

Study to comprehend the impact of THP on self-reliance and sustainability of women beneficiaries' livelihood status

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Executive Summary

In 2006, Bandhan-Konnagar launched its flagship program, Targeting the Hardcore Poor Programme (THP), in line with the Government of India's goal of reducing poverty. The main objective of the Targeting the Hardcore Poor Programme (THP) is to bring in economic, social and inspirational changes in the lives of the poorest and marginalized women (as targeted) including making them economically empowered and graduated to mainstream particularly of finance & livelihood security with bringing community guardianship for these excluded, marginalized women and families. It is aimed at vulnerable and marginalized women-headed households with low incomes (below the poverty line according to various poverty indices recognized by the World Bank and the Indian government) and poor living conditions who need and want to escape extreme poverty through sustainable livelihood practices.

It is the need that the programme must determine whether the assistance given to participants in the Targeting the Hardcore Poor Programme to raise their income levels is ensuring a sustainable living. This study attempts explores the plight of the women beneficiaries from a condition of extreme poverty to a position of self-reliance and sustainable livelihood. Also, it endeavours to comprehend the challenges faced by women beneficiaries to ensure themselves a status of self-reliant and sustainable livelihood status. This research at hand strives to address the question: *“What is the sustainable impact of the programme on various aspects (indicators)?”* (Referring back to *Multidimensional Poverty Index*) The main objective of the study is to comprehend the impact of THP on self-reliance and the sustainability of the livelihood of households. This study has adopted methodological triangulation method for sampling and interviewed 174 women beneficiaries. In the initial stage, purposively the study was undertaken in four States of India i.e. West Bengal, Jharkhand, Rajasthan, and Assam. Subsequently, snowball sampling was used to reach out to the independent beneficiaries. A mixed-method approach including both quantitative and qualitative techniques was adopted to ensure that findings are validated. Data was collected through Focus Group Discussions (FGDs), and Semi-structured questionnaire.

Evidences from the field reveal that the by Bandhan has positively influenced the lives of women beneficiaries. Findings unveil that asset transfer and handholding support from THP Programme have significantly influenced the standard of living of women beneficiaries. A maximum growth in average monthly income of women beneficiaries was found in Rajasthan i.e. a difference of Rs. 7150/- and average monthly savings Rs. 2407.69/-. This has further influenced their average asset value i.e. a difference of Rs.33,557.69/-. Simultaneously, progressive improvements were recorded in their average monthly household expenditure on food, medicine, access to electricity and drinking water. Observations confirm that improved financial status has improvised their decision-making ability on concerns pertaining to household budget and entrepreneurship.

Simultaneously, there is a room for enhancement of the programme components which can take into consideration various individual and external factors on post-graduation intervention. Also, merging financial literacy component with livelihood be a justifiable approach to sustainability of existing entrepreneurship.

KEYWORDS: *Capacity building, Expenditure, Income, Livelihood, Multidimensional Poverty Index, Sustainability*

1. Background:

Over 18 years, the Targeting the Hardcore Poor (THP) programme has strived to support its beneficiaries by providing them with asset transfers, handholding them to enhance their income level, and thereby improve their standard of life. The main objective of the programme is to bring in economic, social and inspirational changes in the lives of the poorest and marginalized women (as targeted) including making them economically empowered and graduate to mainstream particularly in finance & livelihood security while bringing community guardianship for these excluded, marginalized women and families. This programme extends confidence building, enterprise development, capacity improvement, and handholding support to its beneficiaries for 24 months. A graduation approach is adopted to address the extremely poor and deprived women transforming their lives towards self-reliance ensuring them sustainable livelihood. The Graduation Approach considers an amount of Rs. 4000/- average monthly income as a standard for graduation from the THP programme.

2. Statement of the Problem:

In the above lines of discussion, it is the need of the programme to assess whether support extended to beneficiaries through Targeting the Hardcore Poor Programme towards improving their income level enhancement is ensuring their sustainable livelihood. The sustainable livelihood framework (SLF) advocated by DFID (2000) can be understood as a tool or checklist to understand poverty in responding to poor people's views and their understanding of poverty. It addresses a vulnerability context shaped by different factors – shifting seasonal constraints (and opportunities), economic shocks and longer-term trends. Also, it addresses the concern of how people draw on different types of livelihood assets or capitals in different combinations which are influenced by: • the vulnerability context • a range of institutions and processes • how they use their asset base to develop a range of livelihoods strategies to achieve desired livelihood outcomes.

The study at hand proposes to address the sustainability of livelihood through three dimensions at different levels – individual, household, and enterprise. In measuring the impacts of THP, it is common to focus on the impact on the beneficiary's household or the beneficiary's enterprise. However, even when the household experiences improvements

in economic or social welfare, the individual beneficiary may not. Or, even when the beneficiary does not show impact, the beneficiary may experience an improvement in her economic and social welfare. To capture the range of potentially significant impacts, the focus has to be broadened to include an assessment of impact at the individual level as well as at the enterprise and household level. The participation of individuals in THP is hypothesized to lead to the following changes:

a) Material Change

- Increased income and income security
- Increased access to, control over, and ownership of assets and income
- Improved health care, nutrition, child care, education, housing, water supply, sanitation and energy source

b) Cognitive Change

- Increased knowledge
- Improved skills

c) Perceptual Change

- High Self-Esteem (Perception Of Own Individuality, Interest, And Value)
- Enhanced Self-Confidence (Own Abilities And Capabilities)
- Better Vision Of The Future (Ability To Think Ahead And Plan For The Future)

3. Objectives of the Study:

The main objective of this research study is to comprehend the impact of THP on self-reliance and the sustainability of the livelihood of households.

Specific objectives:

- To apprehend the improvement of livelihood and enhanced status of living (including education, health, nutrition, electricity, and housing) of the households.
- To comprehend the ability (in terms of knowledge and skills) of the beneficiaries regarding the sustainability of the enterprise.
- To assess the impact of the programme on perception change (in terms of self-esteem, self-confidence, and vision) of the beneficiaries.

4. Questions:

- a. What is the average monthly income and expenditure of the households? What are the different sources of income of the households?
- b. What are different convergence/ entitlement of different schemes availed by the households/ beneficiaries?
- c. Does the livelihood approach contribute to more relevant or effective poverty reduction? Is the income enough to reduce their vulnerability?
- d. Has the livelihood programme improved the food security of the household?
- e. How has the programme impacted the knowledge and skills of the beneficiaries to run the entrepreneurship and earn their livelihood?
- f. What is the impact of the programme on the self-confidence and self-esteem of the women beneficiaries? Has this livelihood approach improved their decision-making power within their families?
- g. What is the impact of the programme on sustainable entrepreneurship?

5. Hypotheses:

- Graduate women beneficiaries have sustainable income and economic growth.
- Sustainable impact on livelihood status of graduate women beneficiaries is influenced by external factors
- Post-graduation support could be an aid to resolve the challenges faced by women beneficiaries.

6. Research Methodology:

This study used methodological triangulation method for sampling. In the initial stage, purposively the study was undertaken in four States of India i.e. West Bengal, Jharkhand, Rajasthan, and Assam to comprehend the impact of Targeting the Hardcore Poor (THP) Programme on the sustainability of self-reliance status of the women beneficiaries. Further, snowball sampling was used to reach out to independent 174 women respondents. The targeted respondents were women beneficiaries who graduated in the year 2021-22. This study adopted a mixed method approach using a semi-structured questionnaire and FGDs with the

respondents to capture. The research design for this study was descriptive to comprehend the present status of sustainable livelihood of women beneficiaries.

7. Results and Discussion:

Does the livelihood approach contribute to more relevant or effective poverty reduction? Is the income enough to reduce their vulnerability?

Comprehending Multidimensional Poverty Index:

This section comprehends the change in the status of women beneficiaries across the multidimensional poverty index (NITI Aayog, 2023) after availing support from Bandhan under its Targeting the Hardcore Poor (THP) Programme. It reflected on the changes in the average monthly income, savings, and expenditure that occurred in meeting their needs such as (housing, clothing, food, healthcare and medicines, and electricity and mobile bills). Also, it took into consideration their entitlement and convergence to various government schemes. Nevertheless, it discusses narratives of women respondents about gaining knowledge and skills through the handholding support provided by THP and augmentation of their self-esteem and self-confidence to increase their average monthly income and improve on their standard of living.

Findings validate that support from THP Programme has not only improved the average monthly income of women beneficiaries but also had a significant impact on their access to better quality of life and well-being including food, medicine, pucca house, access toilet within the household premise, drinking water, electricity, asset value, savings, and children's education. Discussions with women respondents elucidate that the life of these beneficiaries before the intervention of Bandhan was full of struggle even to the extent of meeting their basic needs for securing food.

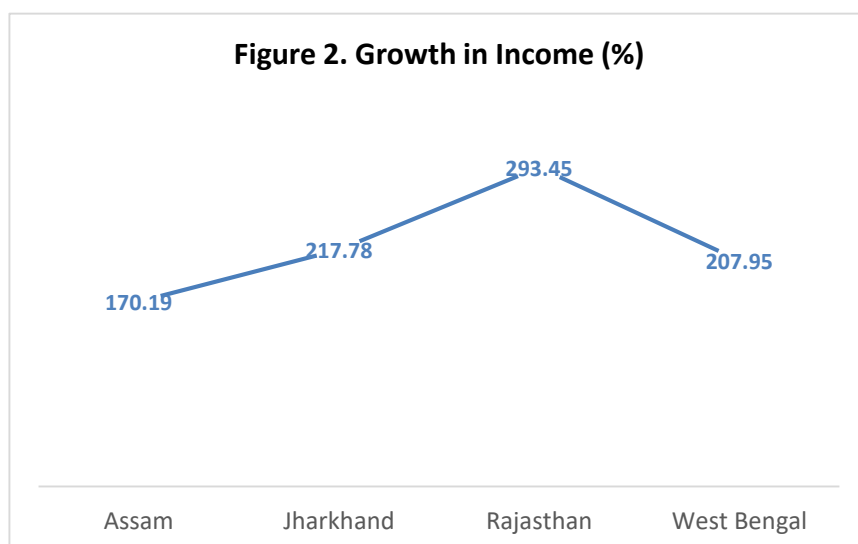
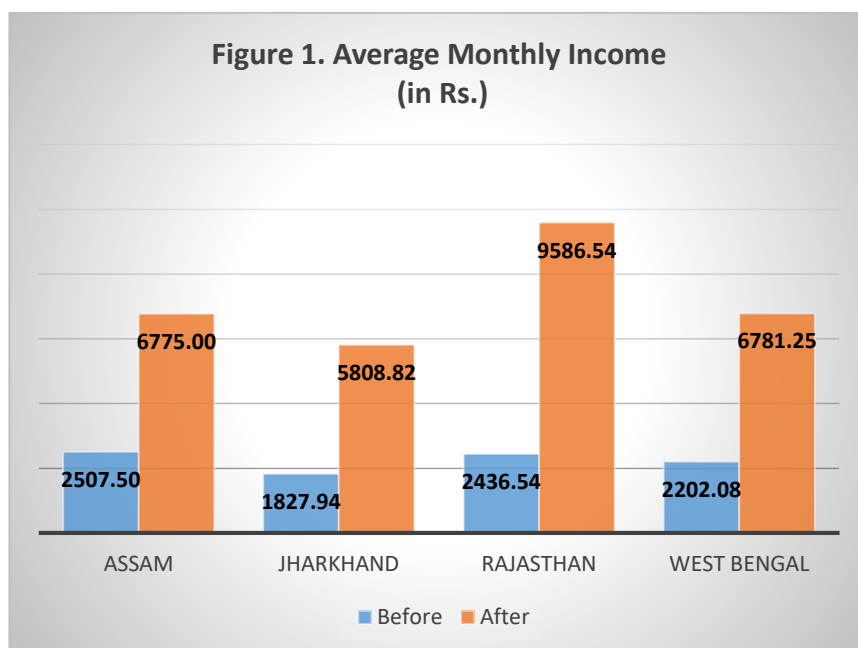
What is the average monthly income of the households? What are the different sources of income of the households?

Average monthly income:

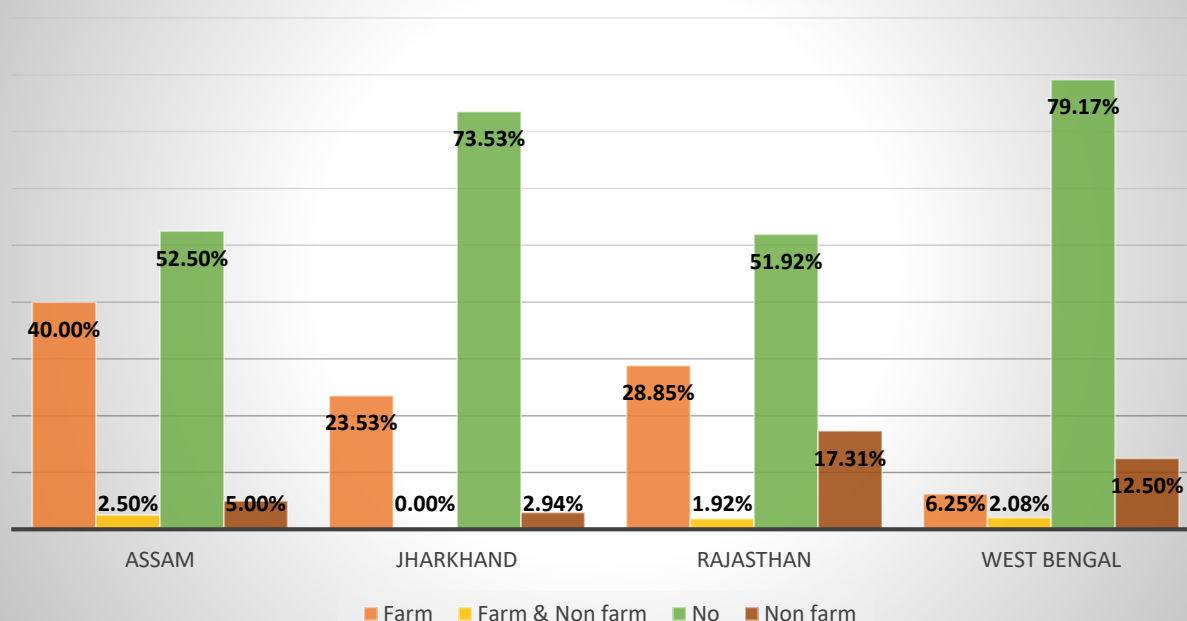
This section discusses the results of the analysis on question about the changes in the average monthly income of women before and after (graduating) becoming an enlisted beneficiary under the Targeting the Hardcore Poor (THP) Programme (see Figure 1). The findings of the study reveal that there has been a significant change in the average monthly income of women beneficiaries even to the extent of more than cent per cent growth rate (as shown in Figure 2). It was observed that maximum growth in income of women beneficiaries was found in Rajasthan. This indicates that Targeting the Hardcore Poor (THP) successfully touched the lives of its concerned beneficiaries.

On a question about other sources of income, a majority of respondents across all four States asserted that they do not have other sources of income other than the enterprise they ventured into receiving asset transfer from THP. Only 40 per cent of women beneficiaries in Assam, 28.85 per cent in

Rajasthan, and 23.53 per cent in Jharkhand are dependent on other sources of income (see Figure 3).



**Figure 3 Women's Response to Other Sources of Income
(in percent)**



Average Asset Value:

Similarly, the findings of the study reveal across all four States the asset value of women has augmented. The States of Rajasthan and Assam show swift rise with asset values of Rs. 46076.92/- and Rs. 43775/- respectively (see Figure 4).

Figure 4 Average Value of Asset (in Rs.)

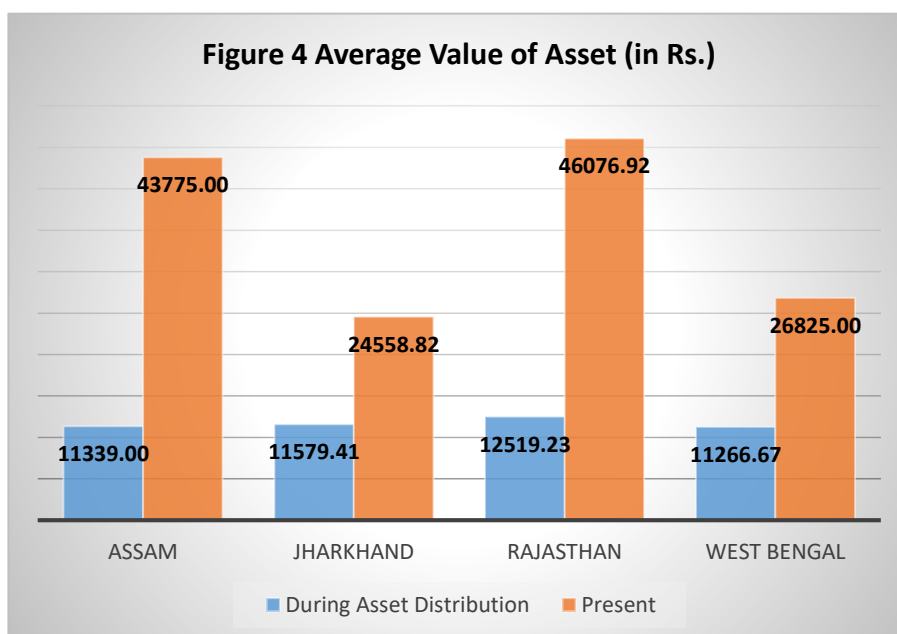


Table 1 below reveals that the minimum of present monthly income and present asset value was found to be zero. This is because there are cases of dropout (inactive enterprise)

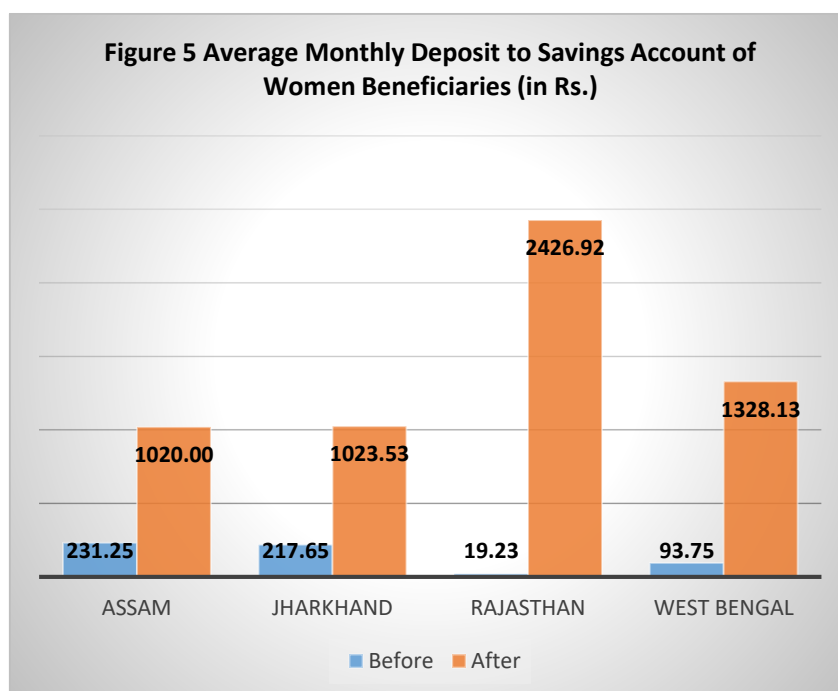
among women respondents, especially in the case of Jharkhand and West Bengal. Hence, these women respondents claimed that aging resulting to health concerns, inability to manage the business resulting in loss (especially during lockdown), competition in the same trade in the same locality, or becoming aged and dependence on their adult children were the major reasons they gave away their business and turned to dependents on their children or got engaged as casual labour.

Table 1 Minimum and Maximum Present Monthly Income and Asset Value (in Rs.)				
State	Monthly Income		Asset Value	
	Minimum	Maximum	Minimum	Maximum
Assam	4500	15000	20000	120000
Jharkhand	0	12000	0	95000
Rajasthan	4500	40000	8000	150000
West Bengal	0	20000	0	70000

Source: Primary Survey, 2024

Average Monthly Savings:

Figure 5 illustrates that handholding support from the Targeting the Hardcore Poor (THP) Programme has successfully encouraged women beneficiaries to save with banks among women beneficiaries. The maximum changes in the saving behaviour of women beneficiaries were noticed in Rajasthan



where the average monthly savings in the bank before enrolment with THP was only Rs. 19.23/- whereas after graduation it augmented to Rs. 2426.92/-. Followed by West Bengal where the average monthly savings was Rs. 93.75/- which improved to Rs. 1328.13/-. During the discussions, women respondents asserted that previously they were not earning enough

hence, it was difficult for them to save money. Further, they reiterated that they were encouraged by Bandhan to have bank accounts and ensure to keep a portion of their income as savings for their future needs.

What are different convergence/ entitlement of different schemes availed by the households/ beneficiaries?

Cash Benefit:

Observations from the field show that a majority of women respondents in Jharkhand (i.e. 73.53 per cent) do not have access to any direct cash benefit scheme (as shown in Table 6). This is because the State of Jharkhand does not have any State-sponsored direct cash benefit schemes, it only has National-sponsored schemes such as widow pension, old age pension, and PWD pension schemes. In addition, these respondents were found unaware of any such scheme.

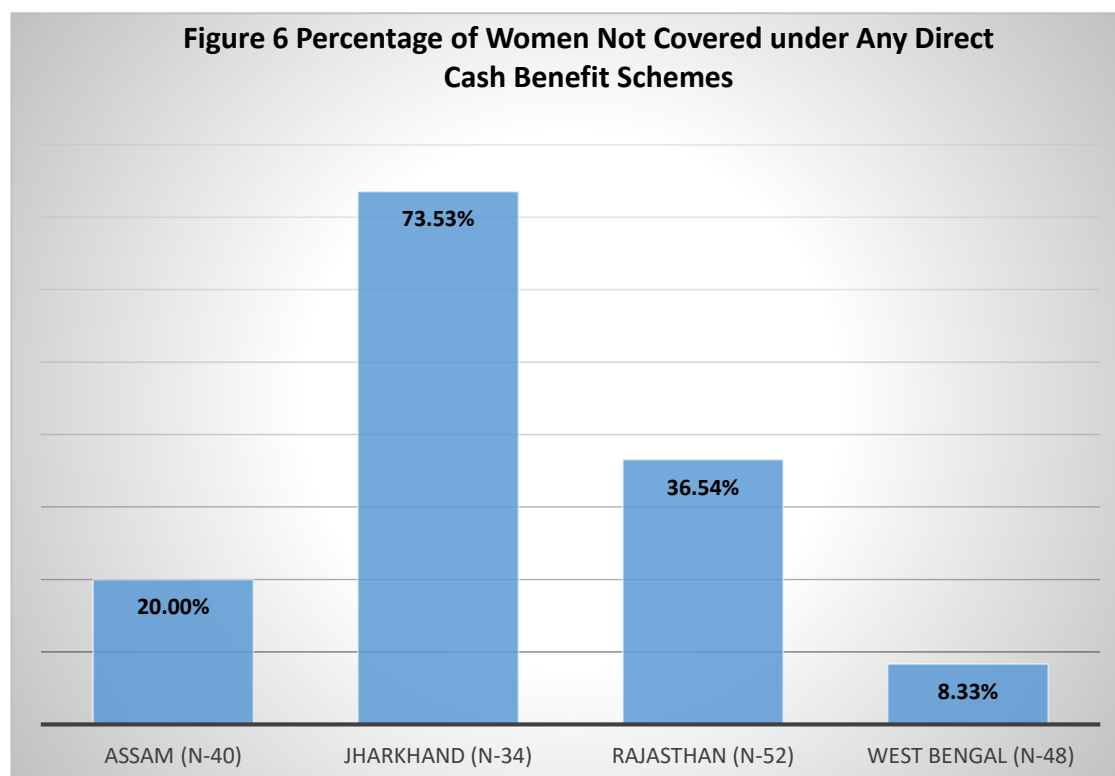


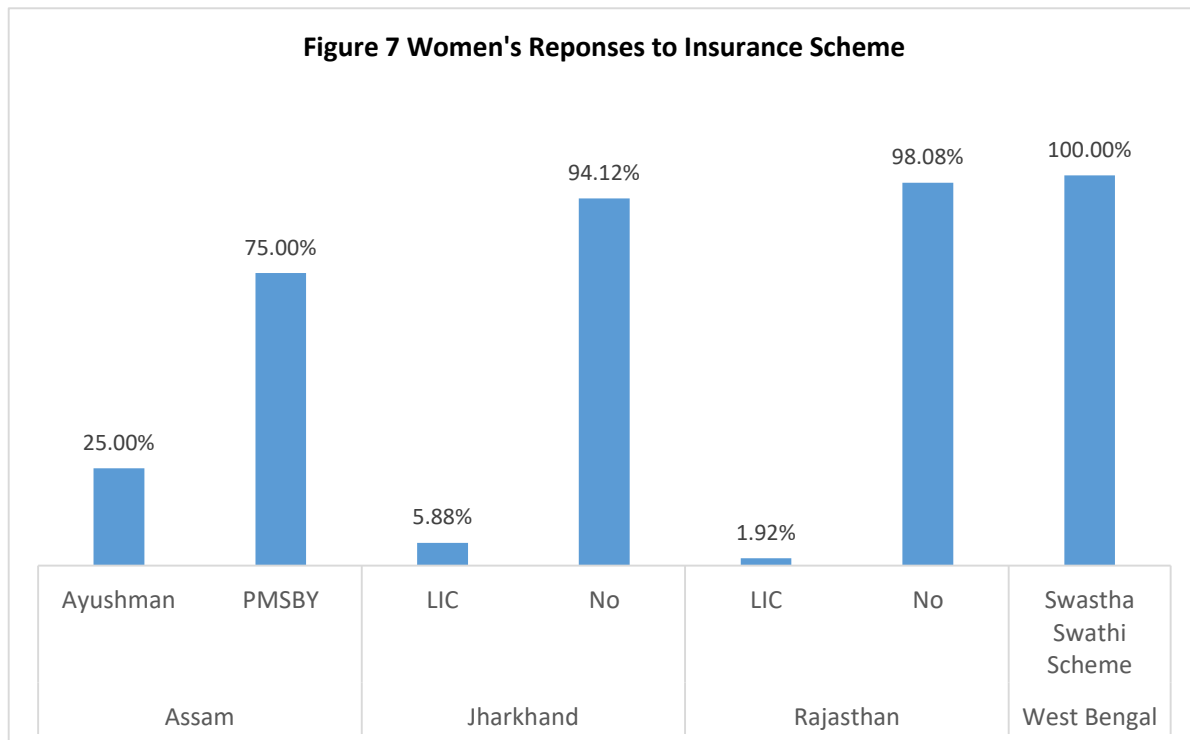
Table 2 illustrates women's access to direct cash benefit schemes. In the case of Assam, it was found that 77.5 per cent of the women respondents avail of benefits under the Arunadaye scheme. On the other hand in Jharkhand, 23.6 per cent avail of widow pension and 2.9 per cent avail PWD scheme benefit. In Rajasthan, 26.9 per cent avail of Ekalnari, 26.9 per cent of Widow, and 3.8 per cent avail Palanhar scheme. Lastly, 45.8 per cent avail Laxmi

Bhandar, 43.8 per cent get benefits from Widow and 2.1 per cent avail of cash benefits from old age pension in the State of West Bengal.

Table 2 Women's Access to Direct Cash Benefit Scheme (in %)		
State	Government Scheme	Percentage
Assam (N=40)	Arunadaye (<i>State-sponsored</i>)	77.5
	Old Age Pension (<i>Central-sponsored</i>)	2.5
	No	20
Jharkhand (N=34)	Widow pension (<i>Central-sponsored</i>)	23.6
	PWD (<i>Central-sponsored</i>)	2.9
	No	73.5
Rajasthan (N=52)	Ekalnari pension (<i>State-sponsored</i>)	26.9
	Widow pension (<i>Central-sponsored</i>)	26.9
	Old Age Pension (<i>Central-sponsored</i>)	5.8
	Palanhar (<i>State-sponsored</i>)	3.8
	No	36.6
West Bengal (N=48)	Laxmi Bhandar (<i>State-sponsored</i>)	45.8
	Widow pension (<i>Central-sponsored</i>)	43.8
	Old Age Pension (<i>Central-sponsored</i>)	2.1
	No	8.33
<i>Source: Primary Survey, 2024</i>		

Insurance:

Observation from the field reveals that cent per cent of women beneficiaries were availing insurance benefits under the Swastha Swathi Scheme. On the other hand, 98.08 per cent from Rajasthan and 94.12 per cent from Jharkhand replied that they do not have any insurance scheme (see Figure 7).

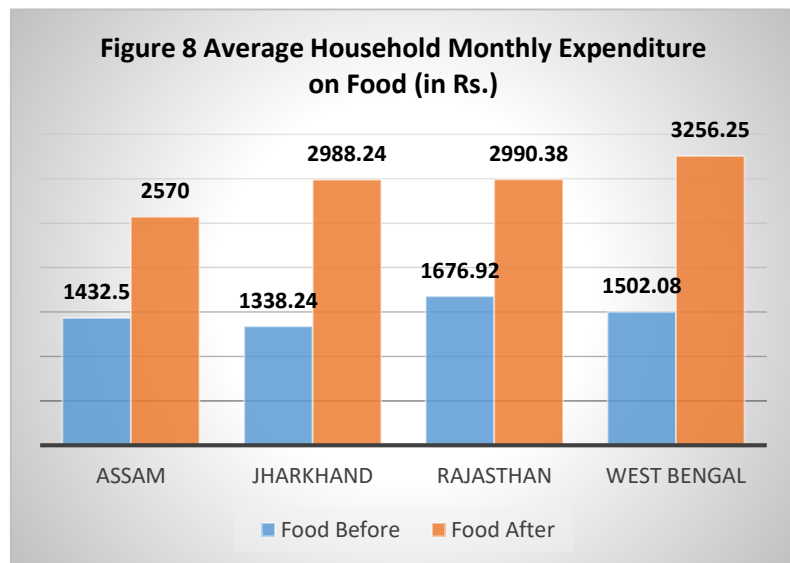


[What is the average monthly expenditure of the households?](#)

The findings of the study prove that women beneficiaries' capability to invest in basic needs has improved after receiving support from Bandhan-Konnagar. The sections given below illustrate a comparison of their status of expenditure on maintaining a livelihood including food, medicine, drinking water, other basic amenities, and education of their children.

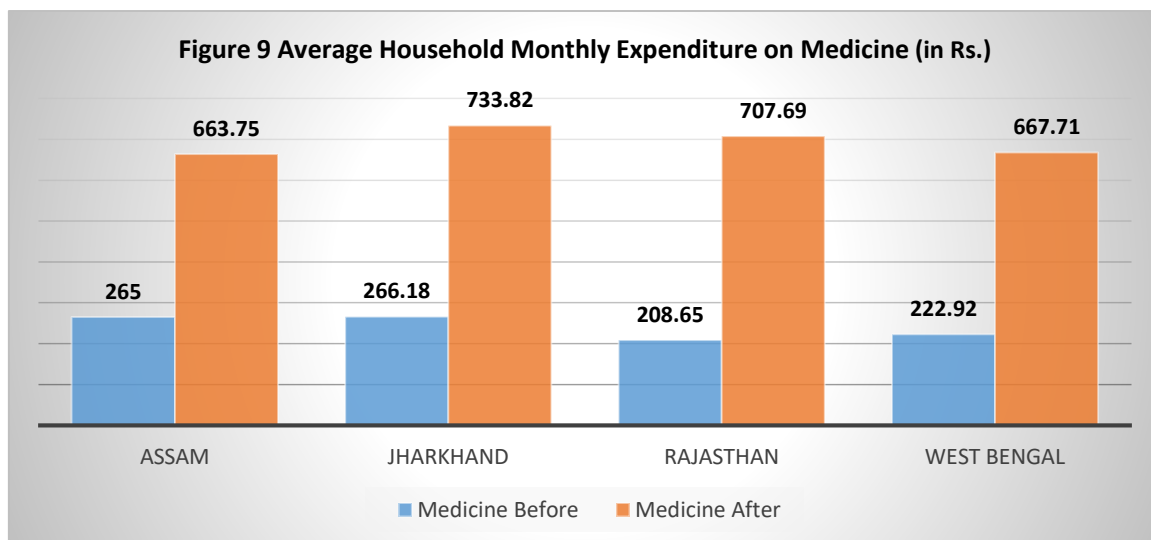
Has the livelihood programme improved the food security (including food and medicine) of the household?

Women respondents claimed that asset transfer and handholding support received from Bandhan had facilitated them to ensure meals 3 times a day. Figure 8 explains that there has been a significant improvement in women's capacity to spend on food and ensure food



security. The most significant improvement was noticed in West Bengal where women asserted that they were spending on an average Rs. 3256.25/-, followed by Rajasthan with Rs. 2990.38/- on food every month.

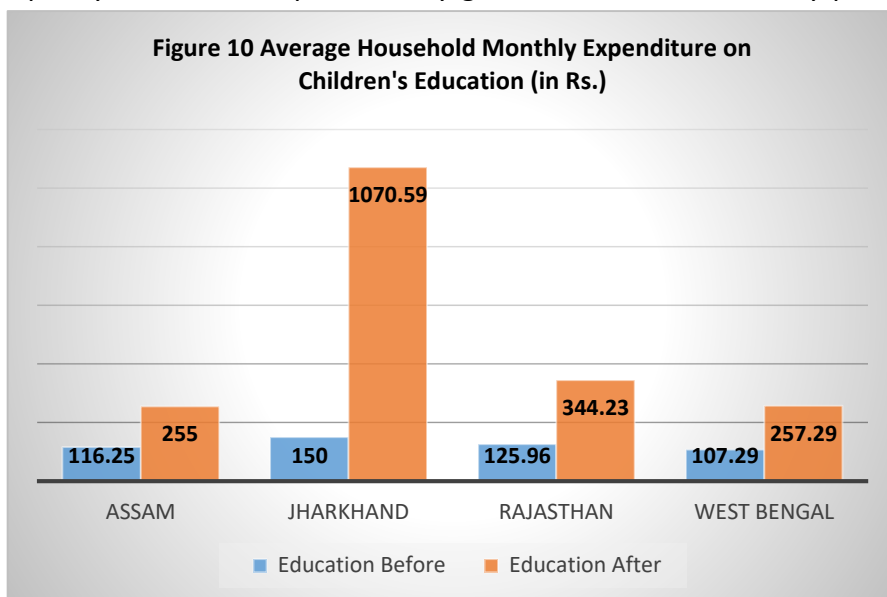
Simultaneously, the households' capacity to spend on medicine and health care. Figure 9 shows that there had been a proportionate increase across all four States alongside with food security.



Has it influenced the households' capability to spend on children's education?

Figure 10 reveals that women's capacity to spend on children's education has improved significantly in Jharkhand where women respondents asserted that they prefer spending on

children's education and sending them to Private Christian Missionary schools. Women in Jharkhand claimed that quality of education provided by government schools is very poor. Hence, they prefer sending their children to private missionary schools. It was found that post-graduation phase of THP women in Jharkhand were spending on an average Rs. 1070.59/- . Post-graduation



phase of THP it was observed that there was an influence of urbanisation on women's motivation to spend on quality education of their children. Women respondents were influenced by urbanisation and hence, encouraged their children's education. On the contrary, women respondents in Assam, Rajasthan, and West Bengal asserted that they depend on Government schools for their children's education and hence, they don't have to spend much on education.

Has it improved the standard of livelihood of the households?

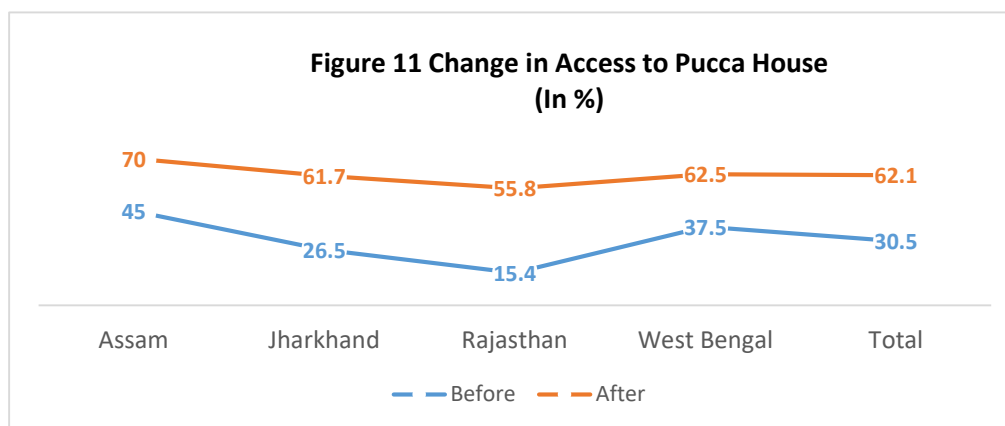
I. Access to Pucca Housing:

The table reveals that women's response to having pucca houses has witnessed a rise upon their graduation from the Targeting the Hardcore Poor (THP) Programme. The percentage growth has

Table 3 Type of House				
State	House (in %)			
	Before		After	
	Kaccha	Pucca	Kaccha	Pucca
Assam	55.0	45.0	30.0	70.0
Jharkhand	73.5	26.5	38.2	61.7
Rajasthan	84.6	15.4	44.2	55.8
West Bengal	62.5	37.5	37.5	62.5
Total	69.5	30.5	37.9	62.1
Source: Primary Survey, 2024				

been depicted in table 3 give above. Women respondents affirmed that with the increase in their average monthly income, they not only had savings for their future but also improved

their standard of living which included their access to pucca house. Analysis reveals that there was a major shift in access to pucca houses in the State of Rajasthan with a 40.4 per cent improvement followed by Jharkhand with 35.2 per cent (see Figure 11).



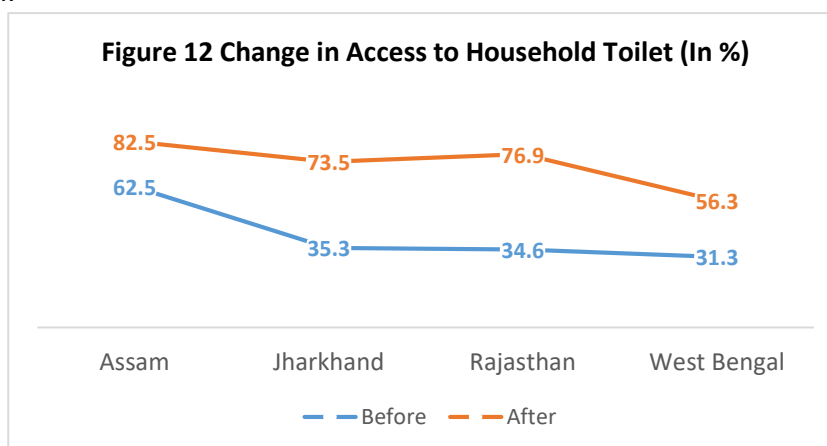
II. Access to Household Toilet:

Similarly, women respondents asserted that their access to toilets within their household boundaries improved with the increase in monthly income across all four States (as shown in Table 4). They also asserted previously they were into a practise of open defecation.

Figure 12 shows that the majority of women respondents in Rajasthan (i.e. 42.3 per cent) and Jharkhand (i.e. 38.2 per cent) asserted that they had access to toilets within their households.

Table 4 Women's Access to Household Toilet				
State	Toilet (in %)			
	Before		After	
	Yes	No	Yes	No
Assam	62.5	37.5	82.5	17.5
Jharkhand	35.3	64.7	73.5	26.5
Rajasthan	34.6	65.4	76.9	23.1
West Bengal	31.3	68.8	56.3	43.7
Total	40.2	59.8	71.8	28.2

Source: Primary Survey, 2024

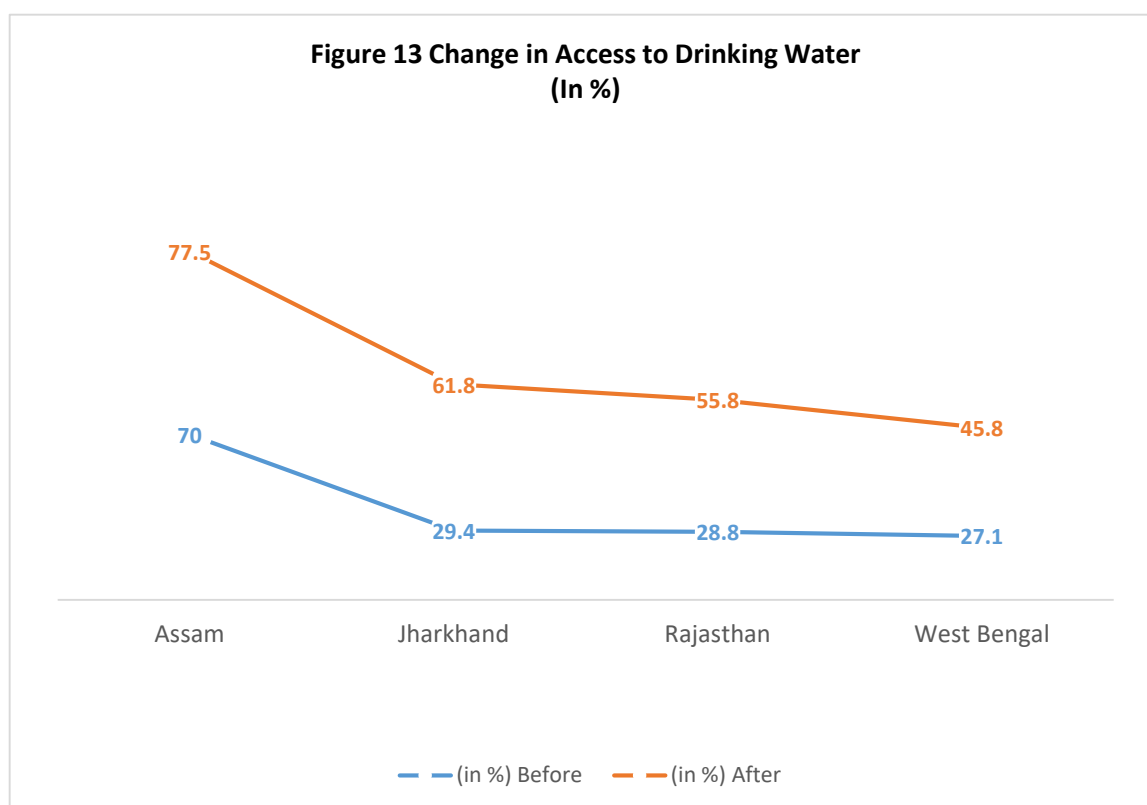


III. Access to safe drinking water:

Women's access to drinking water within their household premises has also shown an improvement (see Table 5). The respondents asserted that with the improvement in their average monthly income, they were able to afford water connections

Table 5 Women's Access to Safe Drinking Water				
State	Drinking Water (in %)			
	Before		After	
	Yes	No	Yes	No
Assam	70.0	30.0	77.5	22.5
Jharkhand	29.4	70.6	61.8	38.2
Rajasthan	28.8	71.2	55.8	44.2
West Bengal	27.1	72.9	45.8	54.1
Total	37.9	62.1	59.2	40.8
Source: Primary Survey, 2024				

within their household premises. Figure 13 illustrates that there had been a significant rise in the percentage of women beneficiaries in Jharkhand (i.e. 32.4 per cent), followed by Rajasthan (i.e. 27 per cent) having access to drinking water at home.

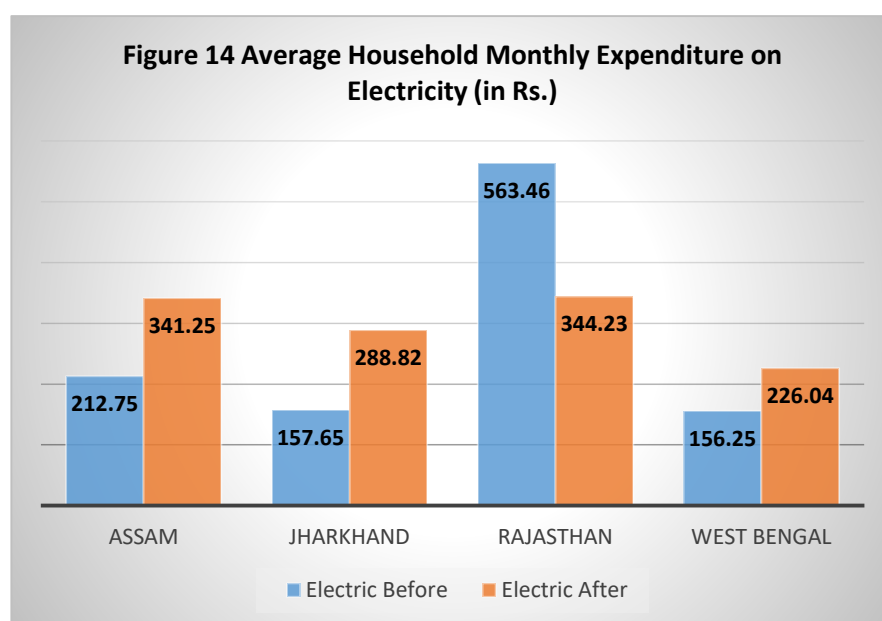


IV. Access to electricity at home:

During the study, it was found that a majority of women beneficiaries across all four States had electricity connections within their homes post-graduation from THP. There has been a significant increase in the electricity connection from the period before intervention and after graduation (see Table 6).

Table 6 Women's Access to Electricity at Home				
State	Electricity (in %)			
	Before		After	
	Yes	No	Yes	No
Assam	87.5	12.5	95	5
Jharkhand	82.4	17.6	91.2	8.8
Rajasthan	59.6	40.4	78.9	21.1
West Bengal	64.6	35.4	72.9	27.1
Total	71.8	28.2	83.3	16.7
Source: Primary Survey, 2024				

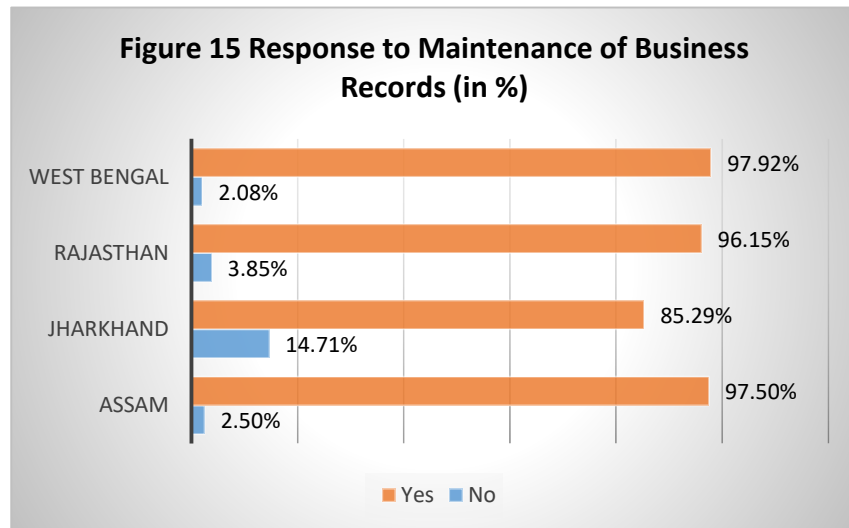
Simultaneously, households' expenditure on electricity has shown a rise in the States of Assam, Jharkhand, and West Bengal (as shown in Figure 14). Surprisingly, in the case of Rajasthan the households' average monthly expenditure on electricity has come down from Rs. 563.46/- to Rs. 344.23/-. Discussions with women respondents reveal that households had electric meters at their homes but, over a while they disconnected the meter and shifted to hooking of electricity. Thereby, evading the payments of electric bills which is reflected in decreased average household monthly expenditure on electricity.



How has the programme impacted the knowledge and skills of the beneficiaries to run the entrepreneurship and earn their livelihood?

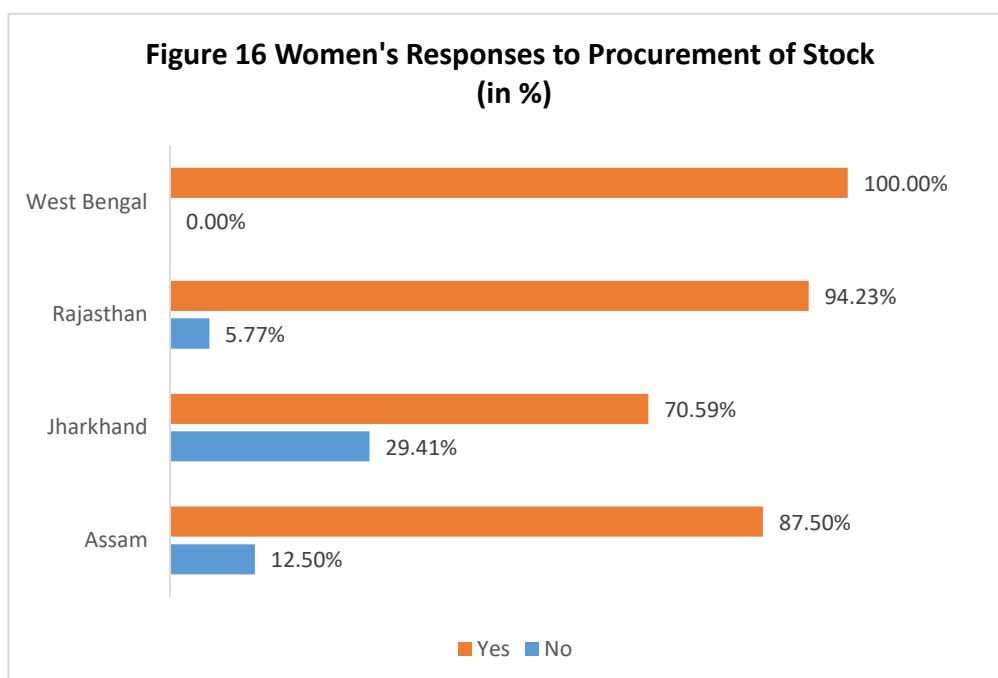
The study considered women's ability to maintain records of their business and their knowledge about the market as a parameter to the knowledge and skills the beneficiaries required to run the business.

Figure 15 shows women's response on a question comprehending their knowledge on maintenance of business records. A majority of the women beneficiaries across all four States asserted that they were able to maintain records



of their business post-graduation from THP. They also acknowledged that they were guided by the THP team on bookkeeping and accounting through the Entrepreneurship Building and Capacity Building Training.

Similarly, a majority of women respondents across all four States claimed that they had also gained knowledge about the market, their competitors, and confidence to visit the market alone to procure the stock. Further, they explained that they visit the market themselves to procure goods for stock and negotiate with vendors on the market rates, product quality, quantity, and assessment of the market and the product (as shown in Figure 16).



What is the impact of the programme on the self-confidence and self-esteem of the women beneficiaries? Has this livelihood approach improved their decision-making power within their families?

Discussions with women respondents unveil that across all four States, handholding support from the THP programme has also improved their decision-making ability on concerns relating to their entrepreneurship as shown in

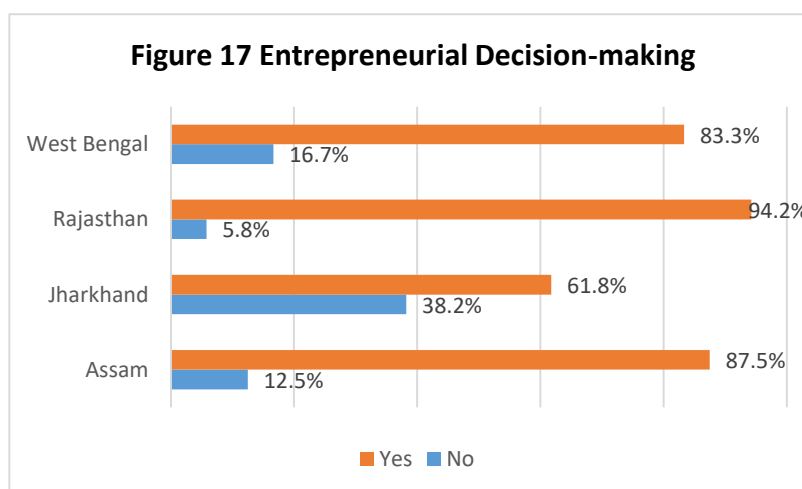
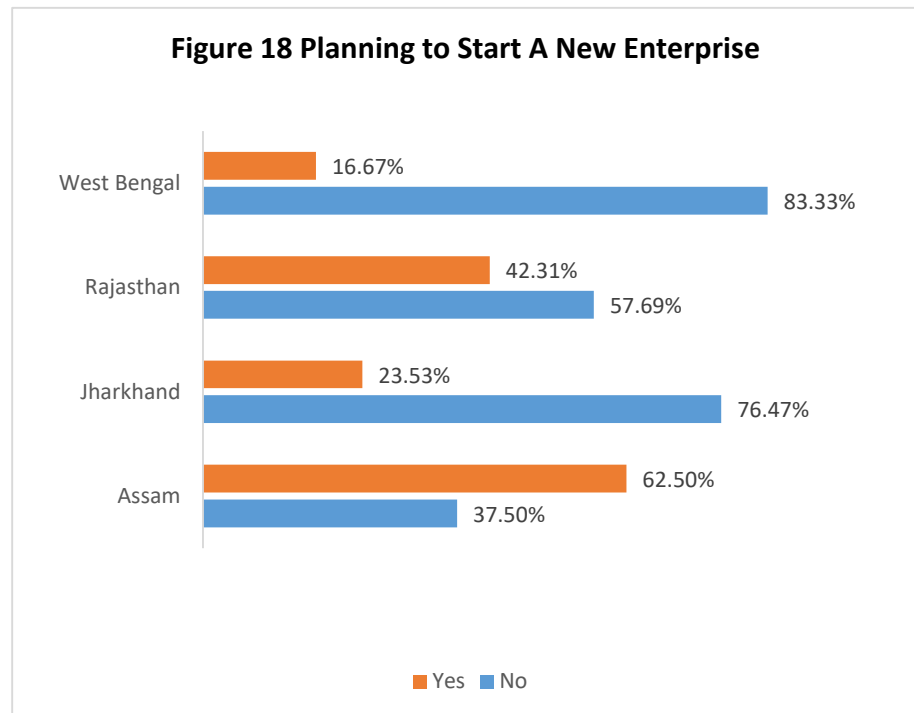
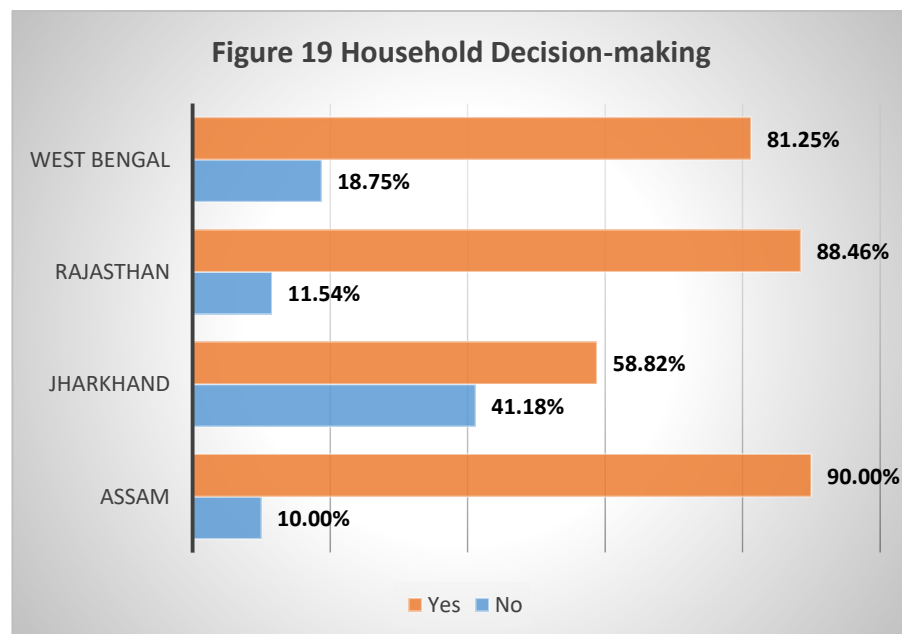


Figure 17. During Focus Group Discussions (FGDs) women beneficiaries asserted that they were now able to make decisions on concerns related to expansion of their existing trade, venturing into a new enterprise, and closure. This gets reflected in the subsequent paragraph.

The findings of the study reveal that a majority of women respondents in Assam (i.e. 62.5 per cent) followed by Rajasthan (i.e. 42.31 per cent) were motivated and financially empowered to start up a new enterprise (see Figure 18).



Similarly, on a question about household decision-making, 90 per cent of women respondents in Assam asserted that their bargaining power within their households has improved with their financial independence. Further, they claimed that they were able to make decisions on concerns related to household expenditure and savings. They narrated that handholding support had strengthened them as single women heading and taking up responsibility for their households (see Figure 19).



[What is the impact of the programme on sustainable entrepreneurship?](#)

Last but not least, alongside with above discussion the impact on sustainability of enterprise (active and inactive enterprise) it was found that 20.59 per cent (i.e. 7) of the women

beneficiaries in Jharkhand and 16.67 per cent in West Bengal (i.e. 8) dropped out of their business due to below listed challenges (as illustrated in table 7).

Table 7 Percentage distribution of active and inactive enterprises			
State	Inactive	Active	Grand Total
Assam	0.00%	100.00%	40
Jharkhand	20.59%	79.41%	34
Rajasthan	0.00%	100.00%	52
West Bengal	16.67%	83.33%	48
Source: Primary Survey, 2024			

Challenges:

Physical and health concern amongst aged women beneficiaries i.e. more than 55 years they face it difficult for long working hours and thereby improvise the sales. Also, adopting the current market trends seems to be one of the major concerns among women to this age group. Other challenges such as local competitors, natural calamities, credit linkage, far away distance from the market place, restricted transport facilities, theft, and pandemic among animals are few of the reasons affecting their business sustainability as identified by women beneficiaries.

8. Conclusions and Recommendation:

Long story short, observations from the field claims that there is a need and demand from women beneficiaries for post-graduation initiatives from Bandhan to continuation of guidance to uphold their motivation. In addition, in the post-graduation phase Targeting the Hardcore Poor (THP) Programme initiatives be merged with Bandhan Financial Literacy Programme (BFLP). This would encourage them to improvise their entrepreneurship ability by creating an awareness on various financial concerns such as opening bank account, boosting saving, digital banking, and take informed decision-making pertaining to managing finance and business. Also, there is always a room for strengthening the convergence with insurance and savings as a part of post-graduation intervention.

Besides, the programme should take into consideration apprehension of various individual and external factors to ensure impactful influence on sustainability status of women

beneficiaries. Findings of the study elucidate that individual components like age of the beneficiaries, their health issues, their financial know-how external factors like urban proximity, market linkage, availability of credit, government intervention and its benefits within the State, and natural calamity etc. have a significant impact on sustainability of the enterprises.

Reference:

NITI Aayog. (2023) *National Multidimensional Poverty Index: A Progress Review 2023*.
<https://www.niti.gov.in/sites/default/files/2023-08/India-National-Multidimensional-PovertyIndex-2023.pdf>