- The sample beneficiaries also reported an average annual saving of **INR 15,230**
- The per month average gross income of sample was found to be **INR 19,172** and average net income was calculated at **INR 7,155** against a target of **INR 4,000**
- The average cost of enterprise per month was found to be **INR 12,017** and the beneficiaries reported an average per month saving of **INR 1,269**
- Growing practice in the community to form groups and save, only to be useful during financial crisis in the future
- 95% beneficiary household now have an individual household latrine (IHHL)
- Improved awareness of relevant government schemes and policies for women, with many beneficiaries getting benefits from schemes like PM Awas Yojana (80% renovated their houses either through their own scheme), PM Suraksha Bima Yojana (100%), Rashtriya Swasthya Bima Yojana, PM Jeevan Jyoti Bima Yojana (37%) and PM Ujjwala Yojana
- Increased awareness, entrepreneurship traits and resulting financial independence

Strengths

Processes

- The THP programme has a clear and comprehensive organizational structure with the appropriate use of data for monitoring of resources
- The Graduation programme for the women beneficiaries is commendable and an innovative way of qualitatively and quantitatively measuring programme outcomes

Human Resource

- The THP team consists of enthusiastic and selfless staff who go out of the way to help the beneficiaries and their families, which is the biggest strength of this program
- Personal rapport and connections are made with the women beneficiaries that helps bridge the community with the organization

Training

- The training provided to the women beneficiaries, besides the clear benefits from enterprise establishment, helps them develop a great understanding of the importance of financial literacy and independence resulting from it
- Since trained in groups it also brings out community harmony and belongingness

Opportunities

- Introduction of local champions in the community for ease of communication and better buy-in from women, who predominantly speak in their local languages
- Partnership up with the government departments for additional support through existing government schemes

Weaknesses

Income variance

Since the THP programme is designed in a way that it allows women to choose enterprises based on their preferences, and inputs from Bandhan Konnagar team in their capabilities, there is potential for development of herd mentality among some beneficiaries and choice of similar enterprises without existing aptitude for the chosen enterprise

Threats

Additional expenses

- Since the IP has exited, rising expenses with time would have to be incurred by the women themselves
- Any hidden costs associated with enterprises could result in a negative net income
- Absence of credit access and saving mechanisms at the time of exit can impact sustainability

Introduction

1.1 Small Industries Development Bank India (SIDBI)

SIDBI follows an integrated, innovative and inclusive approach in its operations across domestic industries, small and medium entrepreneurs and enterprises and has impacted the lives of more than 26 million people in the MSE sector through various credit and development measures since its inception in 1990. SIDBI is implementing the PSIG (Poorest States Inclusive Growth) programme funded by UKAid through Department for International Development (DFID), UK. The programme aims to ensure poor and vulnerable people in low income states (especially women) benefit from economic growth through better access to financial services. This project will ensure that 12 million poor households are reached with financial services and over 5 million women clients testify improvements in social status and mobility. The THP programme was supported under this PSIG programme for inclusion and empowerment of poorest 1000 families in Madhya Pradesh- one of the four states of India under PSIG programme. ¹

1.2 Bandhan Konnagar

Bandhan Konnagar is a non-profit organization, registered under the Societies Registration Act. It was setup in 2001 to meet the primary goals of poverty alleviation and women empowerment. Bandhan Konnagar is presently engaged in the field of livelihood promotion, education, health and employing the unemployed youth. Bandhan Konnagar, has been implementing the THP programme across 47 districts in eleven states of India; West Bengal, Bihar, Tripura, Odisha, Madhya Pradesh, Rajasthan, Telangana, Jharkhand, Assam, Chhattisgarh, Uttar Pradesh and Uttarakhand and has covered 85,082 households so far. It has an aim to scale up the THP programme across Madhya Pradesh and in other states of India with the support of government, funding agencies and corporates to help poor rural women graduate out of extreme poverty.²

1.3 Targeting the Hard-core Poor (THP) program, Satna

The THP program is a well-tested program aimed at improving the socio-economic condition of the poorest-of-the-poor and socially disadvantaged women through sustainable livelihood opportunity. THP has been under implementation by Bandhan Konnagar in Satna district of Madhya Pradesh since 2017. The pilot phase of the programme is being implemented by Bandhan Konnagar with support from Small Industries Development Bank of India (SIDBI).

The THP program is in line with Bandhan Konnagar's mission to enhance economic opportunities and empowerment of the rural poor and targets women headed households in rural and slum locations with minimum or no sources of income. Over the period of two years, selected ultra-poor women beneficiaries receive a sequence of supports, including an asset grant (livestock or goods for initiating small enterprise), entrepreneurship training, temporary consumption support, weekly personal mentoring, awareness on social issues, health and sanitation and aspects of financial education such as savings and maintenance of accounts.

The support from SIDBI has been crucial for Bandhan Konnagar to carry out this evidence based model in the Satna district of Madhya Pradesh. This was done by identifying such 1,000 poorest and deprived households in blocks of Satna, Unchehara, Maihar and Rampur and moving them out of extreme poverty and destitution towards sustainable livelihood and social mainstreaming.

Selection of blocks, villages and beneficiaries was through a well-planned process to ensure that only the most needy areas and beneficiaries are brought under the project. The depth model is highly replicable as it has been proven to be successful across regions and beneficiary types with clearly defined and measurable outcomes. Currently the program is at completion stage and Bandhan Konnagar has already moved out of the region.

¹ THP project write-up shared by Bandhan Konnagar

² THP project write-up shared by Bandhan Konnagar

2. Context Setting

2.1 Challenges facing women in employment and entrepreneurship in India

India being the second most populous and geographically the seventh largest country in the world naturally has a diverse socio-cultural systems. Its diversity in geography has also had an impact on its social formations and demographic profile in terms of socio-economic indicators such as access and control over health, education, sanitation, natural resources etc. While India's GDP is at 7.4%³, women continue to face a local challenge in developing countries often termed as "**feminization of poverty**"⁴. As defined by UN Women, the phenomenon refers to the gap between men and women trapped in the cycle of poverty, which over the last decade has continually expanded. Worldwide, women who are victims of poverty are more often than not denied access to crucial resources including land ownership titles, credit and rightful inheritance⁵.

Historically, women in India have not been an inclusive part of the overall development paradigm. As per United Nation's Gender Inequality Index, India is ranked 131 amongst 188 countries⁶. Discrimination against girls and women is a long standing and persistent challenge that has been a part of the Indian society for decades at practically every level⁷. Unemployment rate for women was 8.7%, while the total unemployment rate was 4.3%⁸. As per UNICEF's report, "The Situation of Children in India", **70% of women between the age of 15 to 49 years have experienced rape and/or beatings**⁹.

The report, "*Gender and Son Meta Preference: Is Development Itself an Antidote*" provides an interesting perspective on how Gender equality in India is a multi-dimensional and dynamic issue. As of 2014, **63 million women were reported missing in India** and 2 million, girls and women go missing annually for a number of reasons including selective sex abortion, malnourishment, diseases and neglected childcare¹⁰.

Gender-based disparities in India¹¹

In most rural parts of the country patriarchal attitudes still exist in communities wherein the man of the household is responsible for generating the income to the family, and any role of women in this regard is either curtailed or not recognised. Women are usually expected to perform household chores and look after the children.

This has resulted in few or no opportunities for women to be financially independent. Literacy is one of the parameters through which women could gain a better foothold, but it is often found that the girl child is low on the priority list of education and is expected to help the mother at home¹². According to the 2011 census, the literacy rate of women was as low as 65.46% while that amongst men was 82.14%. A woman faces challenges throughout her life cycle. These challenges start up to and right from the moment of their birth, and continue further discriminate the girl from childhood to adulthood.¹³ It was found that 32% of the girl children do not enroll in secondary schools while 32.5% drop out due to family reasons¹⁴. This

³ IMF. October, 2018. IMF Country Focus. <https://www.imf.org/en/News/Articles/2018/08/07/NA080818-India-Strong-Economy-Continues-to-Lead-Global-Growth>

⁴ Mayoux, Murthy R.K & L. Sankaran. 2001 Towards Women's Empowerment and Poverty Reduction: Lessons from the participatory impact assessment of South Asian Poverty Alleviation programme in Andhra Pradesh, India, 2001 and Insights, Issue NO 34, 2000

⁵ UN. <http://www.un.org/womenwatch/daw/followup/session/presskit/fs1.htm>

⁶ <http://www.hdr.undp.org/en/>

⁷ Deloitte Strategy Paper on Influencing CSR spend in secondary education and skilling in Telangana and Andhra Pradesh

⁸ <http://www.hdr.undp.org/en/>

⁹ https://www.unicef.org/sitan/files/SitAn_India_May_2011

¹⁰ ibid

¹¹ Deloitte World Class in India - 2018

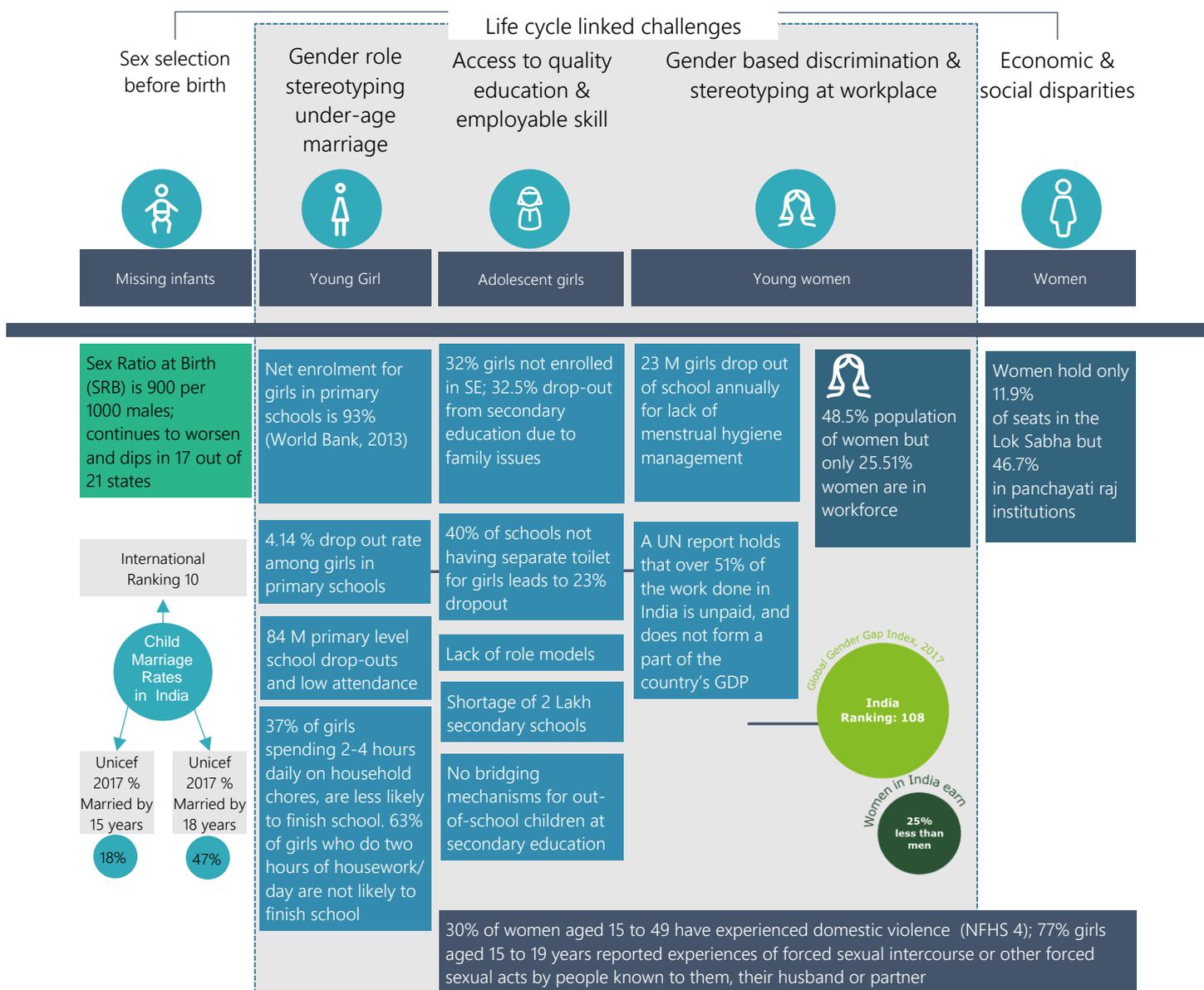
¹² Sawant 2016. Place of the Woman in Indian Society: A Brief Review

¹³ Kaur 2016. Low female literacy rate and its impact on our society. Available from: <https://www.mapsofindia.com/my-india/society/low-female-literacy-rate-and-its-impact-on-our-society#>

¹⁴ Deloitte World Class in India - 2018

leads to low level of awareness amongst women of their rights and lack of formal skill sets and qualification for earning a sustainable livelihood. Additionally, they are found to be unaware of financial safety instruments and mechanisms, and government schemes available for families below poverty line (BPL).

The gender based disparities in India can be best summarized as a life cycle linked challenge and these challenges are faced by many women across various stages of their life cycles.



Source: 2018 Deloitte World Class in India

A catastrophic expense or a tragedy that invalidates the husband due to sudden death or illness renders the woman of the household inadequately prepared for the challenge of running the household and ensuring a sustainable income generating source. In this context a program that specifically selects such women and trains them to be successful entrepreneurs becomes a valuable addition to the overall development of the community.

2.2 Demographics of the region (As per census 2011)

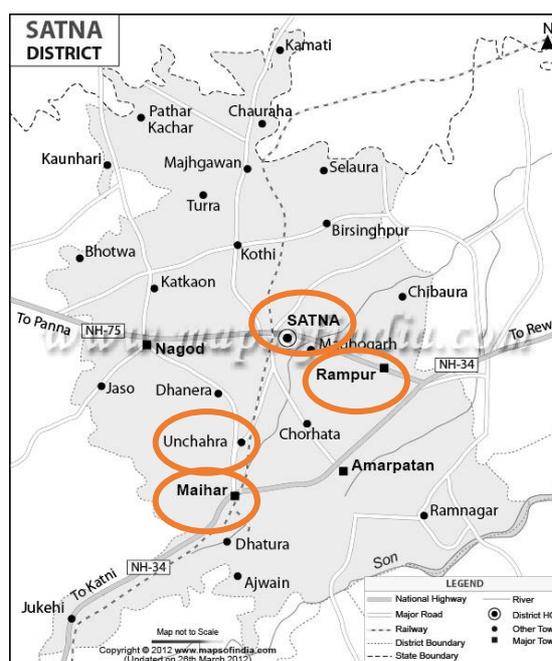
Satna District, Madhya Pradesh:

Satna district has a total population of over 22.28 lakh (52% male and 48% female) which comprises 17.88% SC and 14.36% ST population. The district has a very low sex ratio of 926. Of the total number of households (4,78,741 HH) of the district 80.58% are in rural locations amounting to 78.71% of the total population. The district has 1984 villages of which only 1799 are inhabited. The average literacy rate of the district is 72.26% which is above the state literacy rate of 69.32% while slightly under the country literacy rate of 74.04%. Female literacy rate of the district, however, stands at 62.45%. The district has a working population of 40.89% of which 27.48% are main workers and 13.41% are marginal workers. Only 35.2% of the total workforce are female of which a majority (53.3%) are involved in agriculture labour while 21.75% are cultivators.



Four blocks under project – Satna (Sohawal, Rampur, Unchehara and Maihar) – Madhya Pradesh:

The four blocks of Satna district (Maihar, Rampur, Unchehara and Satna - Sohawal) constitute 43% of the total district population. Almost 70% of the total male population are literate as opposed to 51% female literate population. Although the gender ratio shows almost equal numbers, the total population in the workforce shows some gender disparity (Male – 63%, Female- 37%). Maihar and Unchehara has a high number of worker population (73%) followed by Rampur (67%) and Satna Sohawal (64%). Out of the total working population in the four blocks the majority are main workers (66%). Although the overall marginal to main workers is much lower the ratio of female marginal to main workers is almost the same (52% main and 48% marginal) indicating that almost half the female workers earn from seasonal/irregular sources of work. Agriculture is the main livelihood source for Main as well as marginal workers which comprises cultivators and agriculture labour. 80% of the female working population is part of agriculture as a main occupation, of which 72% are involved in agriculture labour.



Demographic information regarding the blocks can be seen below:

Name of Block	Total no. of Villages	Total no. of gram panchayat	Total Population	SC	ST	Total workers	% total workers of total population	Total female in working population
Maihar	253	121	318533	16.8%	21.6%	1,34,409	42.2%	32.8%
Rampur	225	97	254519	17.3%	13.0%	1,07,875	42.4%	33.1%
Unchehara	235	70	172519	16.1%	21.5%	74,358	43.1%	34.1%
Satna	264	93	215168	26.7%	10.2%	84,931	39.5%	27.3%
Overall total	977	381	960739	19.0%	16.7%	4,01,573	41.8%	31.9%

3. Approach and methodology

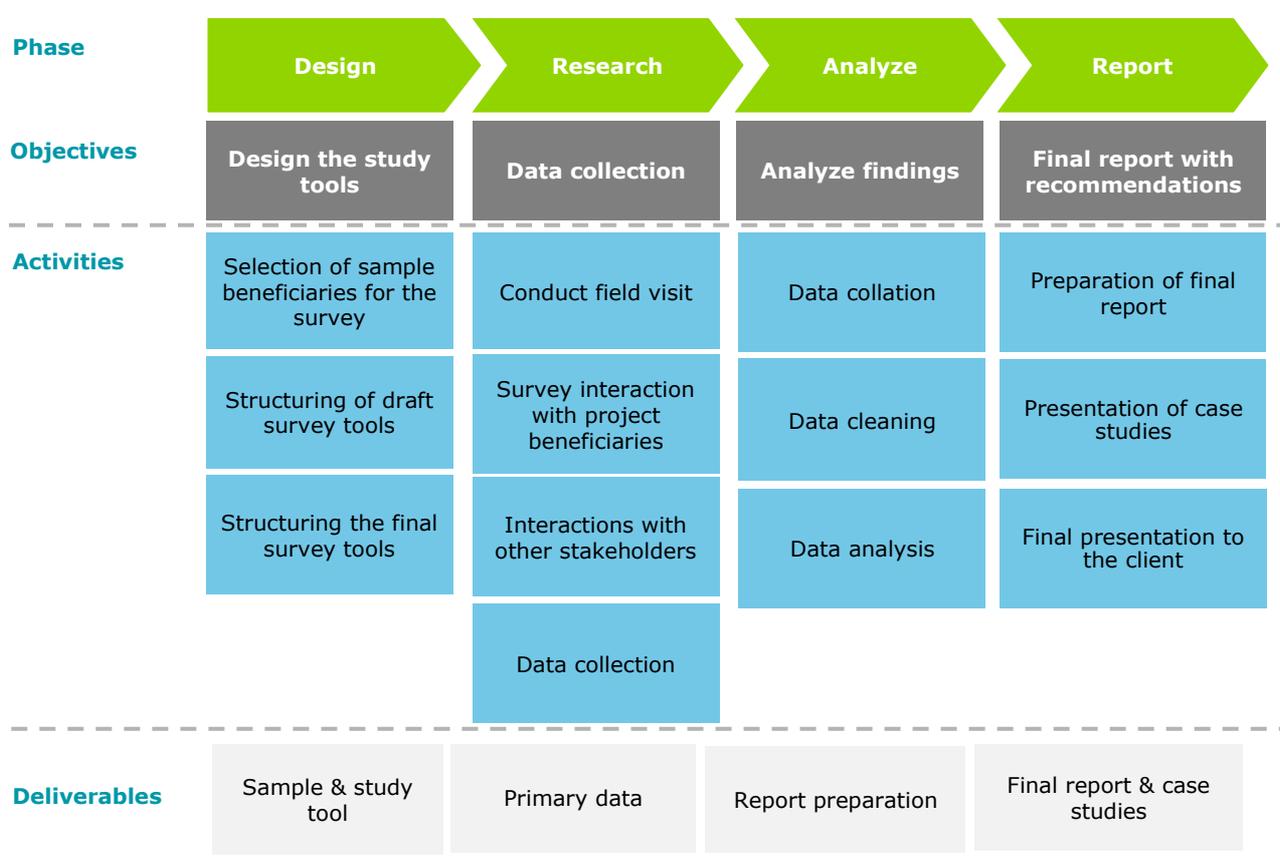
3.1 Scope of work

Bandhan Konnagar approached Deloitte to conduct an impact assessment of the project. The scope of Deloitte’s advisory services are outlined below:

1. To perform a results based management (RBM) Framework to understand the outputs and outcomes in the impact assessment study
2. To prepare customized assessment tools to assess the outcomes of the project

3.2 Engagement approach

The approach to this project has been designed in line with the objectives and scope of engagement. Deloitte has adopted a consultative approach for the impact assessment. The findings have been triangulated based on interactions with key stakeholders, supplemented by primary and secondary research, and complemented by domain knowledge and field expertise.



3.3 Approach & Methodology

The field level research component included a 3-day visit to the various village cluster locations where intervention has been completed. The visit entailed interactions with the Bandhan Konnagar project staff and CSR team of SIDBI, as well as the direct and indirect beneficiaries of the program.

The site visits ascertained the outcomes through multiple research tools and techniques:

- Validate the outcomes and impact of the program by triangulation methods (KII, Survey and FGD)
- Bottom-up understanding of the program for suggesting relevant course correction

Identification and interaction with primary stakeholders 	Interaction with secondary stakeholders 	Interaction with key informants 
Direct beneficiaries (THP beneficiary graduates) Tools: Surveys/focus group discussions/case studies	<ul style="list-style-type: none"> • Community, household (HH)/ family members • Local PRA members - Sarpanch Tools: Key Informant Interviews (KII)	<ul style="list-style-type: none"> • Bandhan Konnagar team • Government officials Tools: KIIs with guidelines

3.4 Sampling

SIDBI in partnership with Bandhan Konnagar setup satellite project branch offices at Satna, Rampur, Unchehara and Maihar in Satna District of Madhya Pradesh and cover 133 wards/villages which are spread over 78 gram panchayat/Municipalities.

Branch	Block	Gram Panchayat/ Municipality	Villages /Ward covered
Satna	Satna	17	29
Rampur	Rampur Baghelan	20	33
Maihar	Maihar	19	36
Unchehara	Unchehara	22	35
Total		78	133

The THP project has been implemented for 1,000 beneficiaries who were selected from the region based on the various criteria formulated during the project planning to ensure reach to the most needy. This ensured that the selected group of beneficiaries were fairly homogenous in terms of the socio-economic variables.

As part of the impact assessment engagement, the unit of analysis was the beneficiary. Random sampling was used to draw out the representative sample giving adequate representation of the overall beneficiary pool. Based on standardized sampling methodology and to ensure homogeneity within the sample, 10% of the total project beneficiary number was taken as the representative sample size. This representative sample can be seen below:

Branch	Block	No. of beneficiary	No. of Sample beneficiaries
Satna	Satna	250	25
Rampur	Rampur Baghelan	250	26
Maihar	Maihar	250	25
Unchehara	Unchehara	250	24
Total		1000	100

The village cluster locations for the group meetings were chosen based on suggestions from the client and on the ease of travel for the sample beneficiaries.

3.5 Study design

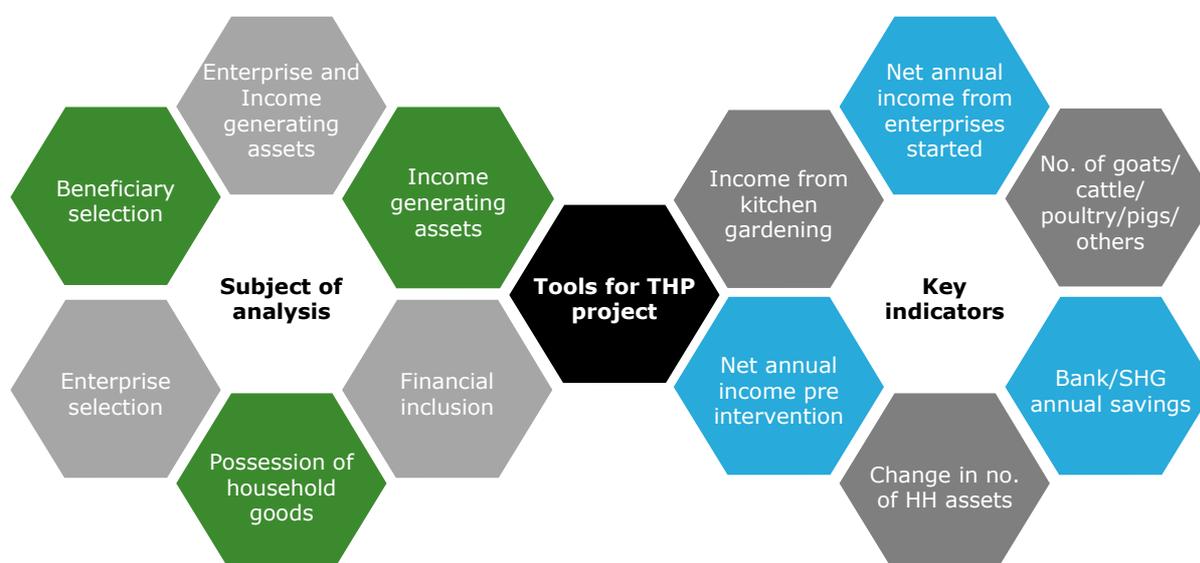
Field visit stakeholder interaction:

The field visit for the primary research component was conducted in:

Cluster	Total Households/Beneficiaries	Survey	FGDs	PRA
Satna	25	25	1	0
Rampur	26	26	2	1
Maihar	25	25	1	0
Unchehara	24	24	2	1
Total	100	100	6	2

Indicators covered in the study tools

The progress of key performance indicators were captured with the help of a mix of qualitative and quantitative tools.



Stakeholder interactions

The following study tools were employed to gather information from all the stakeholders covered during the study:

Sr. No.	Stakeholder	Key points covered	Study tools
1	Bandhan Konnagar project staff	• The process, hierarchy, funding pattern	KII
2	Women beneficiaries	• Enterprise training, IGAs, Financial training, income and savings, farm and household assets, etc.	Survey, FGD
3	Government stakeholders	• Livelihood mission coordinator (NRLM)	KII
4	Secondary stakeholders	• Ati Daridra Sahayak Committee (ADSC), Sarpanch, PRI Officials	KII

3.6 Study tools

Study tools

Desk review and secondary research	A thorough background research was undertaken to gain a situational analysis of the region and the programmes currently undertaken by Bandhan Konnagar under the THP Programme. Desk analysis of project documents (milestones achieved vs set targets) was also conducted.
	<p>Case study A case study is a research method used to gather detailed observations on a single person, group or event.</p>
Primary research tools	<p>Participatory Rural Appraisal (PRA) A participatory tool used for research to incorporate the knowledge and opinions of the community in the planning and management of a project/programme.</p>
	<p>Focus Group Discussions (FGD) A Focus Group Discussion (FGD) is a research technique that collects data through group interaction on a topic determined by the researcher. A group of 5-6 respondents are gathered together and the researcher acting as a facilitator guides the discussion on the basis of predetermined guidelines to explore opinions regarding the topic of discussion.</p>
	<p>Key Informant Interviews (KII) Key Informant Interviews (KII) are in-depth interviews with people critical to the implementation of a project.</p>
	<p>Survey A survey is a quantitative set of predefined questions that have been standardized to guide the research analysis. It provides access to both qualitative as well as quantitative information from subjects.</p>

3.7 Deloitte team field interactions



THP beneficiary in her Kirana shop



THP beneficiary Duasa Sahu - sells garments



THP beneficiary selling sarees



Typical Kirana shop micro-enterprise of THP beneficiary



Focus group discussion with THP beneficiaries



Livelihood mapping exercise with THP beneficiaries



Focus group discussion with THP beneficiaries



PRA activity with THP beneficiaries



Focus group discussion with THP beneficiaries

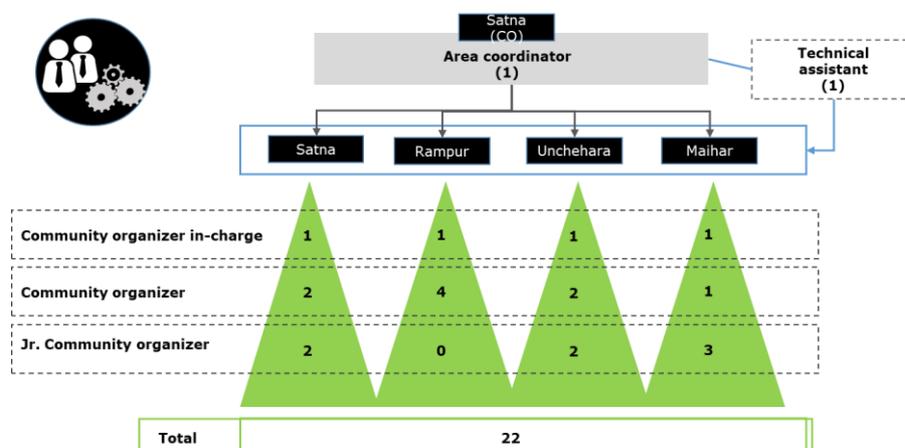


Survey of THP beneficiary

4. Programmatic review of the THP Program

4.1 Programmatic review

Sub-Pillar	Parameters	Status/Findings
Inputs - Program Design and Planning	Grant	<ul style="list-style-type: none"> The total THP project budget including funder grant and implementing partner contribution was INR 2,45,58,000 The Small Industries Development Bank of India (SIDBI) grant towards the above mentioned project budget across two years was INR 2,00,00,000 Bandhan Konnagar contribution for the THP programme was INR 45,58,000 The Bandhan Konnagar contribution's breakup included programme implementation cost at INR 22,22,000 and advocacy & technical assistance cost at INR 23,36,000 With the target of 1,000 beneficiaries it adds up to a cost per beneficiary including cost of setting-up of micro-enterprise, material cost, human resource cost and admin cost of INR 24,558 The cost per beneficiary is in alignment with similar development sector standards for such depth model which have a specific targeted beneficiary and a longer term graduation model
	Human Resource	<ul style="list-style-type: none"> The Deloitte team interacted with various members of the 22 member implementation team at each cluster/block under the project. The team comprises of an area coordinator who looks at all 4 blocks and a technical assistant who supports in livestock related enterprises for all 4 blocks Each block and surrounding cluster is under a branch office with one branch in-charge also known as the community organizer in-charge. Under each community organizer in-charge there is a team of 4 community organizers (senior and junior in varying ratios) Below is the representation of the organogram and reporting structure as per the May 2019 Monthly Progress Report (MPR):



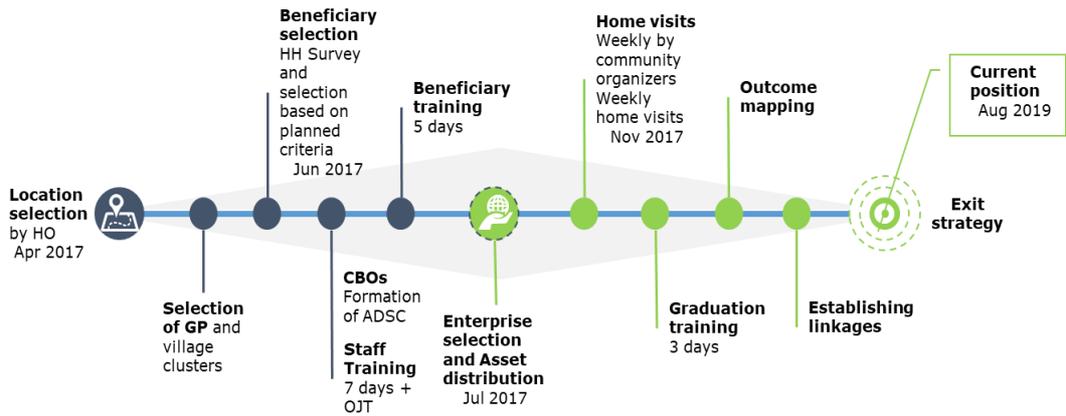
- The team is a mix of experienced and young professionals with backgrounds ranging from social work, rural development, natural resource management, agriculture and civil engineering, commerce and finance.
- Team members/staff are hired on probation for 1 year and then converted to full time employees. The staff is residential and accommodation is provided by Bandhan Konnagar at the branch office itself.

Activities - Program Implementation

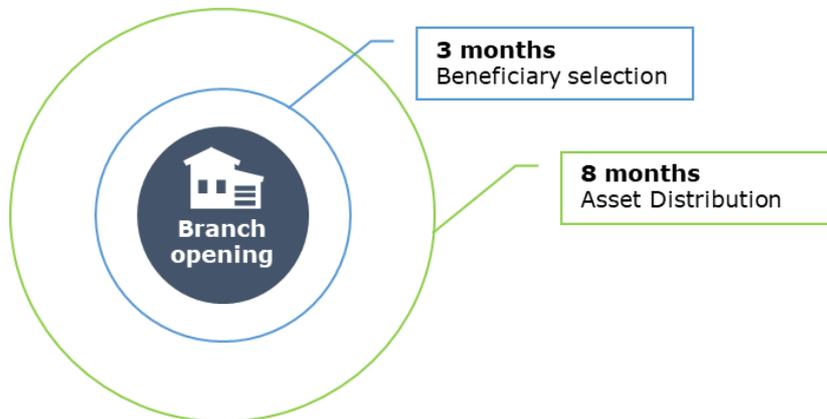
Implementation model

- The following process map depicts how the project has moved through the planned phases:

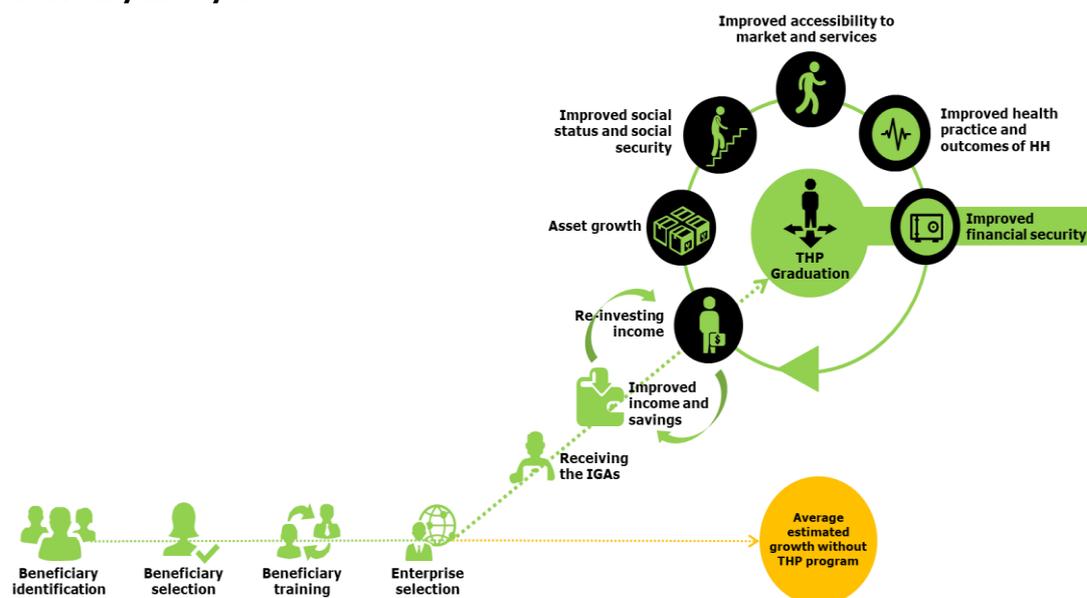
Project timeline



- Following the project timeline beneficiaries are selected by 4 months of branch opening and enterprise selection and asset distribution happens by 8 months of branch opening.



Beneficiary life cycle



Standard Operating Procedures (SOPs)

Region and location selection

- The region is selected by the HO based on socio-economic parameters through primary and secondary sources.
- A letter of undertaking is signed between the Block Development Officer (BDO) and Bandhan Konnagar and the BDO further suggests the Gram Panchayats (GPs) with most need for intervention
- Bandhan Konnagar team selects the GPs based on the suggestion and socio-economic data collected from the BDO
- Data about potential target beneficiaries is collected from the GPs and villages with the highest number of women headed and BPL HH are selected for clustering
- Selected GP and villages are clustered based on proximity and assigned branch offices

Branch Finalization

- The branch office is selected to be in close proximity to the villages, have a minimum of 4 rooms and should have good utilities and transportation options
- Villages in a 10km radius of the office are selected under a particular branch office

Beneficiary selection

- After finalizing the GPs and villages, HH level data of the selected villages are taken from GP as well as baseline



- ✓ Women headed HH (No other worker in HH)
- ✓ BPL (Income based)
- ✓ Min 16 years of age
- ✓ Not part of any group of SHG
- ✓ No financial support or credit linkage
- ✓ Lowest in wealth ranking exercise

survey is conducted. Beneficiaries are identified through a range of social tools such as PRA mapping, social mapping, Individual HH survey and wealth ranking

Enterprise Selection

- The project plan has envisaged certain high income generating enterprises that can be easily taken up by the target beneficiaries

- These are further assessed as per the availability of products and demand in the region
- Beneficiaries can select two enterprises based on their preference
- Calculations are made on the profitability and saturation in the area for each enterprise from time to time to ensure sustainable income generation and livelihood support

Engaging and Training

Beneficiary training program

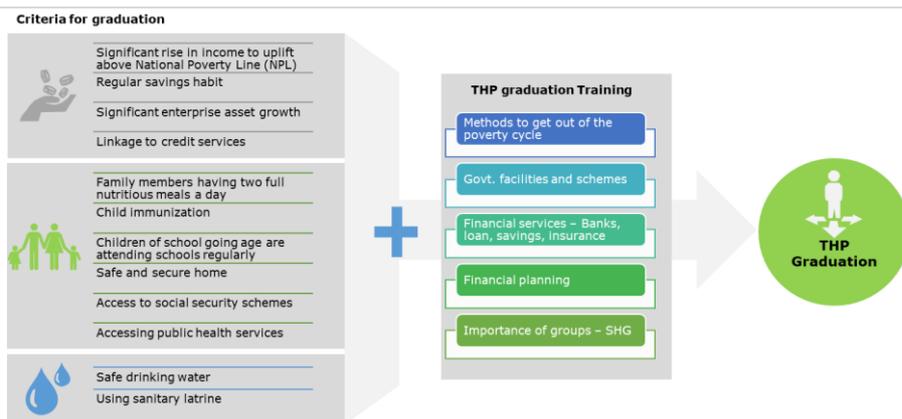
- After the beneficiaries are selected ADSCs are formed in every village to initiate communication channels between the Bandhan Konnagar team and the selected beneficiaries
- Selected beneficiaries are further mobilized by respective branch community organizers and are informed about a 5 day training program on the project intervention
 - **Confidence building (2 days):** The training program comprises a two day confidence building workshop (1 on field and 1 in branch office). Candidates are made to realize their strengths and abilities during this workshop through various group activities. Some dropouts happen at this stage. Beneficiaries' personality traits and other factors are also assessed during this workshop on suitability for potential enterprises
 - **Enterprise development (2 days):** A further 2 days' workshop is held on enterprise development skills and information for which modules and schedules are provided from HO
 - **Refresher training (1 day):** A 1 day refresher training is conducted every quarter after asset transfer. These 4 to 5 trainings emulate the confidence building and enterprise development through sharing of case stories, feedback and Q&A sessions. Candidates are further advised on various enterprise choices as per provisions of the project plan and how to decide on which to take up and also are further motivated to start secondary enterprise as per their choice and capability

Ongoing enterprise training

- Further to the 5 day workshop home visits and group meetings are conducted on a weekly basis to track the development of the enterprises as well as issue resolution
 - **Home visits:** are held with the beneficiaries and further trainings are provided on financial management aspects such as tracking regular purchase, sale and asset growth.
 - **Group meetings:** Further business management skills such as signing, importance of book keeping skills, asset management and maintenance, developing micro-enterprises, customer management skills are disseminated and promoted through group meetings. Cross learnings are aided through the group meetings. Till May 2019 a cumulative of 11,325 group meetings have been conducted

Graduation training (3 days):

- A three day graduation training is held approximately 4 months before the beneficiaries targeted graduation date. The training is held for beneficiaries who have fulfilled at least 5 compulsory and a total of 9 out of the 12 pre-set graduation criteria
-



Asset distribution

Livelihood asset distribution

- Post-completion of the 4 day confidence building and enterprise development training workshop, beneficiaries are requested to select enterprises that they would like to take up. The choices can be categorized as per the table below:

Enterprises	Livestock	Kitchen garden
<ul style="list-style-type: none"> General store Grocery store Readymade garments Tailoring Sale of cosmetics Sale of plastic items Sale of toys Sale of variety items Fast food Sale of puja items Sale of footwear Sale of incense sticks Sale of stationery Tea stall 	<ul style="list-style-type: none"> Goat Pig 	<ul style="list-style-type: none"> Fruits Vegetables Flowers Spices and herbs

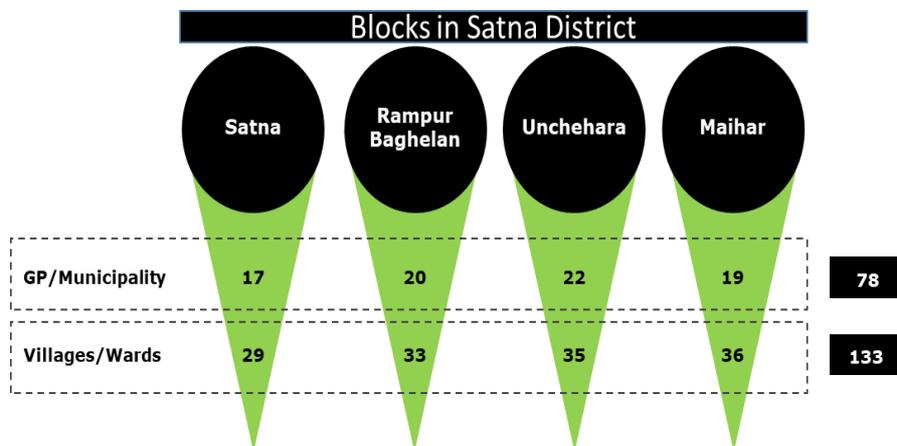
- Kitchen gardening is promoted for all the beneficiaries by providing them with a seed kit. Beneficiaries are guided on growing and maintaining a kitchen garden with the aim to ensure at least two wholesome meals a day are met for the HH
- Beneficiaries choose the enterprise of their choice and are then provided the assets and products according to the enterprise selected. The per beneficiary amount for the assets is limited to INR 13,000. Assets are purchased from the local market and linkages are provided to the beneficiary for further procurement from shops with lowest wholesale prices
- A minimum of 3-4 shops are assessed and shops providing lowest rates are linked

Financial management

- During the 3 days training at branch, beneficiaries are provided INR 50 per day to attend the training, which is for tiffin and conveyance support

	<ul style="list-style-type: none"> Beneficiaries are also provided with a daily log book to track sales and purchases related to their enterprise. They also receive a weekly consumption stipend of INR 140 after commencing the enterprise activities and in case of non-farm or mixed enterprise, INR 900 consumption stipend is given for 45 days at INR 20 per day Income increase is expected slowly initially as per the sale of products. With the income increase beneficiaries are guided on methods of saving. Beneficiaries are asked to save a minimum of INR 5 per day in a Gullak (HH petty savings box) which is only supposed to be used in case of an emergency Further, all beneficiaries are encouraged to open bank accounts and maintain minimum monthly deposits of INR 300 For a beneficiary to graduate in THP project they need to be generating a minimum of INR 4,000 per month in income apart from other indicators envisaged
Social Security	<ul style="list-style-type: none"> The income increase aids in improved social status as well as household assets. Beneficiaries are encouraged to build on the assets provided as well as supplementing their income by taking up complimentary enterprises and activities All beneficiaries are linked to either the Pradhan Mantri Suraksha Bima Yojana (PMSBY) or the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), thus ensuring social and financial security Further, post-graduation, beneficiaries are encouraged to join or form SHGs and add to savings through the same. This also improves the access to small credit in times of need
Monitoring and reporting	<ul style="list-style-type: none"> Project monitoring is carried out at multiple levels through the HR network and through a monthly MIS system The community organizers are constantly linked with the beneficiary pool through weekly home visits to each beneficiary and group meetings The community organizers check progress across all graduation criteria for each beneficiary and maintains record of observations of indicators of the same on a daily basis in their registers The area coordinator conducts two visits every month (4 days per visit per branch) and meets with 100% of the beneficiary pool. The area coordinator also checks all documentation and follow-ups of issues at the branches and enters updates in the monitoring register Regional staff meetings are held by the area coordinator once per month to discuss the targets, achievements, issues and challenges The coordinator in-charge has to implement issue resolution and tasks assigned through the meeting discussions within 7 working days Senior officers from the HO and asset manager also conduct field visit every month to monitor progress as well as provide inputs and suggestions
Exit strategy	<ul style="list-style-type: none"> The phase out stage is of 3 months during which connecting with ADSC committees, formation of SHGs, market linkages and govt. linkages are promoted. The project is currently completed and Bandhan Konnagar has exited from the region. Personnel have already been shifted to other projects and no infrastructure assets and liabilities are currently present in the region under the project

- Geographical coverage
- The THP project has been implemented in 4 blocks of Satna district and has been able to reach 1000 beneficiaries equally divided among the blocks/branches in a total of 78 GP/municipalities and 133 villages/wards



- Although the region covered is quite large the beneficiaries are restricted to only 250 per block/branch based on the beneficiary selection criteria ensuring that the most needy in the region get uplifted to a sustainable socio-economic status

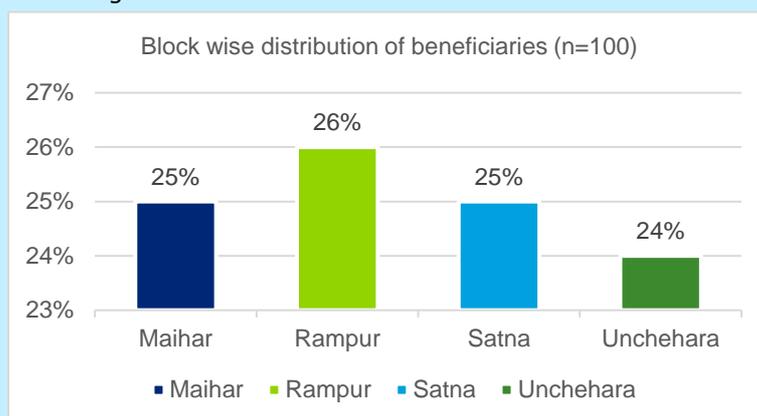
5. Key Findings on Outputs and Outcomes

The research team from Deloitte surveyed 100 beneficiaries and conducted 6 focus group discussions from 33 villages namely Aarkandi, Bidi Colony, Chaurasiya, Kutai, Pahadi, Podi, Purani Basti and Udaypur from the Maihar block, Nemua, Gopal colony, Hanumanganj, Harshnagar, Korigava, Nemmu, Nemua and Padariya from the Rampur block, Majgawa, Nai basti, Jignahut, Mahadeva, Sonvarsha, Tapariya and Tikuriya from the Satna block, and Amilia, Bandarha, Bahallaparam, Karhi, Khuja, Kushli, Narhthi, Patrahta, Palanpur and Pipri from the Unchehara block of Madhya Pradesh. During their interaction, Deloitte team was able to collect data on enterprise training, IGAs, Financial training, income and savings, farm and household assets, etc. An analysis of the same is represented below.

5.1 Demographic details

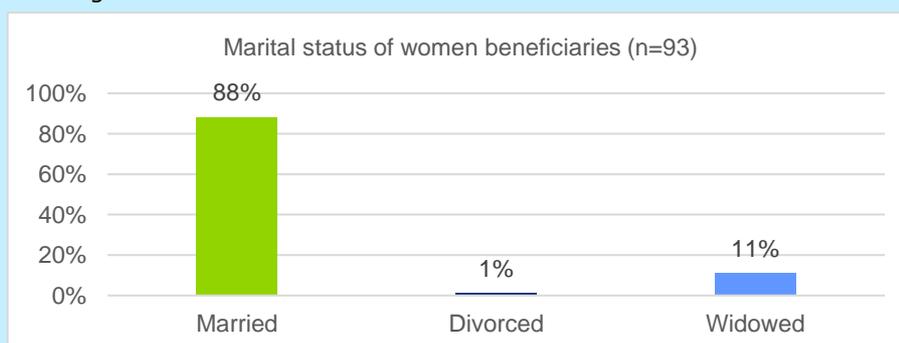
Block-wise distribution

A total of 100 beneficiaries were interviewed using survey and FGD tools at different villages in the Maihar, Satna, Rampur and Unchehara blocks of Madhya Pradesh. Some of the villages that the beneficiaries belonged to were the following:



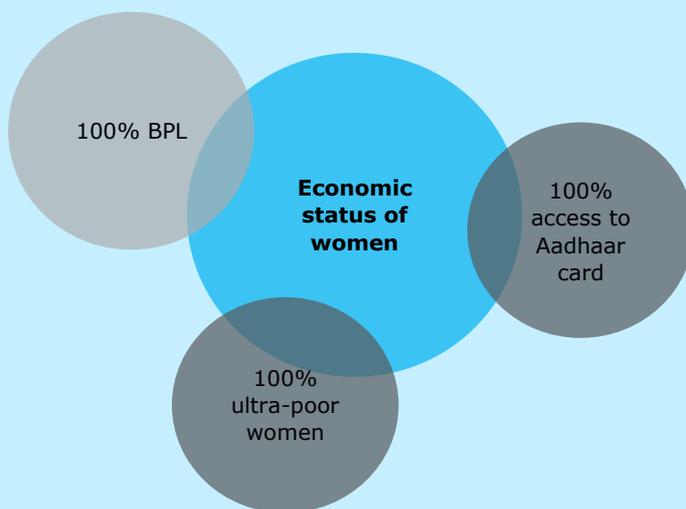
Marital status of beneficiaries

A majority of 82 out of 93 women whose marital status was known (88%) were married but their husband was either unwell due to illnesses such as TB, had met with an accident and was left immobile, was disabled in general or suffered from mental illness, rendering them incapable of earning an income for the family. The remaining women with an exception of one were widows (11%) and had lost their husband that had left them without a source of income pre intervention. Only one woman was found to be a divorcee. The average household members in the sample was 3.9 and mothers who formed part of the sample had an average of 2.8 children.



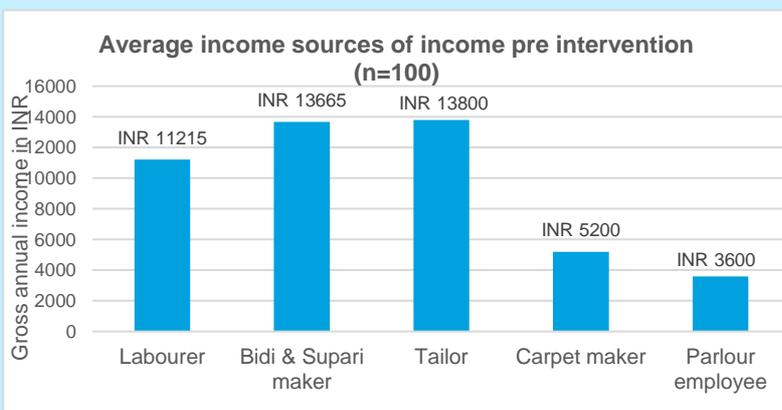
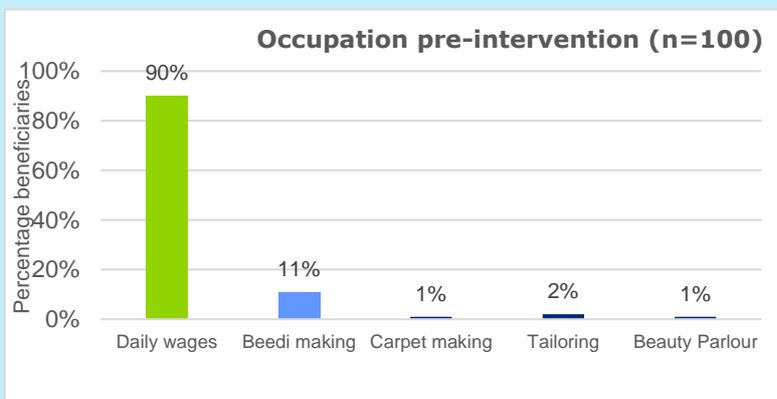
Economic status of beneficiaries

As reported by the respondents, beneficiary selection criteria was followed diligently and all selected beneficiaries prior to the start of the intervention had incomes less than INR 4,000 per month. The entire sample was from the BPL category and all of them had Aadhaar card.



Income generating sources pre-intervention

The women selected for the study were all unemployed and relied on the availability of labour in either farms or enterprises of other individuals. While the majority of women earned through daily labour sources (90%), there were also a few in the minorities found to earn through other sources such as beedi making (11%), carpet making (1%), tailor work (2%) and working at a beauty parlour (1%). Since a single source of income was inadequate to sustain their household, those that earned through sources other than daily labour, were also on the lookout for additional income opportunities through daily labour. As reported by the respondents, the earnings from these interventions was part-time in nature and mostly seasonal. It was not year round income generation and the total did not exceed INR 4,000 per month.

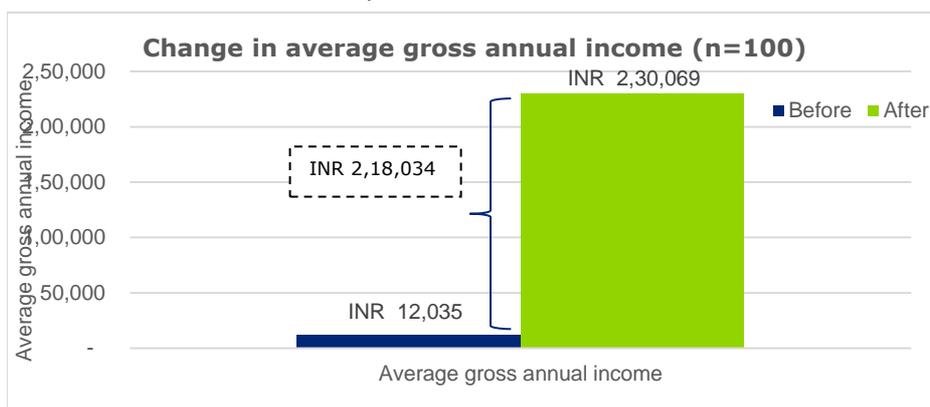


5.2 Financial Indicators

Sub-Pillar Parameters Status/Findings

- Income** Graduation achievement of the sample based on annual gross income
- The target of the THP program was to achieve at least INR 4,000 per month income for its beneficiaries through introduction of enterprises such as kirana stores, readymade garments, livestock rearing, tailoring, garment selling etc.
 - The sample analysis found that **93%** of the sample respondents have achieved this target by utilizing the primary income generating assets given to them under the program
 - The remaining **7%** have also achieved this target by additional income generated from secondary and tertiary avenues

- Average annual gross income change
- The total annual gross income of the beneficiaries includes the income generated from primary, secondary and any other sources of income by the beneficiary household
 - The **average annual gross income** of the sample beneficiaries was found to be **INR 2,30,069**
 - The average annual gross income witnessed a significant increase of INR 2,18,034 from INR 12,035 pre intervention



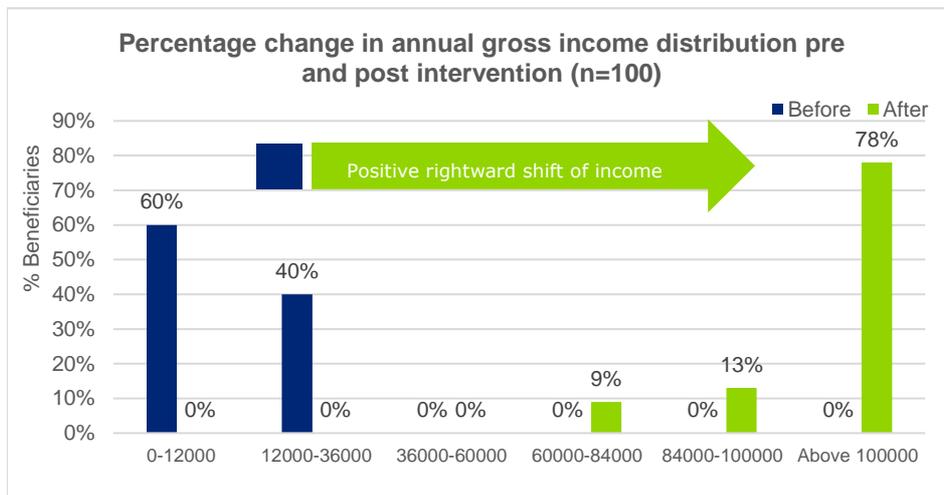
- The sample **average per month gross income** was found to be **INR 19,172**

- Average net annual income change
- Net income is the gross income after subtracting the gross expenditure
 - The average net annual income of beneficiaries after subtracting the enterprise related costs was found to be **INR 85,861**
 - Though the **target of the intervention was ensuring at least INR 4,000 per month** on an average income for each of the beneficiaries, The average net income per month of the sample beneficiaries was found to be higher at **INR 7,155**

- Average annual input/enterprise cost
- This annual input cost includes buying of raw material, grazing feed for livestock if owned by the women, any/or costs towards rent of the facility used, travel to the market and electricity consumed.
 - Any portion of the earnings reinvested in the enterprise has also been considered as part of the annual input cost
 - The **average annual input cost** was calculated to be **INR 1,44,208**
 - The per month average input cost translates to **INR 12,017**

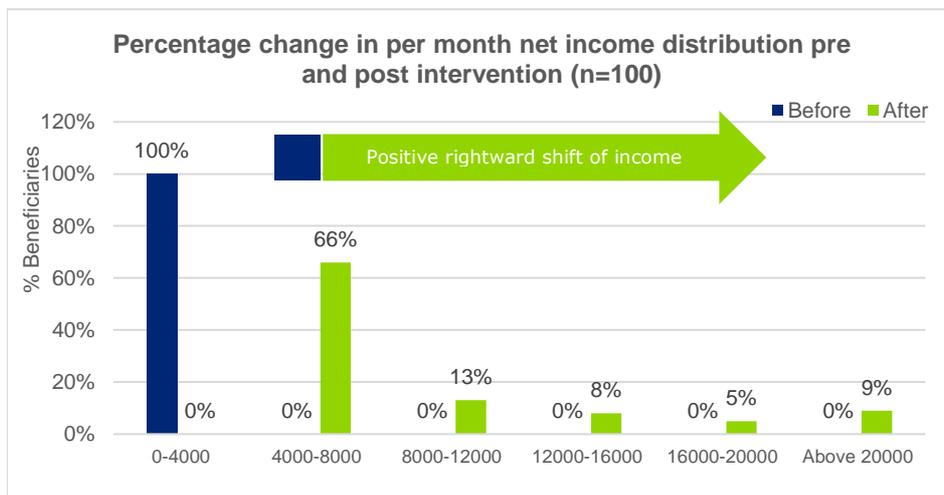
Gross average annual income distribution shift

- The income distribution of women before the THP program and after the intervention shows a significant rightward income shift.
- While **100% of the sample was earning below INR 36,000** pre-intervention, now more than **78% of the sample earns annual gross income of above INR 1,00,000**
- The shift is clearly visible in the graphs below:

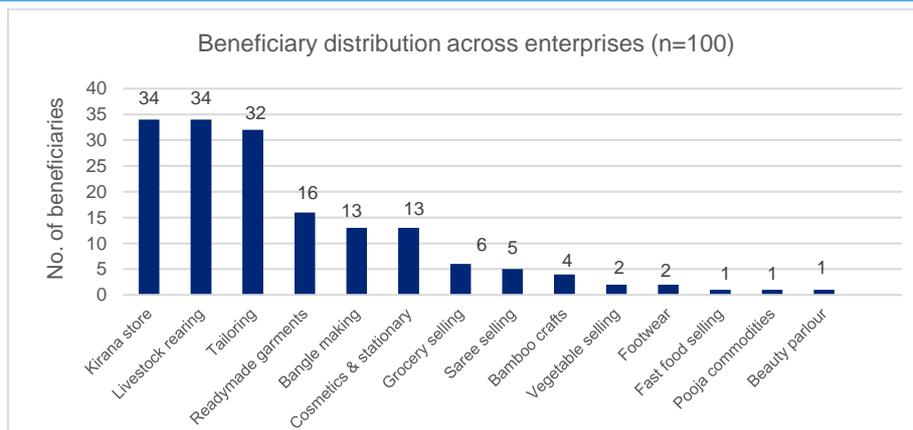


Net monthly income distribution shift

- The target of the THP program was to ensure a minimum of **net monthly income of INR 4,000**
- The project has achieved this goal in **100% of the sample** that was analyzed
- The graph below shows the per month gross income distribution of the sample



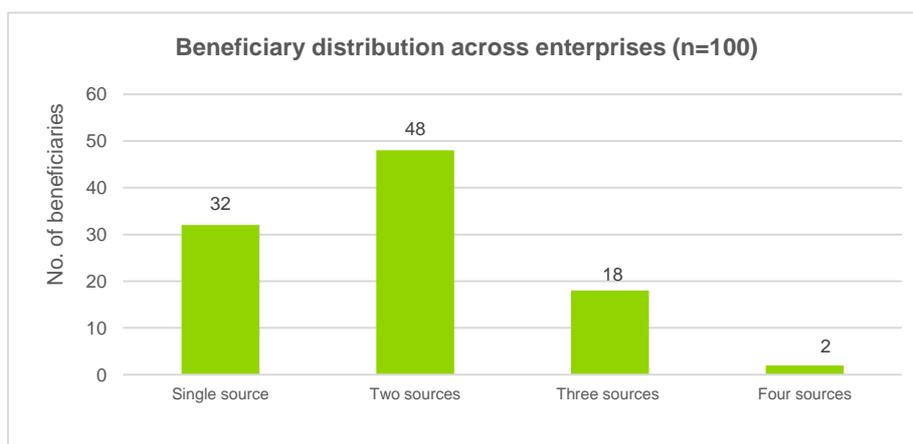
Sources of income Enterprise selection and distribution



- At the inception of the THP programme, selected women beneficiaries were interviewed on their preferences and were supported in setting up enterprises on their choice. These were also mapped against the local suitability to ensure their sustainability
- Some of the enterprises set up by women in their local village markets were kirana stores, tailoring, readymade garments, bangles, cosmetics, saree, groceries, vegetable selling, etc.
- Most women were seen to be competent in running more than 1 business and hence, the beneficiaries in various enterprises enlisted overlapped
- The most popular choice of enterprise was observed to be the **kirana store** enterprise (34 women) followed by **livestock rearing** (33)

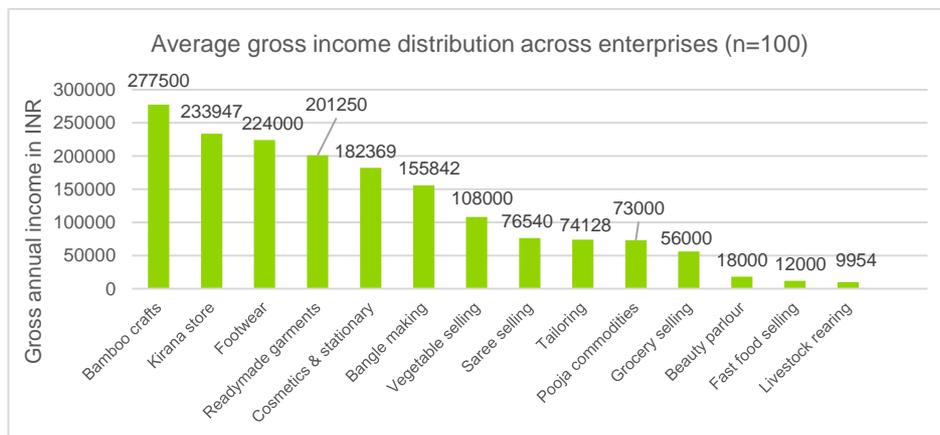
Distribution of sources of income across beneficiaries

- The THP programme suggests at least 2 income generating assets to the beneficiaries
- Some of the women have also utilized some of the income from their original IGAs to start micro enterprises on their own
- This has led to many beneficiary households having multiple income generating avenues
- **Majority (48%)** of the beneficiary households were having income generation from 2 IGAs



Gross annual income distribution across enterprise sources

- Most women, since involved in more than 1 business, earned from more than one source
- The income generating source which was generating the maximum annual earnings was observed to be **bamboo craftsmanship** (INR 2,77,500) followed by **kirana store** (INR 2,33,947)



Gross income from other income generating sources like kitchen gardening

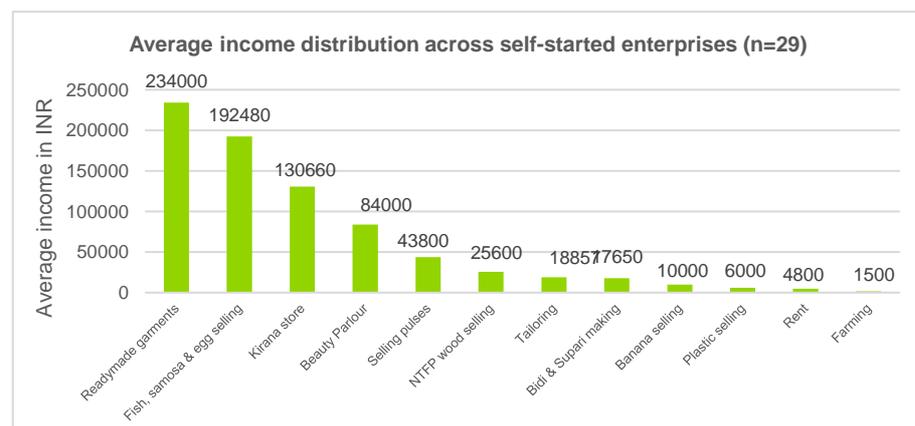
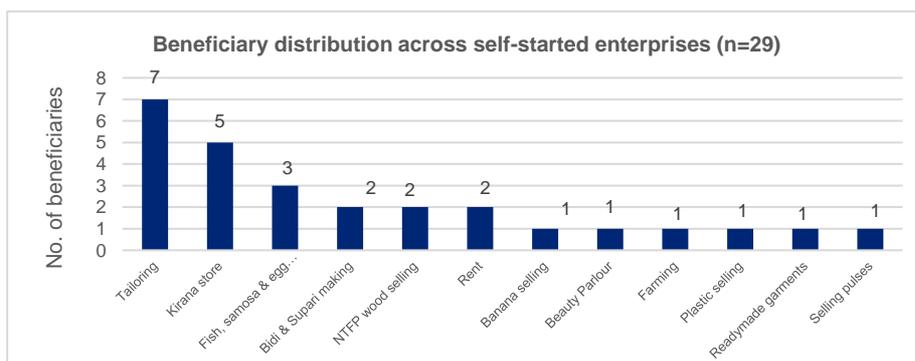
- Through the THP programme, the women beneficiaries were given vegetable saplings to grow in their houses, that was to serve as an added source of nutrition and also save expenses on buying vegetables
- These included vegetables such as bottle gourd, chilies, tomatoes, onions, etc.
- While all were offered the saplings, only 77 women were able to plant and use them for self-consumption
- While most revealed that the saplings were young and had not fruited enough to give a large produce worth selling in the market, a small number of 11 out of 77 beneficiaries (14%) managed to also sell some of the produce after their own consumption and added an average gross income of **INR 6,786**

Gross income from livestock related livelihoods

- The THP programme introduced livestock rearing as one of the enterprise choices to the women
- The options available were goat and pig rearing wherein there were given a few number of goats or pigs to start with
- A number of women now have a higher number of goats and pigs that they bought from the savings from their enterprise
- A number of women chose it as an enterprise and 33 women are now rearing either goats or pigs
- Around 65% of the beneficiary sample which is involved in livestock rearing reported that they have started this activity post THP intervention
- The average gross income from livestock rearing was found to be **INR 9,954**

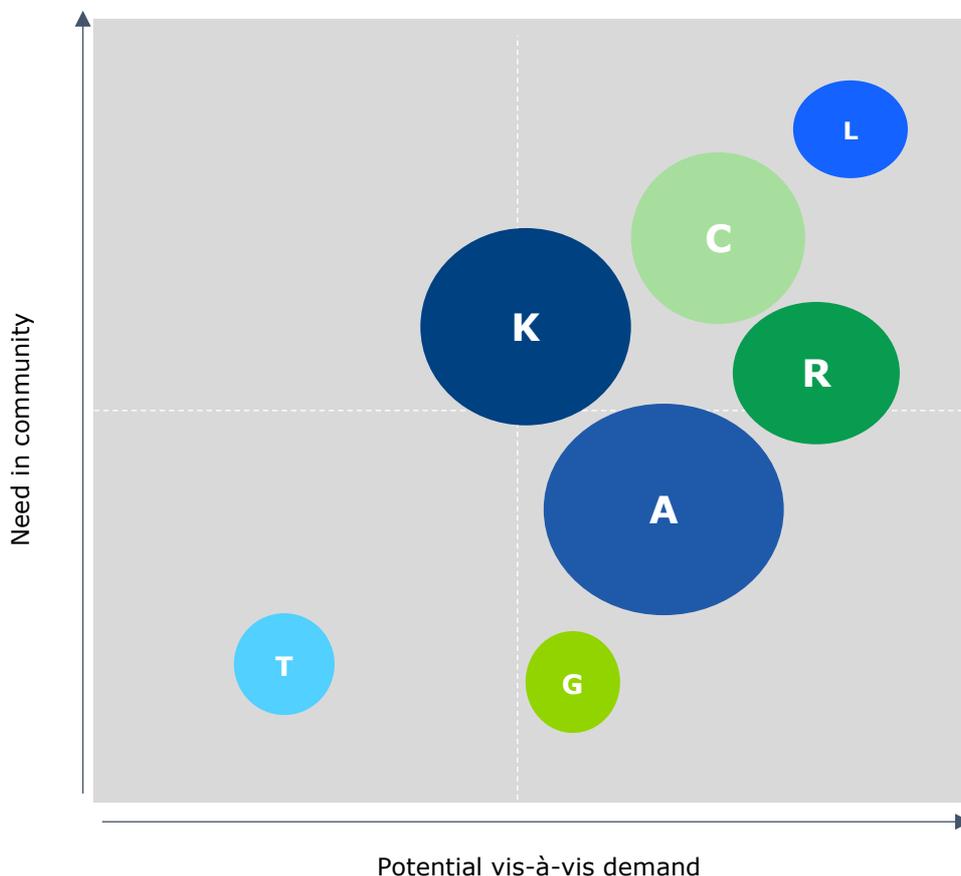
Micro-enterprises

- The THP programme included training in financial literacy, entrepreneurship, the ability to sign documents on their own, etc.
- This training empowered them beyond the intervention and imbibed life skills which were further used by these women to start their own businesses
- Out of the 100 women surveyed, **29** were observed to have started an enterprise **on their own** from the savings of the parent enterprises established with the support of THP programme (with or without selling their parent enterprise to reinvest)
- This was a clear indication of the **empowerment and independent decision-making ability of the women** even after the exit of the implementing partner
- Some of the enterprises started on their own included a few of those offered by the THP program such as kirana stores, beauty parlor, readymade garments, tailoring and plastic sales, while a few were unique such as selling eggs, bananas and other commodities. This showed the capability of these women to start these enterprises with some training and financial handholding at the start
- Out of these **29** women, maximum income was generated from the readymade garment enterprise (INR 2,34,000) followed by samosa & egg selling



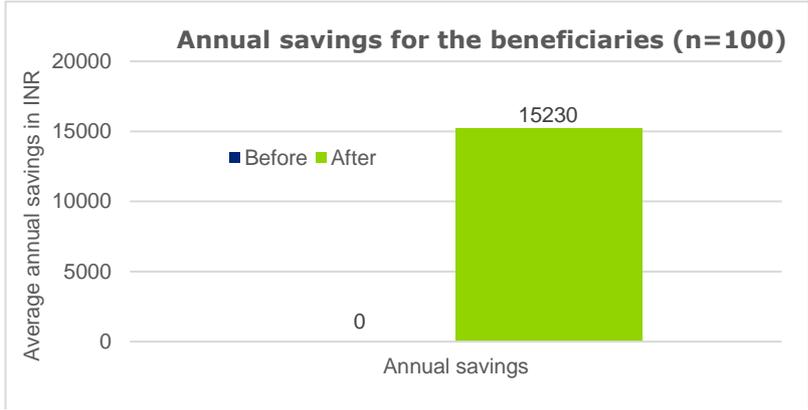
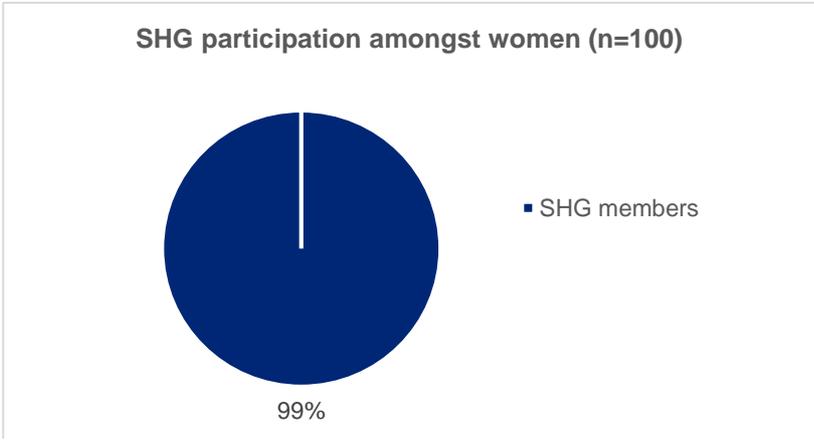
Income generating avenue impact and future potential analysis

- Based on analysis of current returns across various IGAs and its potential to create sustained revenue generation, the following livelihood matrix has been prepared
- The location of individual IGA is in accordance to its current need in community and future potential impact
- The size of the bubble indicates extent of income generation

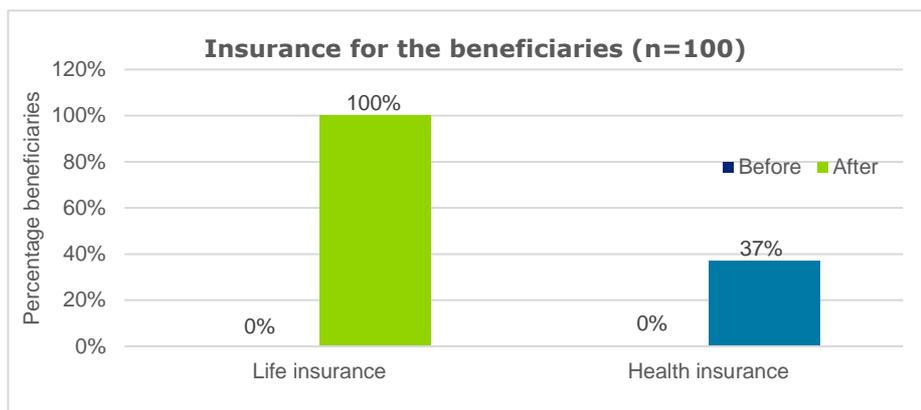


- Legend:
 - A: Art & craft
 - C: Cosmetics
 - G: Grocery
 - K: Kirana shop
 - L: Livestock
 - R: Readymade garments
 - T: Tailoring

5.3 Other socio-economic indicators

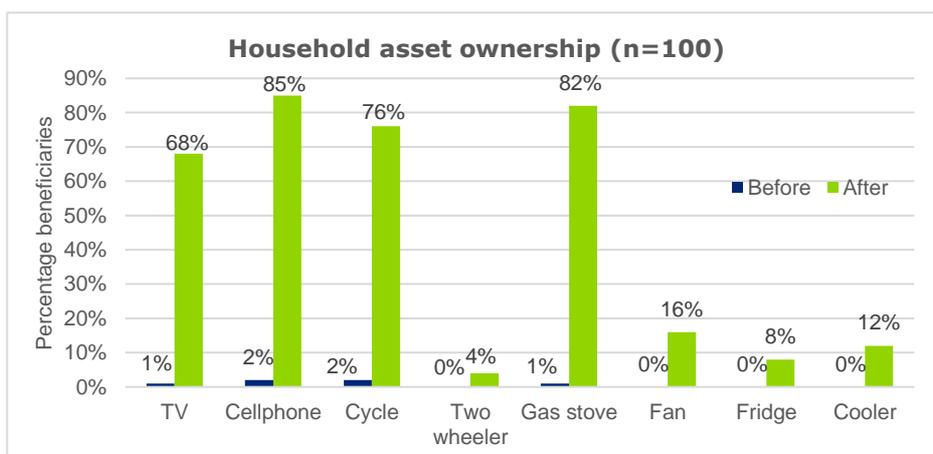
Sub-Pillar	Parameters	Status/Findings
Financial literacy & inclusion	Annual savings	<ul style="list-style-type: none"> Since all women were ultra-poor, they were not able to save any money after spending their earnings in their household needs While in the THP programme and even post exit, the women were financially empowered through their individual enterprises The respondents reported an average annual saving of INR 15,230, based on which the per month savings amount can be calculated as INR 1,269
		
Access to credit		<ul style="list-style-type: none"> The model of the program encourages women to be independent and free of credit seeking habits Hence, the only women who had sought credits in the past are now credit free and all women, although had access to credit did not require it 99 out of 100 women surveyed were a part of SHGs
		
Life and health insurance		<ul style="list-style-type: none"> As a part of the THP programme graduation, women were to also become financially literate and independent This was enabled by supporting the beneficiaries through the process of opening a bank account, educating them on government schemes and policies, and linking them to various government social security schemes like Pradhan Mantri Suraksha Bima Yojana (PMSBY) with premium of INR 12 per year and Pradhan Mantri Jeevan Bima Yojana (PMJJBY) with premium of INR 330 for accident and life insurance respectively On being questioned, all women (100%) claimed to have a life insurance

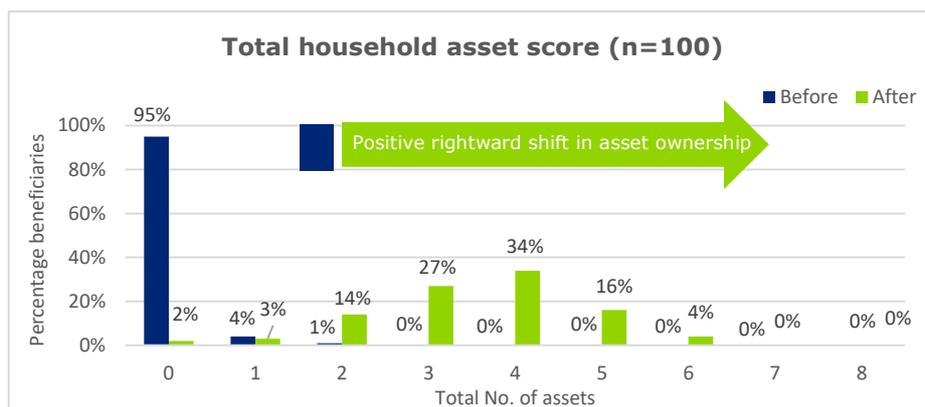
- Some of the beneficiaries (37%) claimed to also be aware and eligible to avail Rashtriya Swasthya Bima Yojana (RSBY).



Changes in the household Household possessions

- The sample respondents were interviewed on the household assets they possessed before and after intervention to gain an insight on their standard of living
- The household assets that were initially added to the questionnaire included TV, cellphone, cycle, motorcycle and gas stove. However, the women were also observed to give importance to other assets such as fans, air coolers and fridge. Hence, these were also added into the analysis
- Majority beneficiaries had a cell phone (85%) and a gas stove (82%), the distribution of which had recently occurred under the Pradhan Mantri Ujjwala Yojana (PMUY), while other assets such as fan, fridge and air cooler had been purchased by the women from the enterprise savings, either for their own house or as an added investment to their enterprise (e.g. Fridge to store cold items in kirana stores)
- The possession of household assets was scored from 1 to 8 with 1 being the lowest number of assets and 8 for those who possessed all the enlisted assets
- The total score witnessed a clear rise from majority at 0 asset possession (95%) pre intervention to majority possessing at least 4 assets (34%), indicating an improvement in the standard of living of the women
- The household asset trend and score has been represented below:





- | | |
|-------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Type of household | <ul style="list-style-type: none"> • The type of house of the beneficiaries saw a significant change post THP intervention • Around 80% of the women beneficiaries interviewed, who were earlier living in kaccha house, are now living in semi-pucca and pucca houses • Some beneficiaries were also linked to the Pradhan Mantri Awas Yojana (PMAY) for construction of their house |
| Cooking fuel | <ul style="list-style-type: none"> • The women beneficiaries were interviewed on the possession of gas connections to study improvement in standard of living • Majority were using LPG gas (82%) which were distributed recently under the Pradhan Mantri Ujjwala Yojana (PMUY) • Most of the LPG connections were obtained in the last 2 years since the start of the intervention |
| Sanitation | <ul style="list-style-type: none"> • The women were interviewed on the availability of toilets in their households • Before the start of the THP program only one household had an individual household latrine (IHHL) • Now, 95% of the women beneficiaries reported that they have individual household latrines (IHHL) |

5.4 Non-financial indicators (Portfolio level and Sample findings)

Graduation indicators

As on May 2019 (Monthly progress report shared by Bandhan Konnagar)



Financial

Graduation criteria	Applicable Nos.	Target as per baseline	Status up to May 2019	Remarks
Significant rise in income to uplift above National Poverty Line (NPL)	1000	1000	1000	Income >4k per month
Regular savings habit	1000	1000	1000	Bank deposit at least 3 times in last 3 quarters
Significant enterprise asset growth	1000	1000	1000	Asset value INR >20K
Linkage to credit services	1000	1000	SHG - 930 MFI - 531	



Social

Graduation criteria	Applicable Nos.	Target as per baseline	Status up to May 2019	Remarks
Family members having two full nutritious meals a day	1000	1000	1000	Income >4k per month
Child immunization	130	130	130	For >5 children
Children of school going age are attending schools regularly	1624	86	86	Children are in school
Safe and secure home	1000	699	1000	New house or repairing work
Access to social security schemes	1000	1000	1000	Linkage to PMJJBY/PMSBY
Accessing public health services	1000	1000	1000	Linked with govt. health services



Water and sanitation

Graduation criteria	Applicable Nos.	Target as per baseline	Status up to May 2019	Remarks
Safe drinking water	1000	1000	1000	Ensuring weater source and water handling
Using sanitary latrine	1000	867	998	926 using their own latrine, 72 using neighbours

Sample findings

The sample of 100 beneficiaries could capture a number of graduation indicators from the interviews conducted, represented below:

		Graduation criteria	Applicable Nos.	Target as per baseline	Status up to May 2019	Remarks
 Financial		Significant rise in income to uplift above National Poverty Line (NPL)	100	100	100	Income >4k per month
		Regular savings habit	100	100	100	Bank deposit at least 3 times in last 3 quarters
		Significant enterprise asset growth	100	100	100	Asset value INR >20K
		Linkage to credit services	100	100	SHG – 99	
 Social		Access to social security schemes	100	100	100	Linkage to PMJJBY/PMSBY
		Accessing public health services	100	100	100 (37% had health insurance, RSBY)	Linked with govt. health services
 Water and sanitation		Using sanitary latrine	100	87	100	Exceeded the target

5.5 Linkage of various activities under project to global Sustainable Development Goals (SDGs)



5.6 Case Studies

Mentioned below are a few success stories from field interactions:

Geeta Vishkarma, Rampur Block

Geeta has been associated with the THP programme implemented by Bandhan Konnagar and supported by SIDBI since 2017. Her husband was rendered disabled after a physical assault, her household costs also included the medication for her husband besides the support she had to give to her family. Her earlier income through daily labour was not able to cover these expenses. Her grown up son was also unemployed.

She was identified and selected for the THP programme as a beneficiary and based on her preference, was supported through the establishment of a cosmetics business with a transfer of assets worth INR 13,000. Over a period of time, she managed to earn a gross income INR 15,000 per month through this enterprise with a net income of INR 10,000. She started off by going to the market in the nearby village to sell and also home visits, but later bought a cart from her savings. She also started buying and selling plastics utensils. Furthermore, she successfully saved an amount of INR 7,000 I her bank account.

Today, Geeta is a jovial and zestful woman, very grateful to the THP team for the help and hopes to continue supporting her family independently through her flourishing business.



Abhilasha Verma, Harshnagar, Rampur Block

Abhilasha has been associated with the THP programme of Bandhan-SIDBI since 2017. Since her husband has been ill and is seeking treatment, her household costs also included the medication of her husband besides the support she was to give his family. A major half of her earlier income through daily labour was exhausted in the education of her 1 and a half year old son who is in nursery.

A victim to her fate, she was identified via the THP programme as a beneficiary and based on her preference, was supported through the establishment of cosmetic and stationary/kirana business with assets worth INR 15,000. Over a period of time, she managed to earn a livelihood of INR 30,000 per month (40,000 in peak seasons) through this enterprise with a net monthly saving of INR 5,000. Additionally, she has successfully saved an amount of INR 20,000 in the 2 years of being trained in financial skills. As SHG member, around 5 to 10 women including Abhilasha save a INR 400 monthly for use in an emergency.

Abhilasha is a true example of the benefits women empowerment could have on the household income. She is very grateful to the THP team for the help and hopes to continue her flourishing business.



Asha Saket, Rampur, Ward no. 12

Asha’s family found themselves in deep trouble when her husband was diagnosed with a heart problem which meant that he could not involve himself in work involving physical activity. The family was dependent only on agricultural labour with one less hand to work. It soon became unsustainable to run the family comprising 4 children all of school going age with an average annual income of INR 6,000 to 7,000.

Through the THP program Asha was encouraged to take up the trades of stitching and saree selling. She was very happy to have been provided the IGAs and quickly learnt how to maintain records of income and expenditure in the log book that was provided. She says that some days she can earn up to INR 3,000 per day during seasons and festivals through stitching using the sewing machine and INR 3,000 per week through selling sarees. Her average monthly income is around INR 12,000. She has purchased another sewing machine from savings and is training her daughter to work from it. She and her work is now well known in the area and she gets a lot of work during festive season. She has been able to take-up 2 acres of land on rent and is planting rice of which half the produce she sells in the market. She received the kitchen garden seed kit from which she has planted bottle gourd, brinjal, chilli, aloevera which she uses in the daily meals. She makes stock and supply purchases for her businesses from Rampur and Satna markets and travels on her own through local transport. She has been able to purchase an air cooler for the house and has put her children in a private school. She says that she wants to grow her business further and wants the best future for the children which had very recently looked so bleak.



Nainsukh Biskarma, Beedi colony Patehra

Nainsukh's family was involved in beedi making but calamity struck the family when her husband passed away leaving her and two children behind. They practiced beedi making and could earn INR 150 to 200 per week from the same. Owing to a loss of earning member she was unable to make enough income for even a single meal some days. She mentioned that they would only eat 2-3 times a week sometimes and most meals were just chapatti with either chilli or salt or tomato.

Through the THP program, she was provided with a new lifeline in the form assets worth INR 15,000 including a Kirana store and a tailoring unit. She set up her IGAs at her house and started earning INR 900 to 1,000 per day through the Kirana store and INR 50 to 100 per day from stitching. She has since purchased a refrigerator and a cold storage box so she could store and transport ice creams or cold drinks for sale. She mentions that now she and her children can enjoy three meals a day which include daal with rice and roti with vegetables. She has also increased her household assets by purchasing a television and mobile phone. She maintains her accounts regularly in the log book provided and also puts aside INR 50 per day in a Gullak (piggy bank) as was recommended by the Bandhan Konnagar staff. At the end of the month she removes the saved amount from the Gullak and puts it in the bank. She mentioned that prior to the THP program she had no experience of handling finances and maintaining savings, now she has learnt how to sign documents as well as visits the bank for any services. She is much more confident about her family's future and her skill to run a business.



Archana Viswakarma, Tipariya Tola

Archana's shoulders the responsibility of the whole house on herself. Soon after her marriage with just a one year old boy, her husband went missing while he had migrated for labour work.

With no avenues left for the up keep for herself and her son she was completely dependent on her relatives support. After her inclusion in the THP program she started her own Kirana shop and a tailoring unit of her own. She not only now earns enough to sustain both herself and her son but has also managed to construct a brick and mud house and shop on her own. Her in-laws who used to not keep in contact with her earlier are now her biggest supporters and stay with her regularly. Her son goes to school regularly and is studying in 6th std. now.

She has shown very good entrepreneurial skills and now has increased her income generating avenues basket to four different types of assets.



6. Learning and recommendations from the Model

6.1 Key learnings and recommendations

The learnings and recommendations from the program have been classified into two broad categories.

Categorization*:

Programmatic: The learning under this category is ideally for the management of the project.

Implementation: The learning under this category is ideally for the implementation team at grassroots level.

* The below action points are not in any order of prioritization or preference. Deloitte team advises that finalization of action points be done by client after due consultation and discussion based on the perceived community needs, staff inputs and client project team’s internal priority setting analysis.

Aspect	Learning/Best Practice	Recommendation
Programmatic		
Program model	This THP program aims significant impact in its target beneficiaries as compared to other models which may aim at area coverage and high numbers	This model is ideal for funders looking at meaningful and sustained impact with specific target population and significant outcomes
Scalability	The program has shown significant change in the lives of the beneficiaries and the ability of the beneficiaries to sustain their livelihood post exit of the program is the major hallmark of the project The implementation model has been employed in other geographies and has given excellent results	The model is definitely scalable and considering the need of targeting the ultra-poor and prevalence of single women led households in the rural areas, the management can consider scaling the program in the same blocks or other blocks of the district
Replicability	The implementation model has become stronger with each implementation and it has shown excellent results irrespective of geographic and cultural differences	The model is an excellent example of a successful replication and the management can consider replicating the project in other geographies in the region
Standard baseline template	The impact of the project in terms of quantitative outcome indicators like income, savings, etc. are being derived in the form of change at end-term w.r.t. the baseline indicators A standard baseline template has been introduced by Bandhan Konnagar across all its THP projects for such validation which pre-defines all inclusions and exclusions while calculating these indicators and also keeps uniform units of measurement	Due to this, the collection of baseline data on different parameters especially with regards to income, expenditure and saving becomes very important and should be as rigorously and comprehensively collected A standard livelihood mapping matrix can also be designed across projects to analyse the incomes from different types of livelihood options both pre and post intervention at a granular level
Cost per beneficiary	The cost per beneficiary is found to be at INR 24,558. The investment is justified as a significant 3 to 4 times on an average annually return has been found in the income analysis of the sample	The model should be considered as an adequately planned, structured and implemented w.r.t. the cost per beneficiary in any future scalability or replication plans

Cost-benefit ratio	<p>As the input cost versus the income from these assets shows a variance across these assets, similarly the Cost-Benefit Ratios (CBR) of different assets are different across the various categories</p>	<p>An analysis at portfolio level of the CBR of a particular asset can be ascertained to a granular level by Bandhan Konnagar to better target intended level of annual income of the selected beneficiaries</p> <p>Though prioritising any asses only based on CBR may lead to overabundance and duplication of the high CBR assets leading to decrease in income an saturation of the type of home based enterprise</p> <p>Continuing the approach based on demand of final product from the enterprise, levels of saturation in the community and capability and aptitude of the beneficiary should be the criteria for any replication of the model</p>
Implementation		
Mixed approach with home based business and livestock assets	<p>Input cost vis-à-vis Output benefit was observed to be more in introducing some enterprises, especially home based businesses like kirana shop etc. as compared to other avenues like goat rearing</p> <p>The annual earnings from home based business assets like bamboo craft, garments sale, kirana shop was seen to be more than the assets like goat rearing, grocery, tailoring, etc.</p>	<p>A mixed approach with one home based business asset and one livestock asset can be introduced in other such livelihood interventions as the combination has a higher income generating capacity</p> <p>It is also easier for the beneficiary as was observed to raise secondary and tertiary income generating assets from the income of the first asset if it was either a garment sale or a kirana shop</p> <p>Hence more inputs can be provided for training and introduction of these home business enterprises</p>
Collectivisation	<p>Community based organisations were ensuring sustainability of the program post the exit if the organisation</p> <p>Similar outcomes was not observed in their political empowerment</p>	<p>More impetus and effort during the graduation process on building stronger CBOs, as the SHG networks have potential to get further collectivised with community support to form co-operatives and federations</p> <p>The beneficiaries that were allotted assets like bamboo craft, tailoring and readymade garments can especially benefit from such CBOs as they can have a better say in bargain for buying of inputs and sale of products</p>
Empowerment	<p>Most women beneficiaries have significantly improved their incomes and ability to travel in and around their villages.</p> <p>There was also significant increase in financial inclusion.</p> <p>It had also impacted their decision making power and interpersonal relationship with immediate family members and even estranged relatives</p> <p>Though a level of socio-economic empowerment was reported and observed through these findings still a greater degree of access to voice and freedom and financial resources is needed</p>	<p>Collectivisation with sustainable SHGs that have inculcated the habit of regular savings and have both credit linkage and market linkage will be very helpful in further strengthening some of these impact and also eventual empowerment in other aspects</p>

Annexure: Stakeholder Coverage

List of beneficiaries covered by Surveys during the study

Beneficiary interactions

Sr. No.	Name	Village Name, Block
1.	Aarti Chaurasiya	Chaurasiya mohalla
2.	Abhilasha Verma	Harshnagar
3.	Afsana	Maihar
4.	Afsana Begum	Aarkandi
5.	Aiyasha Bano	Unchehera
6.	Ajijun Nisha	Unchehera
7.	Ajmal	Purani basti
8.	Aku Kewat	Karhi
9.	Amne Bano	Purani basti
10.	Amrin Begum	Aarkandi
11.	Anarkali	Rampur
12.	Anita Bansal	Rampur
13.	Anita Gawat	Padariya
14.	Anita gupta	Amilia
15.	Anita Saket	Narhthi
16.	Anita Vishwakarma	Aarkandi
17.	Anju Adivasi	Hanuman Ganj
18.	Ankita Singh Rawal	Pipri
19.	Anshu Choudhary	Bandrha
20.	Antima Dahi	Sonvarsha
21.	Anu Bai	Bandrha
22.	Anudebi Adivasi	Nemmu nai basti Rampur
23.	Anuradha Choudhury	Udaypur
24.	Archana Biskarma	Tikuriya tola
25.	Archana Chaudhury	Bagha
26.	Archana Pal Ramlal	Palanpur
27.	Archana Singna	Kutai

28.	Arti Bhansal	Tikuriya
29.	Arti Koli	Jignahut
30.	Arti Kulh	Khuja
31.	Arti Saket	Kushli
32.	Aruna Dahiya	Tikuriya
33.	Aruna Singh	Rampur
34.	Asha Adivasi	Padariya
35.	Asha B	Unchehera
36.	Asha Begum	Aarkandi
37.	Asha Biskarma	Bahallaparam
38.	Asha Choudhry	Majgava
39.	Asha Kori	Rampur
40.	Asha Kushwahe	Podi
41.	Asha Patel	Gopal colony
42.	Asha Saket	Tikuriya tola
43.	Asha Saket	Rampur
44.	Asha Saket	Korigava
45.	Asha Saket	Tikuriya
46.	Asha Saket	Tikuriya
47.	Asha Soni	Aarkandi
48.	Asha Vanshkar	Tapariya basti
49.	Asmun Nisha	Unchehera
50.	Babli Adivasi	Rampur
51.	Babli Lothi	Pipri
52.	Baby Bhansal	Rampur
53.	Badki Sahma	Sonvarsha
54.	Bafatan Bi	Purani basti
55.	Baktu Gumla	Rampur
56.	Bansi Bai	Pahadi
57.	Bebi	Purani basti
58.	Bebi Chaudhury	Jignahut
59.	Bebi Dubedi	Rampur
60.	Bebi Saket	Korigava

61.	Beena Chaudhury	Bandra
62.	Benizer Khatun	Unchehera
63.	Bhagwati Kori	Udaypur
64.	Bhanmati Kohl	Hanuman Ganj
65.	Bhanwati Biskarma	Patrahta
66.	Bhavna	Unchehera
67.	Bhuktan Kohl	Nemua
68.	Bhuri Adivasi	Nai basti
69.	Bhuti Nath	Khuja
70.	Binai sen	Nai basti
71.	Bittan	Rampur
72.	Butaniya Chaudhury	Mahadeva
73.	Champa Adivasi	Rampur
74.	Chandni Bee	Purani basti
75.	Chandrabati Saket	Khuja
76.	Chandrakali Choudhary	Mahadeva
77.	Chinki Kaur	Mahadeva
78.	Dhanraj kumari	Udaypur
79.	Divya Choudhary	Khuja
80.	Divya Saket	Tikuriya tola
81.	Duasa Sahu	Sonvarsha
82.	Durga Choudhary	Nai basti
83.	Farida Begum	Purani basti
84.	Gayatri Singh	Bandarha
85.	Geeta Vishkarma	Rampur
86.	Genda Baisa	Sonvarsha
87.	Gomti Vishkarma	Tikuriya
88.	Gota Bai	Hanuman Ganj
89.	Gudda Saket	Tikuriya
90.	Guddi Sahu	Sonvarsha
91.	Gudiya Kewat	Padariya
92.	Hasa Baisa	Narhthi
93.	Nafsa Banu	Aarkandi

94.	Nain Sukh Biskarma	Bidi colony, Patera
95.	Phulmati Saket	Tikuriya
96.	Samin Bana	Bidi colony, Patera
97.	Shabana Anjum	Aarkandi
98.	Shanti Kori	Rampur
99.	Sunita Choudhury	Udaypur
100.	Vahidan Bi	Aarkandi

Bandhan Konnagar staff and other interactions

Sr. No.	Name	Designation
1.	Aditya Chattopadhyay	Assistant manager, THP
2.	Koushik Das	Project coordinator
3.	Siddhartha Kayal	Area coordinator
4.	Rajendra Singh	Community organizer
5.	Sarjan Gurjar	Community organizer
6.	Rakesh Rajput	Community organizer
7.	Ram Singh Bundela	Sarpanch, Naktara village
8.	Vishnu Tiwari	NRLM Coordinator, Satna

Social impact Engagement Team



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Partner

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- Project supervisory role
- Expert inputs on report



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Director

- Engagement lead
- Project supervisory role
- Report editing



Dr. Ashishraj Jayseela
Manager

- Field team lead
- Research & final report submission
- Engagement Manager for Bandhan Konnagar



Mr. Elton Merwyn Vaz
Consultant

- Engagement team member
- Field visit and data collection
- Data entry
- Report writing and finalization
- Key recommendations and inputs based on findings



Ms. Rohini Sekhar
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- Engagement team member
- Field visit and data collection
- Data entry and field data analysis
- Report writing and finalization
- Key recommendations and inputs based on findings



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