Axis Bank Foundation

End term assessment report - ‘Antyodaya’ Project

July 2022

Thinkthrough Consulting

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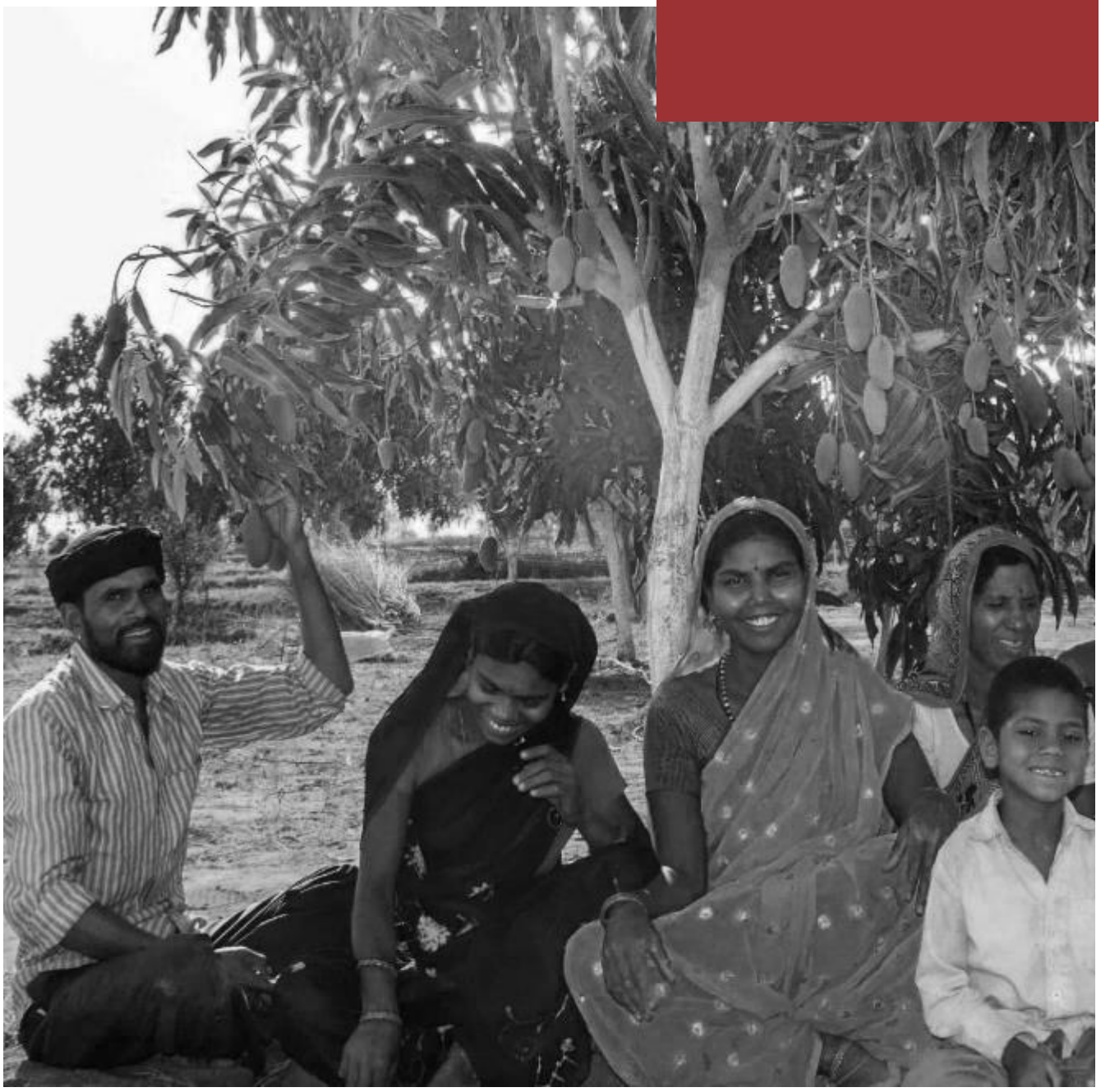
List of Abbreviations

ABF	Axis Bank Foundation
BRGB	Baroda Rajasthan Grameen Bank
BRLF	Bharat Rural Livelihood Foundation
CAPI	Computer Assisted Personal Interview
CCT	Continuous Contour Trenches
CEO	Chief Executive Officer
CIB	Community Institution Building
CRP	Community Resource Person
FGD	Focus Group Discussion
FLCP	Field Livelihood Cluster Promoter
FPC	Farmer Producer Companies
KII	Key Informant Interviews
MIS	Management Information System
MKSP	Mahila Kisan Sashaktikaran Pariyojna
NRM	Natural Resource Management
OBC	Other Backward Classes
PoP	Package of Practices
RACP	Rajasthan Agriculture Competitive Program
RRLP	Rajasthan Rural Livelihood Program
SC	Scheduled Castes
SHG	Self Help Group
SRTT	Sir Ratan Tata Trust
ST	Scheduled Tribes
TOT	Training of Trainer
TTC	Thinkthrough Consulting

Section 1

Background



1. Background

About Axis Bank Foundation

Axis Bank Foundation (ABF) is a registered trust formed in 2006 with the vision to reach out to the communities that need help in economically backword regions of the country. ABF intends to create sustainable socio-economic impact by enabling inclusive and equitable growth. In 2011, ABF streamlined all the interventions under one unified goal of creating 'sustainable livelihoods' with a special focus on women empowerment.

In the first phase of the mission (2011-17), ABF reached out to more than a million beneficiaries and helped them to a path of transformation, both economically and socially. In the new phase (2018-25), ABF is committed to work with two million households by building strong community institutions, producer organisations, market linkages and thereby building resilience.[1]

About SRIJAN

Self-Reliant Initiatives through Joint Action (SRIJAN) is a grassroots implementation and support agency committed to promote sustainable and self-reliant models. SRIJAN acts as a bridge between the external institution and the rural community to ensure adoption of best practices. It started out with projects in Madhya Pradesh and Rajasthan with the support from donors such as Tata Trusts and The World Bank.

Key themes of its work include improving the efficiency of scarce water resources, facilitating market linkages, and enhancing productivity in the livelihoods sectors (including dairy, agriculture, and horticulture) along with establishing strong community institutions with a major focus on microfinance activities with livelihoods. SRIJAN primarily works by:

- undertaking grassroots projects aiming at livelihood generation
- building capacity of Government and NGOs in rural development programs especially on Natural Resource Management (NRM) and Self-Help Group (SHG) programs
- providing policy and project design support to donor agencies and recipient Governments
- conducting research for advocacy for rural development policies[2]

1.1 ABF-SRIJAN Antyodaya project

To achieve its goal of creating sustainable livelihoods, ABF partners with NGOs working on similar thematic areas and work toward creating livelihood opportunities for small, marginal, and landless farmers. One such initiative is the "Antyodaya" project implemented with SRIJAN as its NGO partner. The "Antyodaya" project was initiated in 2012 as a joint initiative of ABF and SRIJAN for advancing the mutual objective of both the parties to create sustainable livelihoods in the rural areas.

The project was implemented in thirteen districts across the three states of Rajasthan, Madhya Pradesh, and Chhattisgarh, with an aim of enhancing livelihood of 50,000 households. Initially the project duration was for five years, from 2012 to 2017 and it sought to invest in the food security and livelihoods of 46,200 families[3] across six districts in Rajasthan and one district in Chhattisgarh. A grant of ₹23.08 crore was committed for the project. Three years into the

[1] *https://www.axisbankfoundation.org/*
[2] *https://srijanindia.org/who-we-are/*
[3] *As discussed with SRIJAN*

project, ABF entered into a tri-partite agreement with BRLF and SRIJAN and extended the Antyodaya project till 2020. Under the new agreement, ABF sought to reach out to 50,000 families from 2015 to 2020 and cover 13 districts, six in Rajasthan, and six in Madhya Pradesh and one in Chhattisgarh. For this ABF committed a sum of ₹19.4 crore and BRLF committed ₹5.6 crore. The project objectives are to,

- improve farm and animal productivity, and to reduce the cost of farming
- increase the income of the resource poor households (beneficiaries) by 50% post ABF-SRIJAN project
- empower the rural poor women by ensuring their participation
- set up institutions of the poor that sustain these interventions, i.e., SHG, federations and producer organisations, and enhance bargaining power of the poor vis-à-vis large systems like the government and banks
- create a pool of professional human resources, including strong community cadre, and developing a motivated and capable team

As the 'Antyodaya' project ended, ABF has engaged Thinkthrough Consulting (TTC) to conduct an independent end-term assessment.

1.2 SRIJAN's implementation model

SRIJAN has developed a livelihoods cluster promotion model for supporting its objectives. The core of the model is building community institutions, with all the other components linked to it. SRIJAN promotes women-based community institutions across all geographical locations from the village level to the block or district level. The model has six major components which have been illustrated below:

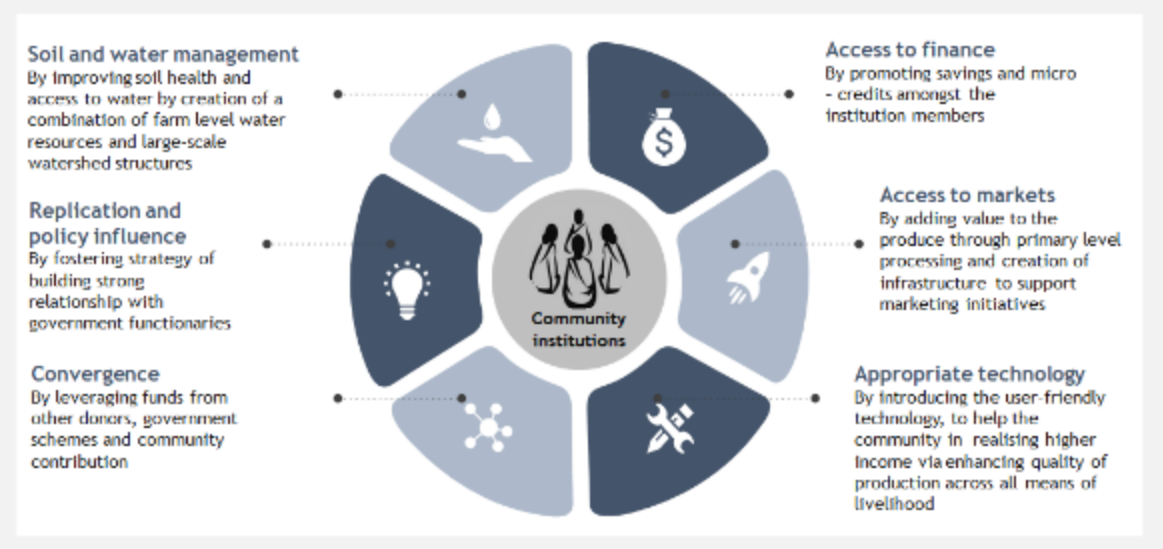


Figure 1: SRIJAN's implementation model

1.3 Project Outreach

The first phase of the project which spanned from 2012 to 2015 covered 46,200 households across six districts in Rajasthan and one district in Chhattisgarh. During the second phase of the project i.e., from 2015 to 2020 a total of 55,459 households were covered against a target of 50,000. The second phase was carried out in a total of 13 districts, six in Rajasthan, six in Madhya Pradesh and one in Chhattisgarh. SRIJAN project staff confirmed that some of the

beneficiaries from phase-1 were also included in the phase-2 of the project. The details of the state wise coverage are given below:

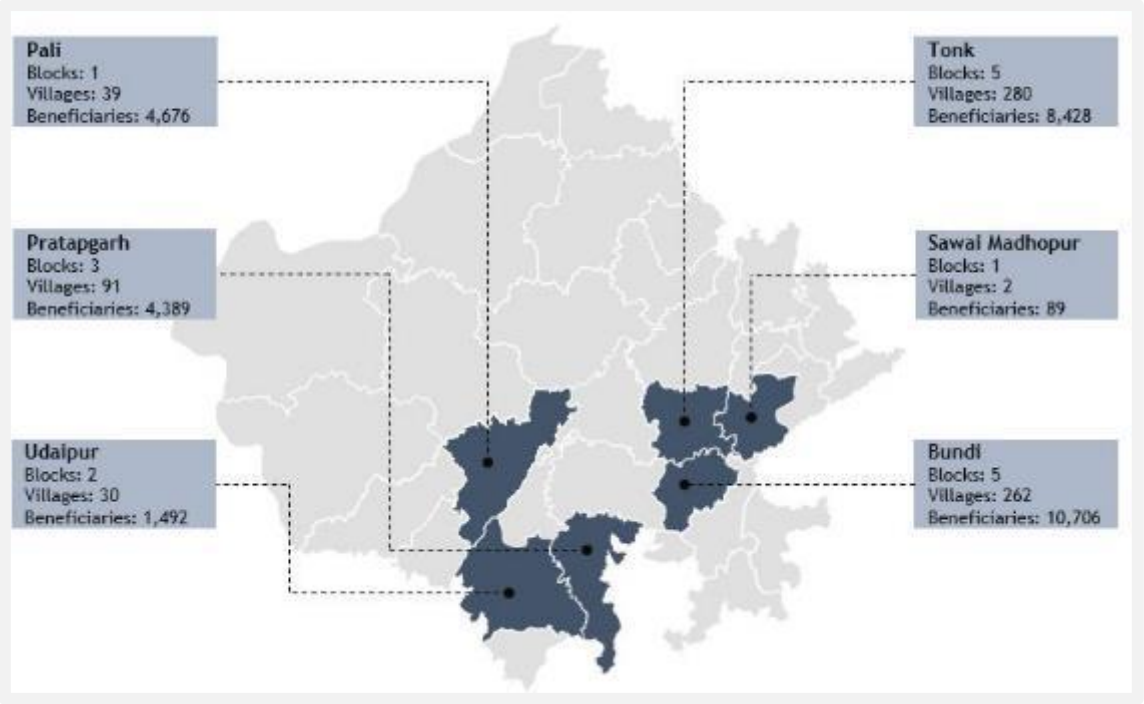


Figure 2: Project outreach phase 2 - Rajasthan[4]

[4] *Data shared by SRIJAN*

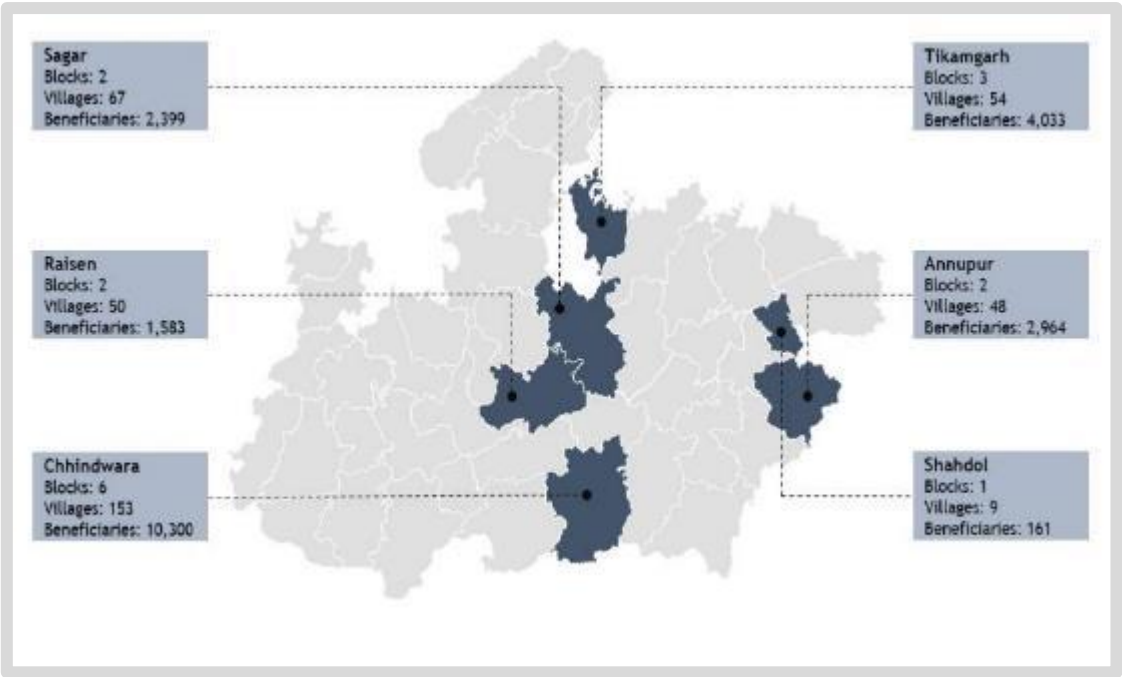


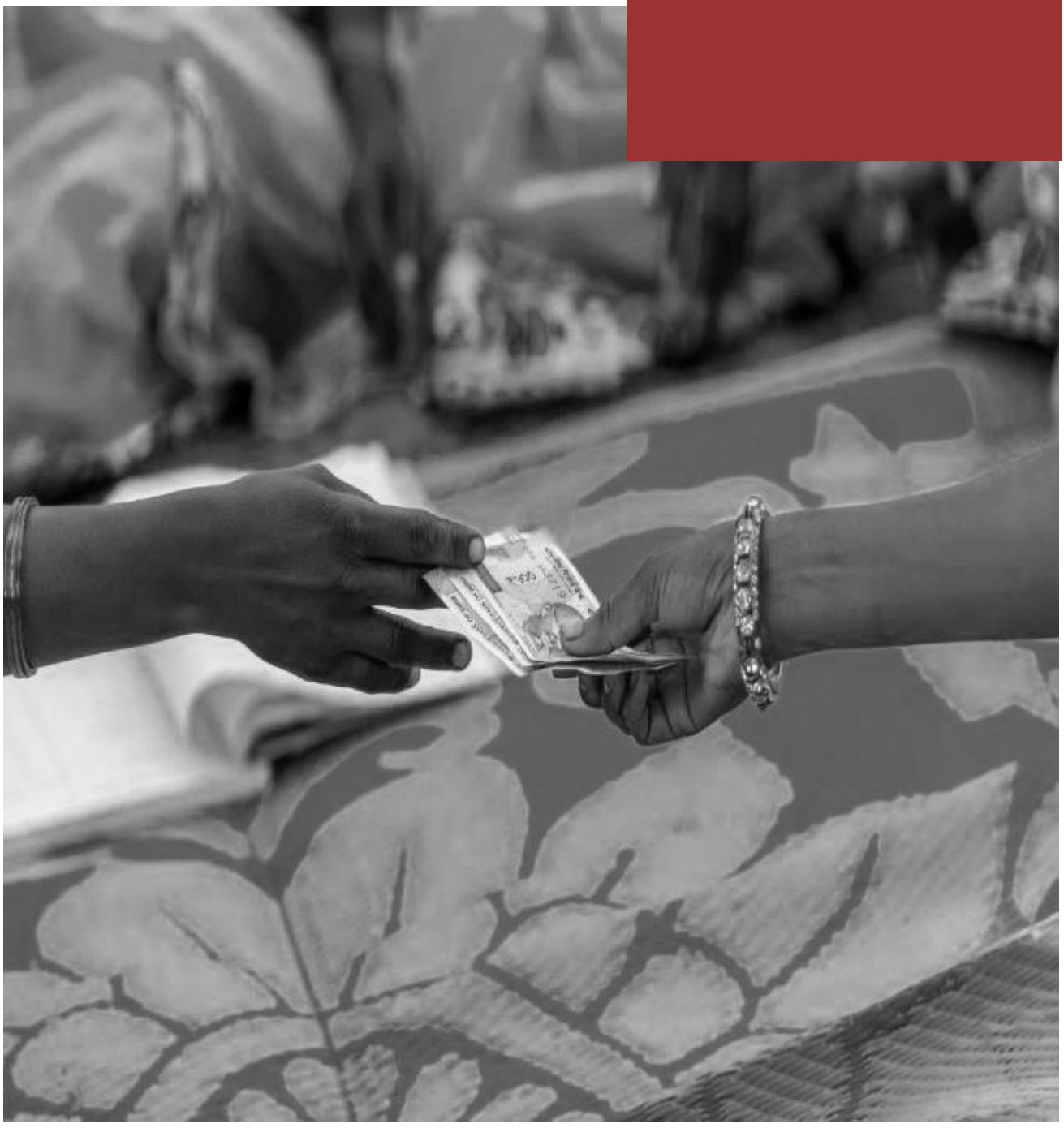
Figure 3: Project outreach phase 2 - Madhya Pradesh[5]

Figure 4: Project outreach phase 2 - Chhattisgarh[6]

[5] *Data shared by SRIJAN*
[6] *Data shared by SRIJAN*

Section 2

Methodology



2. Methodology

This section details out the steps followed under the assessment to capture the impact of Project "Antyodaya".

2.1 Assessment approach

The assessment team followed a mixed methodology approach with quality assurance processes illustrated below:

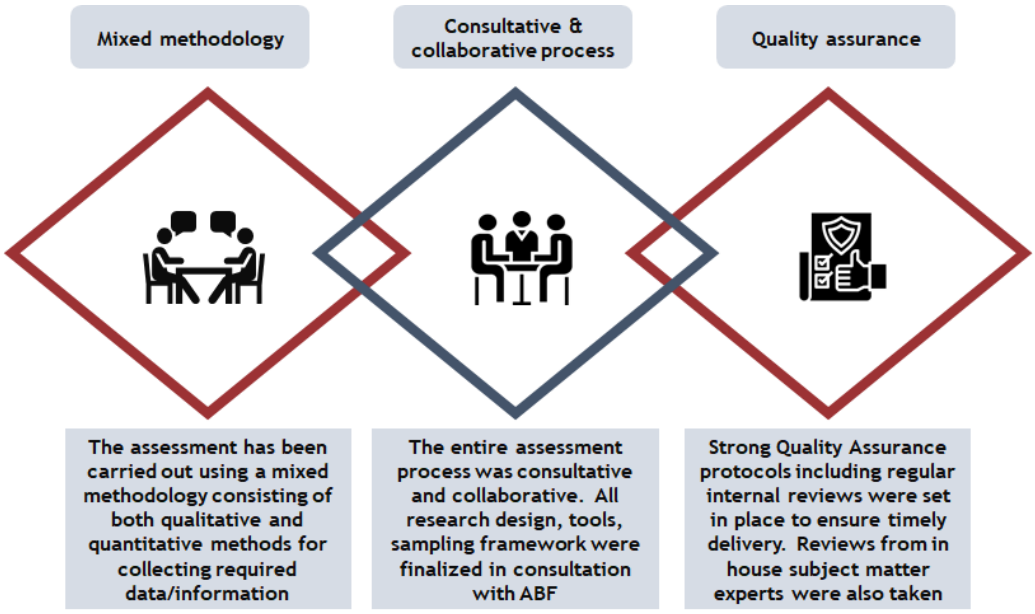


Figure 5: Assessment approach

2.2 Work steps

The project period taken into consideration of the assessment is from 2015 to 2020. The key stages and steps undertaken for the assessment are detailed below:

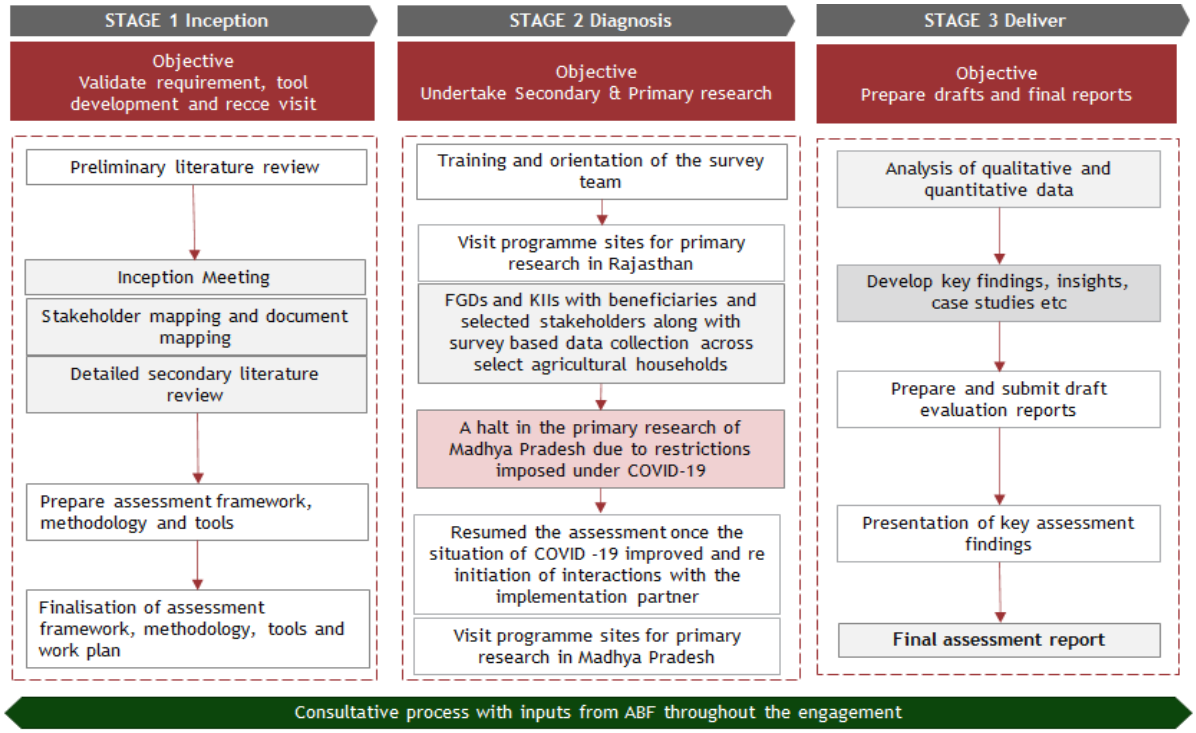


Figure 6: Work steps

The assessment was carried out in different stages – inception, diagnosis and final reporting/ deliver. The details of each phase are described below:

Stage I: Inception

Inception meeting

The first stage for the engagement was an inception meeting held with SRIJAN project team to develop a better understanding of the objectives, major components of the project, implementation arrangements, and key outcomes achieved over the course of the study period.

TTC designed a detailed evaluation framework consisting of relevant parameters for investigation and mapped out corresponding sub questions, and stakeholders for interactions. This framework served as the singular tool for gathering of information from secondary and primary sources, carrying out relevant analysis and development of suggestions. During this stage, the illustrative evaluation framework, parameters, and probe areas were also finalised in consultation with the ABF team.

Desk review and secondary research

An exhaustive review of secondary literature was undertaken to develop an in-depth understanding of the background of the ABF "Antyodaya" project and its components. A research framework was finalised post the study of project related documents. Through the secondary literature review, the study:

- developed a broad overview of project work in the context of the engagement
- gathered relevant information on existing systems and processes that support the program implementation
- understood socio-cultural, geographical, and organizational factors that influence development of various strategic interventions

The assessment team reviewed documents pertaining to project design, description of project components, target beneficiaries as well as geographic outreach, baseline data, and information related to project achievements and outcome.

Designing sampling framework

In order to finalize the sampling framework and develop the field plans, TTC also consulted the SRIJAN's on-ground team to understand the profile of the project villages and target beneficiary groups across the intervention areas.

Sample Size

As the overall beneficiary universe up until March 2020, is 55,439, the sample size for the assessment was calculated using the following formulae:

For population >10,000 $n = (z^2pq)/d^2$, where,

- *n= desired sample size*
- *z= standard normal deviate (which is usually set at 1.96 (corresponds to 95 percent confidence interval)*
- *p= proportion in target population estimated to have similar characteristics; We have taken p as 50%*
- *q= 1-p (proportion of target population not having similar characteristic*
- *d= degree of accuracy required; usually set at 0.05 level (0r 5%)*

The minimum sample size as per the above formulae as calculated for the study was 384 HHs. A total of 450 HHs were covered under the study.

Sampling methodology

In order to select the sample beneficiaries for the household survey, multi-stage stratified random sampling was used. The sampling methodology has been described as follows-

1) Firstly, the sample was divided into 3 strata based on whether ABF and SRIJAN would continue in the project location or not. A ratio of 2:1:1 was assigned for sampling of 450 beneficiary households as follows:
    a. Half of the total sample i.e., 225 HH will belong to the areas where ABF and SRIJAN are planning to continue (Chhindwara and Sagar district)
    b. Nearly a quarter of total sample i.e., 113 HH shall be from area where only SRIJAN shall continue (Pali district)
    c. Remaining quarter of the total sample i.e., 112 HH shall be from areas where both ABF and SRIJAN will exit from the project (Tonk and Bundi district)
2) A total of 10 villages were selected in Rajasthan while 6 were selected in Madhya Pradesh with a minimum coverage of 20-25 HHs in each village. The villages were selected based on number of interventions, number of beneficiaries covered in the interventions and geographic coverage of the villages within these districts.
3) At the village level, selection of beneficiary household was done randomly from the baseline beneficiary list shared by SRIJAN

Design of the research tools

The assessment relied on both quantitative and qualitative research methods. These tools were essential in collating, analysing, and presenting the findings of the study. A mixed approach such as this is helpful during an impact study as the quantitative tools help to quantify the impact and the qualitative tools helps to validate these findings.

- **Quantitative Tools**- The household survey was administered on the project beneficiaries. The survey was designed keeping in mind the indicators captured during the baseline and midline studies in order to capture a comparative analysis of the changes and the impact.
- **Qualitative Tools-** The qualitative tools were designed to capture the opinion, attitude and perception of beneficiaries through focussed group discussion. Qualitative interactions were also held with the SRIJAN team in order to understand the local context and project management and monitoring systems.

Stage II: Field visit and data collection

An orientation session was conducted for the survey team to familiarise them with the project context, types of interventions and orient them on the structured questionnaire. The field team was sensitized and oriented on the project activities and research tools to better understand the data and information to be sought during the interactions.

During the field visit, interactions were first held with the SRIJAN team, to generate an in-depth understanding of the project context, theory of change and the project activities undertaken in the project location. The discussions also helped to understand the implementation mechanism and the challenges & problems faced during the project implementation.

At the village level interactions were held with the project beneficiaries. A household survey was conducted to obtain their response against a structured questionnaire. The household survey was conducted using Computer Assisted Personal Interview (CAPI) method where the responses were recorded on a mobile application and uploaded on online server.

A participatory approach was adopted for primary data collection, wherein interactions were held with the stakeholders to obtain relevant information. Detailed discussions were held with the project beneficiaries in the form of Focussed Group Discussions (FGD) to elicit qualitative response from the beneficiaries. The FGDs were conducted with a group of 15-20 beneficiaries in each of the sample village to better understand the project implementation at the ground level, their participation and benefits realised by them from the project. TTC along with the support from the SRIJAN location team ensured that the participants of the FGDs were representative of different social groups to elicit different perspectives on project outcomes and impact.

Interactions were also held with the leaders of the community institutions (federation and farmer producer organisation) at the district level in the form of FGD. This helped to better understand the inception of the community institution, business model and the problems and challenges faced in the running of the community institutions.

A large amount of data was generated from stakeholder interactions during the field visit. The data was then collated using the village as a unit of analysis and extrapolations were made thereafter, based on the findings and observations.

The details of village wise quantitative coverage are given below:

Table 5: Village wise sample coverage

State	District	Village	Sample Size (HHs)
Rajasthan	Tonk	Aawa	21
		Chandwar	21
	Bundi	Ajeta	24

		Jhalaji ka Baran	26
		Khankera	21
	Pali	Bharala	23
		Bothara	22
		Chopa ki Nal	23
		Koyalvao	23
		Thandi Beri	23
Madhya Pradesh	Sagar	Bamhori Ghat	35
		Gausera	42
	Chhindwara	Bohna Kheri	42
		Khutiya	33
		Mujawar	60
		Temni Khurd	30
Total	**5 districts**	**16 villages**	469

Stage III: Data analysis and report writing

The information from the field was analysed using qualitative and quantitative methods to assess results and achievements in order to gauge the impact of interventions along with the perceptions of the stakeholder. Both primary and secondary data was cross-validated and assessed for veracity, consistency, and completeness. The quantitative dataset was then sliced and analysed, supported by the formation of visual representations such as tables and graphs. In parallel, qualitative insights from FGDs, KIIs, annual reports, financial statements and project documents were referenced towards developing and evidencing findings to understand the impact of the project over the course of this end-line study and presented in a comprehensive impact assessment report.

2.3 Limitations of the study

- Due to the onset of COVID – 19 pandemic, data collection for the districts of Madhya Pradesh could not be undertaken in March 2020 and the engagement was put on hold till the conditions were safe for travel and for the community members to interact. The assessment was resumed in April 2022 post the relaxations in the Covid-19 related restrictions. This could have impacted community's recall ability and progress on some of the indicators. In case of Madhya Pradesh, the sustained impact, in the post COVID era is discussed in the report.
- This report sets forth our views based on the completeness and accuracy of the facts stated or provided in the written material shared with TTC and any assumptions that were included; the inaccuracy or completeness of these facts, accordingly, have had a material effect on our conclusions.
- The review was limited to the records/documents shared with TTC by SRIJAN as well as ABF along with the inputs from the field study. While undertaking the assessment, TTC assumed the genuineness and the validity of information and the authenticity of all the documents. We have not independently verified the correctness or authenticity of the same.

- Assessment of the project was based on information and explanations given to TTC by the officials of SRIJAN. Neither TTC nor any of its employees undertake responsibility in any way whatsoever to any person in respect of errors in this report, arising from incorrect information provided by SRIJAN.
- Our views are not binding on any statutory, regulatory, or executive authority or Court, and hence, no assurance is given that a position contrary to the opinions expressed herein, will not be asserted by any authority and/or sustained by an appellate authority or a Court of law.
- This report is based on a critical assessment of SRIJAN led interventions and the degree of achievements of its objectives stated between 2015 -2020. The purpose of the report is to inform the management of ABF and SRIJAN on the present state and key recommendations for the way forward. The report is intended for sharing and reading of internal stakeholders only and is not for wider circulation.

Section 3

Project Overview

3. Project Overview

The chapter presents an overview of the inputs that were invested towards the project and analyses the efficiency of its utilization. The areas under the focus of the study are:

- *Project budget*
- *Convergence and mobilization*
- *Project management*

3.1 Project budget and utilization

ABF entered into an agreement with SRIJAN in April 2012, where it agreed to grant a fund of ₹23.08 Cr for the phase – I of the 'Antyodaya' project with a period of five years till March 2017. In 2015, ABF, agreed to extend the grant till March 2020 and entered into a tri-partite agreement with Bharat Rural Livelihoods Foundation (BRLF) and SRIJAN. The total grant for the phase – II of the five-year projects (from April 2015 to March 2020) was ₹25 Cr out of which ₹19.4 Cr is being funded by ABF. The fund for the phase – II was finalized basis the remaining budget from phase – I and additional amount committed by ABF.

As per the records and documents reviewed by the study team, out of the ₹19.4 Cr, the project utilized ₹19.1 Cr and the overall utilisation during the 2015 – 2020 is calculated as 99%. The year wise percentage of budget utilization is illustrated below:

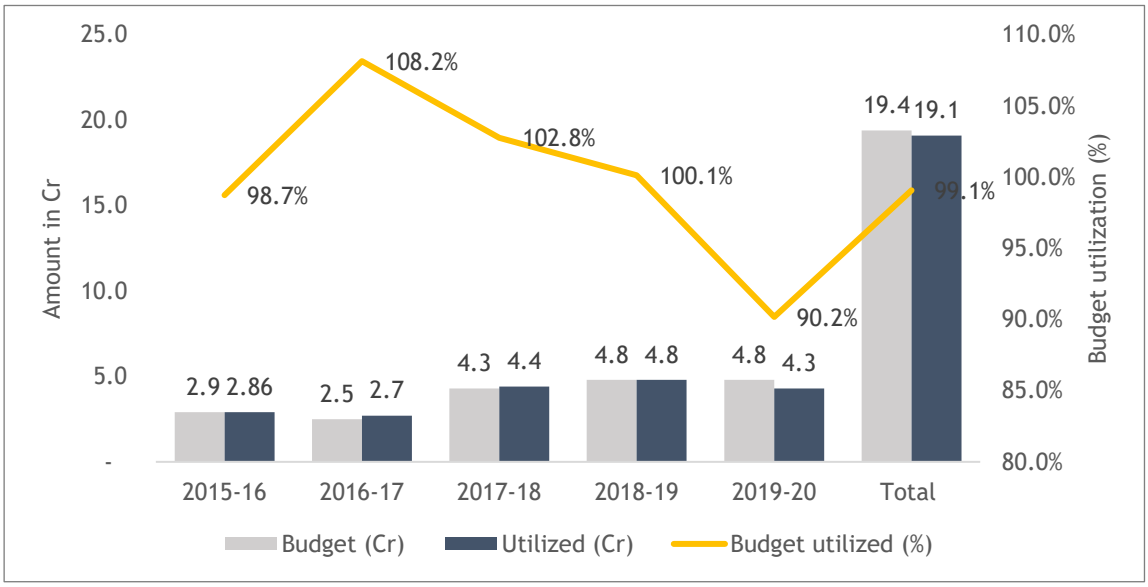


Figure 7: Budget vs Utilization

**Note – The over utilisation has been reported in the year of 2016-2017 and 2017-18 as SRIJAN also utilized the interest earned from the project money deposited in the bank.*

The key expenditure heads of the project are given below:

- Personnel cost
- Capital cost
- Program cost
- Overhead expenses such as office rent, stationery etc.

The head-wise break-up of the fund utilization has been shown in the graph given below:

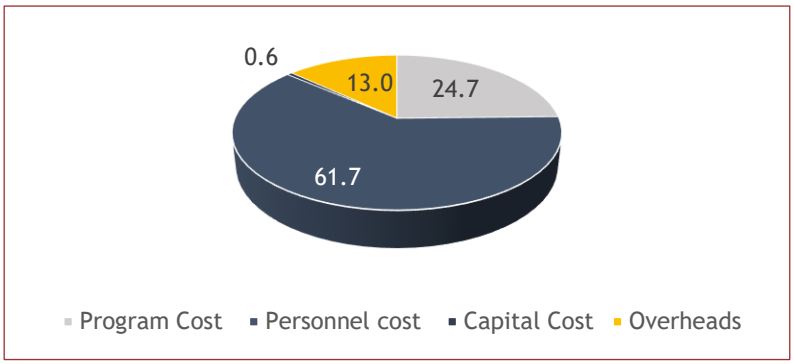


Figure 8: Fund utilization under expenditure heads (%)

Majority of the ABF grant has been reported under 'Personnel cost' (61.7%). As per the discussion with the project team, SRIJAN has utilized the funding from ABF to raise more grants from other donors for program implementation. Further details of funds raised from other donors has been reported under the section of convergence.

Under the program cost, major expenses have been towards community institution building, Natural Resource Management (NRM), Agriculture and Horticulture inputs and trainings, livestock interventions, Marketing arrangements, FPO promotion and capacity and knowledge building etc.

The overhead expenses have been reported for office rent & maintenance, electricity bills, stationary, telephone bills etc. while only 0.6% of the expenditure is reported under capital cost.

3.2 Convergence and fund mobilization

A major portion of ABF funding has been utilised for meeting personnel cost which enabled SRIJAN to engage professionals for planning, executing, and managing the program operations. SRIJAN has leveraged this funding from ABF to raise more funds from other donors to implement program activities. It has undertaken convergence initiatives with government departments and mobilization from other donor organisations.

In the five-year period (2015 – 2020), SRIJAN has mobilized ₹41.62 Cr against the target of ₹46.09 Cr from the other donor organisations. The key convergences for the project are with Azim Premji Philanthropic Initiatives, Ford Foundation, WWF, and Centre for Microfinance. SRIJAN has also mobilized ₹65.69 Cr from government convergence from a target of ₹20.75 Cr. The graph below indicates the convergence with other CSR sponsors:

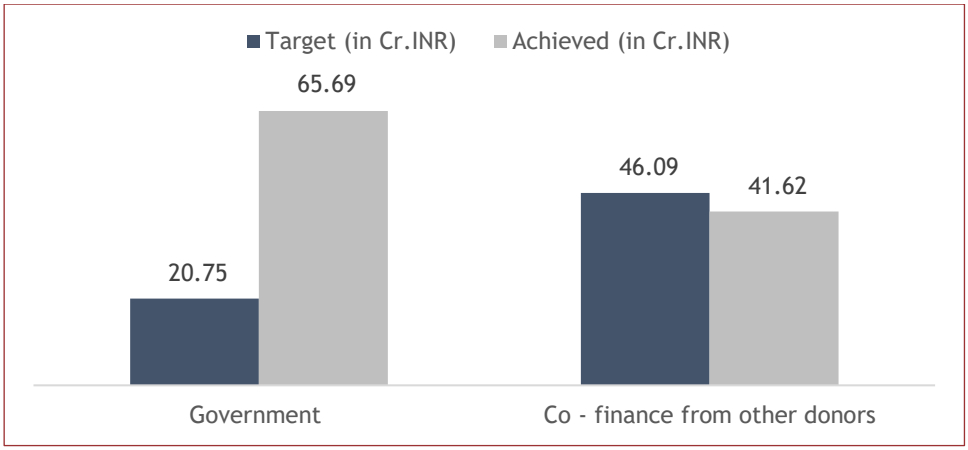


Figure 9: Target Vs Achieved for convergence

The mobilized funds were majorly utilized on implementation of the project interventions and ensured an increased coverage of the beneficiaries in the project location. In addition, these funds supported the project in addressing a wider range of community needs. This was evident during the primary research, as beneficiaries confirmed receiving trainings and various livelihood related inputs which were relevant to their needs and helped in an overall development of the community. The wider beneficiary coverage and livelihood support extended under the project has contributed towards ABF's vision of reaching to the most marginalized community and support their economic growth.

SRIJAN has achieved convergence more than the envisioned target which indicates that the project objectives and interventions were aligned to the government priorities and schemes. The schemes focused under the project are:

- Mahatma Gandhi National Rural Employment Guarantee Act
- Rajasthan Agriculture Competitive Program (RACP)
- National Rural Livelihoods Mission
- Pradhan Mantry Gram Awas Yojna
- Pradhan Mantry Gram Sadak Yojna
- Agriculture Technological through Management Agency
- Swatch Bharat Mission
- Rajasthan Rural Livelihoods Program
- Maize and soyabean Seeds/PMKVY
- IWMP
- MMDAPCL (Soap unit, Office administration, Dairy Unit)

- Community Contribution

SRIJAN fixed a percentage of community contribution for each intervention basis the socio-economic condition of the community in the location. The contributions were either collected in cash or in kind. This helped in mobilizing ₹1.65 Cr during the project duration which aided in developing a sense of ownership amongst the community members. This was validated during the study as the beneficiaries were observed taking responsibility of their institutions and sustaining the learnings from the project.

3.3 Project management and monitoring

SRIJAN attributes ABF grant to have contributed greatly towards an improved cadre of human resources at levels of project implementation resulting into an improvement in technical and

managerial capacity of the organization. The organogram is divided into two parts, the first part being the management level followed by the field level. The management level is illustrated below:

Figure 10: Management level

The management level is headed by the board of trustees who are responsible for the overall governance and providing guidance to the organisation. The CEO is responsible for managing the overall operations and resources of the organisation. The Program Leader, Program Managers, and the CEO constitute the management committee which meets once in two months. The management committee is the key decision-making body which takes decisions regarding strategic matters such as entry into a new geography and initiation of new project etc. In addition to being a part of the management committee, the program leader and managers also handle overall management of the projects under SRIJAN and its execution in the project locations.

The second level of the organogram comprises of the field level personnel responsible for the direct implementation of the project. The field level is illustrated below:

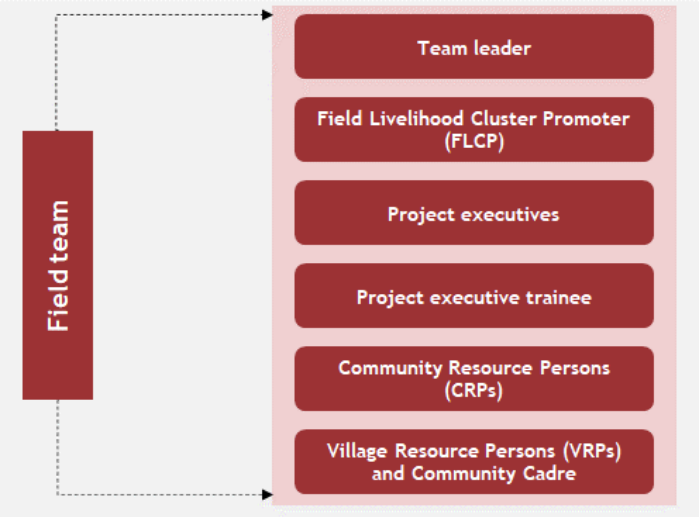


Figure 11: Field level

- The Team Leader is responsible for managing SRIJAN's operations in a specific project location, which is generally a district. They take decision regarding SRIJAN's projects, its interventions, manage the implementation, funding and manpower deployment, etc. The team leaders of various allocated locations report to the program manager.
- The Field Livelihood Cluster Promoters (FLCPs) report to the Team Leader and are responsible for managing the operations at the block/sublocation/cluster level within a district. They are also the thematic experts present within a location.
- The project executives are responsible for execution of program activities and report to the FLCP and/or the Team Leader. They work with a team of project executive trainees and Community Resource Persons (CRPs) who are the primary outreach partners responsible for conducting trainings, SHG meetings and other field level work. Each CRP covers and monitors 8 – 10 villages.
- Another layer in the team consisted of Village Resource Persons (VRPs) and community cadre who were engaged based on project needs and activity specific requirements. The CRPs, VRPs and community cadre were hired locally from the villages selected under the project.

Capacity building of the team

SRIJAN developed a training calendar to ensure regular activity specific training of the team members such as training on the Package of Practices (PoPs). The trainings were conducted by the Subject Matter Experts (SMEs) present on the location or came from other locations of SRIJAN. The assessment team observed that the training calendar covers key aspects pertaining to the project interventions. However, no formal training was imparted on project documentation which led to lack of uniformity in the internal reporting system of the project.

Monitoring mechanism

A monitoring mechanism was developed by SRIJAN under which:

- CRPs prepared their monitoring route maps on fortnightly basis which indicated the coverage of villages and the frequency of coverage by them. The CRPs reported to project executives against their route maps. They also prepared activity specific monitoring reports such as beneficiary specific soyabean or maize PoPs templates
- FLCPs, Project executives and Project executive trainees prepared monthly reports which detailed out the tasks undertaken by them in the entire month

- Team leaders developed location specific monthly reports which were submitted to the program leaders
- The program leaders conducted monitoring visits as per requirements of the project and their feasibility. The Program Leader along with other management level members shared quarterly reports with ABF. The quarterly reports gave updates on the progress of the project in the specific quarter
- The field team used to meet on fortnightly basis for further planning of the project activities and discuss the plan of action for the coming days. The team would also discuss field related challenges if any.

During the discussions with the assessment team, the beneficiaries confirmed that the team is well connected with the community; and they can easily communicate with the project team members. The members further shared that team conducts regular visit to the villages and monitor their growth and other institution related documents. It was however observed that the internal monitoring templates and guidelines were not standardized across the different project location. For example, Chhindwara had a fixed reporting template for CRPs which was not observed in Sagar.

Cross learning

As the project is widespread across 13 districts, regular cross learning between different locations could strengthen the project implementation. The project team reported the following cross learning mechanisms which were in place during the project duration:

- Exposure visits of the project team between different locations. The visits were planned basis the requirements of the project interventions
- In person quarterly review meetings were conducted where each team shared their achievements, learnings, and challenges. The project leveraged the internal learnings and replicate the good practices of one location to the other

Section 4

Project interventions and outcomes

4. Project interventions and outcomes

The chapter discusses the interventions implemented under the project and analyses the outcomes which can be attributed to these interventions.

4.1 Agriculture and horticulture development

During the intervention period, SRIJAN worked with farmers to develop their knowledge about agricultural practices which would lead to an improvement in the farm productivity and the agricultural income. The critical needs identified during the inception of the project were lack of:

- knowledge on good agricultural practices,
- availability of quality seeds
- appropriate technology
- investment in quality agriculture inputs

Given the needs, the activities conducted under Agriculture and Horticulture development were,

- trainings and support in the implementation of Package of Practices (PoP)
- vegetable cultivation
- horticulture development

Following districts were covered under these interventions:

State	District	Theme	Variety
Chhattisgarh	Koriya	Horticulture and Agriculture	Pomegranate and rice
Madhya Pradesh	Chhindwara	Horticulture	Custard apple, guava, and mango
	Sagar	Agriculture	Soybean and wheat
Rajasthan	Bundi	Agriculture	Soy, wheat, and black gram
	Tonk	Agriculture	Mustard
	Pali	Horticulture and Agriculture	Custard apple and maize

Coverage of agricultural interventions

The coverage of agricultural interventions differs across the project regions. The figure below illustrates the percentage of respondents covered under the agricultural activities in Madhya Pradesh and Rajasthan.

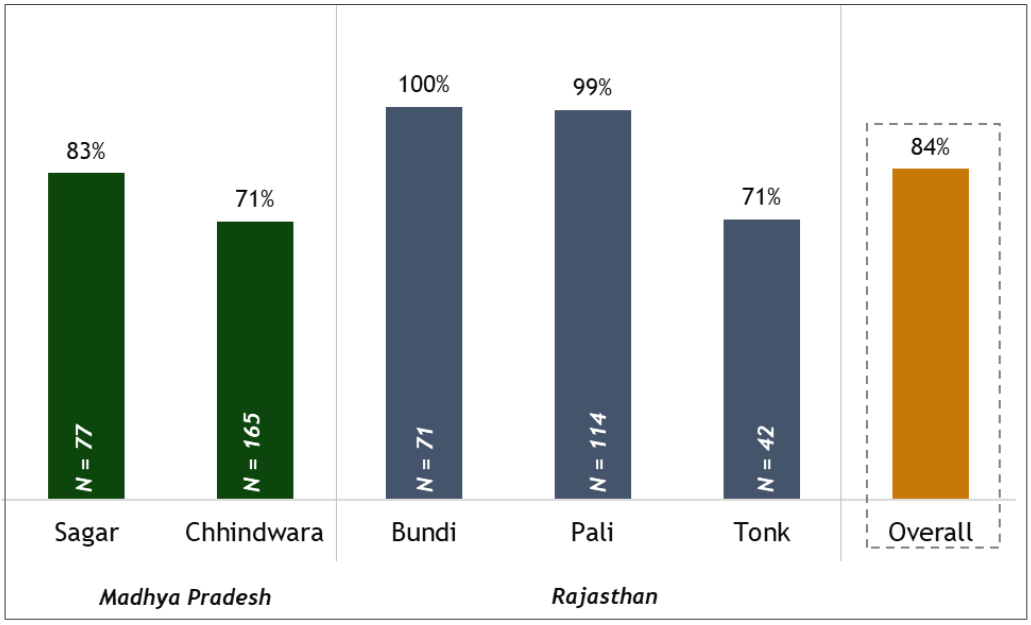


Figure 12: Coverage of agricultural interventions

Trainings and support in the implementation of Package of Practices (PoP)

The agricultural interventions focused on the crops such as, wheat, soybean, maize, and black gram. SRIJAN developed PoPs for major crops grown in the regions to assist the beneficiaries in increasing their farm productivity.

PoPs were developed scientifically based on the geography and agro-climatic conditions of the regions. It provides documented evidence on the best practices that should be followed at different stages of crop cultivation. Agricultural PoPs promoted by SRIJAN included the following aspects related to crop cultivation:

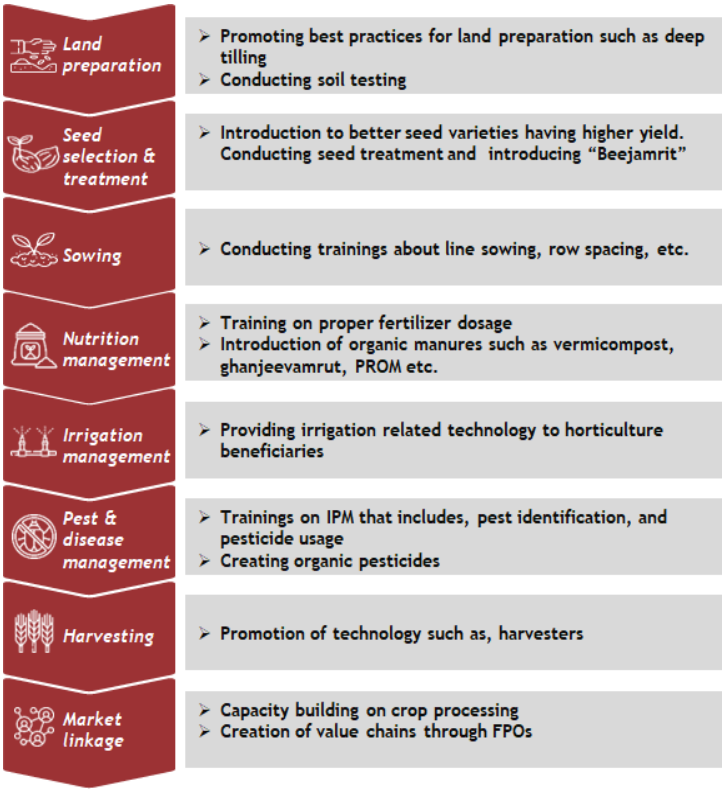


Figure 13: PoPs promoted by SRIJAN

Training on different aspects of PoPs is one of the key focus areas under the interventions related to agriculture. The selected beneficiaries (farmers) went through several capacity building trainings on PoPs of the main crops grown in the area. As per the project team, a training calendar was developed to monitor the trainings that were to be conducted in a particular month.

The respondents demonstrated a good recall value of the PoPs promoted under the project. 92% of these respondents in Madhya Pradesh and 94% in Rajasthan found the training programs useful as it reduced the quantity of agriculture inputs which in turn helped in reducing the overall cost.

Vegetable cultivation

As part of the project, SRIJAN also promoted cultivation of vegetables in the project regions. The intervention supported the beneficiaries in livelihood diversification as it provided an opportunity to earn additional income apart from their main sources. In addition, farmers also used the produce for self - consumption. The figure below indicates the number of beneficiaries receiving trainings for vegetable cultivation and the adoption rate of vegetable cultivation:

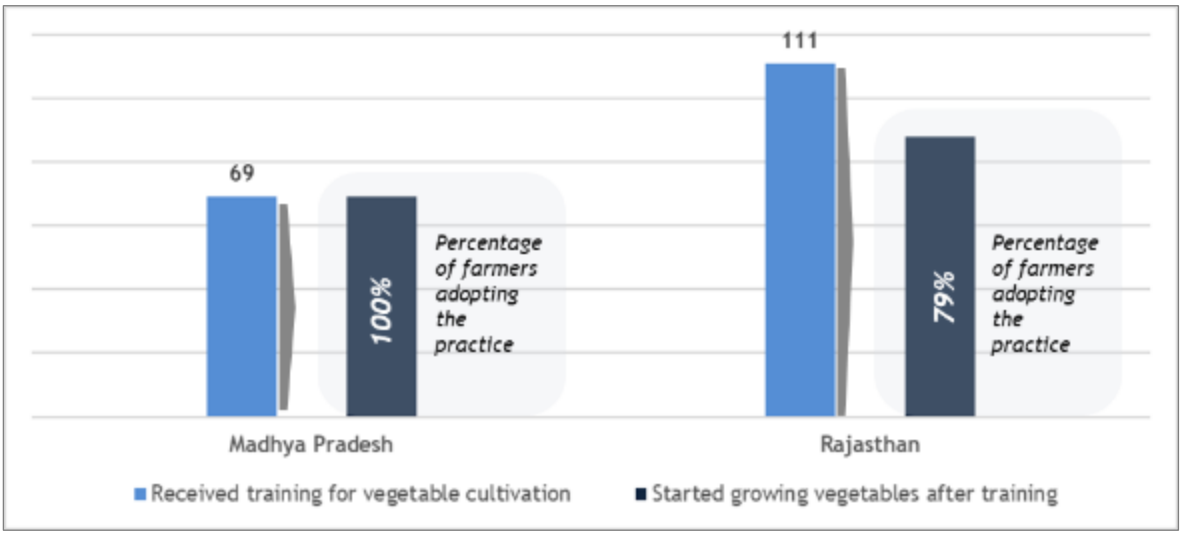


Figure 14:Training and adoption rate for vegetable cultivation

SRIJAN also promoted local nurseries in the selected villages by leveraging SHGs. Trainings were provided on cultivation of vegetables such as such as, tomato, onion, ladyfinger, etc. and developing bio-fertilizers, weedicides, and insecticides. The SHG members sold these seedlings as well as fertilizers. The women managing nurseries also got paid based on the number of hours they contributed towards the nursery. However, the intervention was limited to few villages and a need to scale up the intervention was identified by the assessment team.

Figure 15: Vegetable nursery in Chhindwara

Horticulture

The project intended to support the beneficiaries by building nano orchards, of around 0.25 to 0.5 acres of land. The beneficiaries also received trainings on PoPs related to the horticulture plantations. SRIJAN facilitated exposure visits to research institutes for beneficiaries from various locations to help them in developing an understanding of the good practices on various aspects of establishment and management of the orchards.

The main horticulture crops supported under this intervention were:

Mango	*Pomegranate*	*Guava*	*Jamun*

During the project scientific PoPs for Horticulture were developed to ensure optimal productivity. The trainings provided are illustrated below:

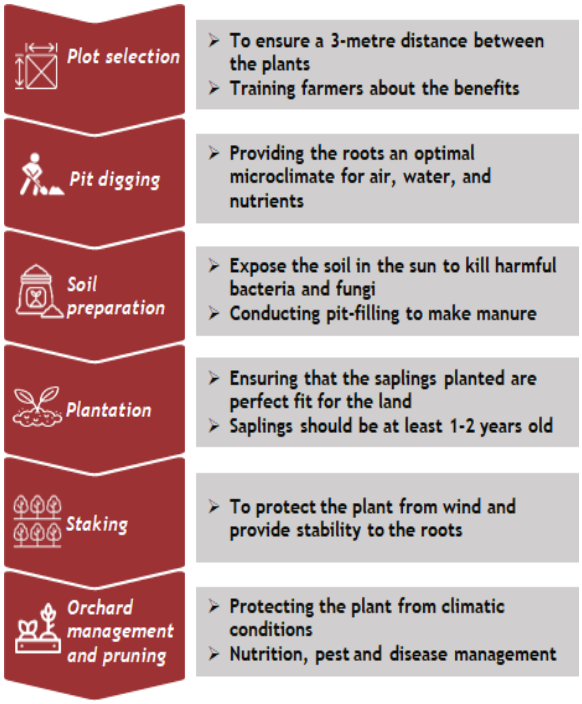


Figure 16: Horticulture PoPs

Majority of the respondents reported that the produce is majorly used for self-consumption. The monetary benefit of the intervention hasn't been utilized as the plants haven't matured yet. Further, the outreach of the intervention was observed to be limited in Rajasthan as only 2% of the respondents received support for setting up the orchards while 39% of the respondents in Madhya Pradesh received the support.

4.2 Community institutions

SRIJAN's **community institution building** links all the other activities and is a critical component of the project design.

It has encouraged women-based community institutions and collectives at different level of the society for promoting savings and improving access to credit. The institutions formed at under the project are illustrated below:

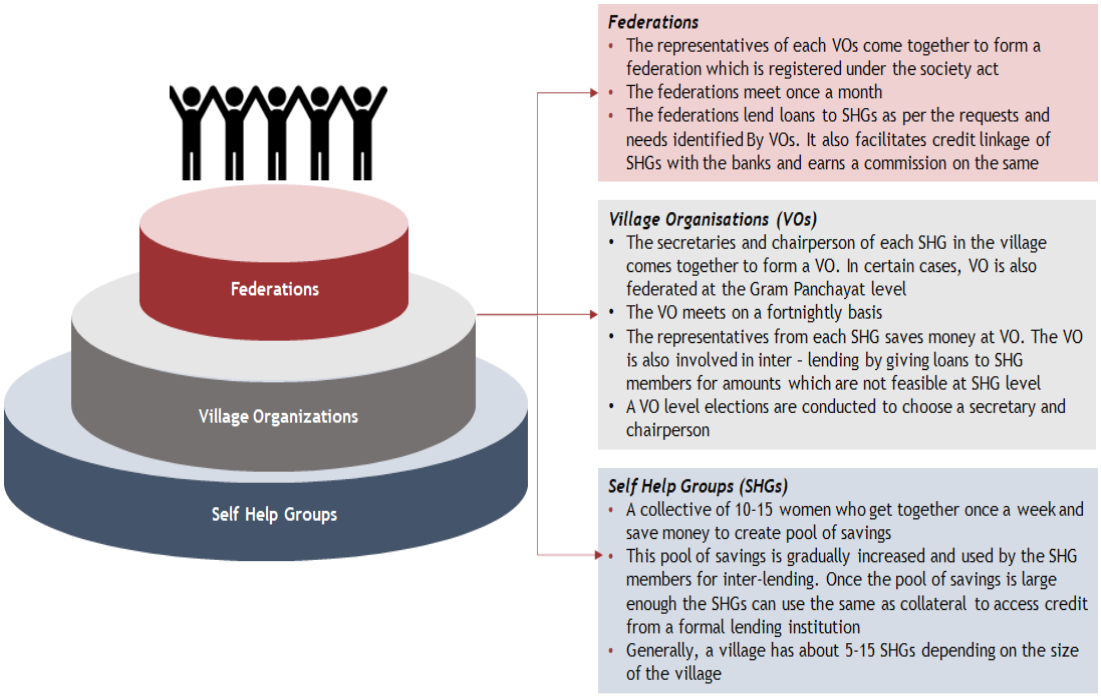


Figure 17: Levels of community institutions

Formation of institutions

The formation of institutions was initiated in the project area prior to the commencement of the project "Antodaya" as SRIJAN already had a presence in the project locations. SRIJAN defined Standard Operating Procedures (SOPs) for the formation of institutions. A general process is illustrated below:

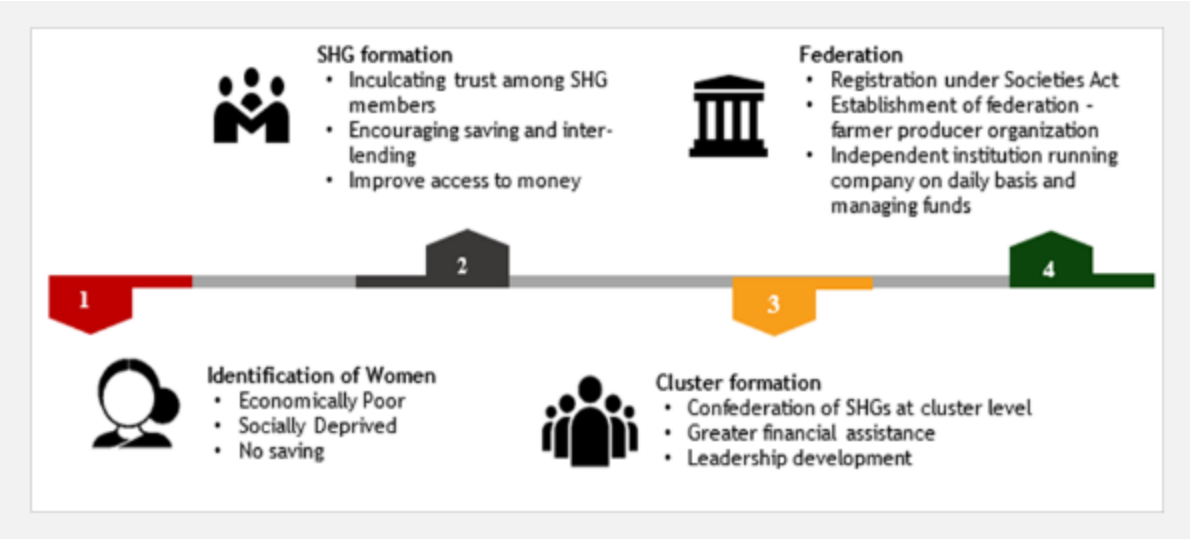


Figure 18: Formation of institutes

The project leveraged the existing institutions which had matured and further supported in the formation of more institutions as well as increasing the numbers of villagers associated with these institutions. The federations, especially in Rajasthan, have also earned revenue through Rajasthan Rural Livelihood Program (RRLP) where the CRPs of the federation were engaged by RRLP to make SHGs in different districts of Rajasthan. A brief analysis is presented below:

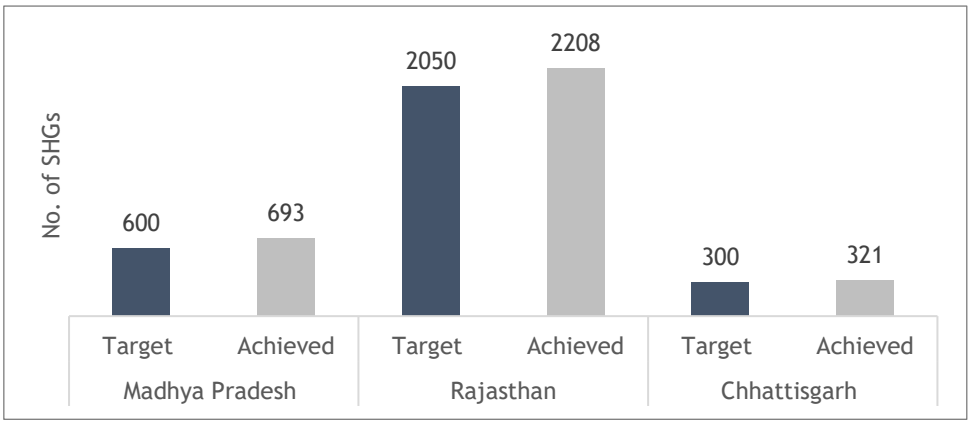


Figure 19: Target vs Achieved – Self Help Groups

**Note – The analysis is basis the data shared by SRIJAN from 2012 to 2020 for the sampled districts.*

During the field survey, the community shared that number of SHGs increased in villages when the wider community observed the benefits of the institutions. Further, number of members under these institutions also increased during the project duration. The memberships were given without any caste or religion-based discrimination. The total memberships reported by SRIJAN are shared below:

State	Total members
Madhya Pradesh	7449
Rajasthan	25386
Chhattisgarh	3413

Increase in number of institutions and members indicates that community grew more aware about the benefits of these institutions which in turn helped the project in achieving its objective of empowering the rural women by ensuring their participation. Although the participation has increased, the involvement of the younger generation was found to be limited.

Meetings

Each level of institution meets on regular basis. The day, date, time, and venue are decided in consultation with the members and feasibility of all members is ensured. The meetings were facilitated by SRIJAN in their initial phases. However, as the institutions progressed and matured, the members were able to conduct the meetings by themselves. The study has captured the following outcomes which can be attributed to the project institutions:

Figure 20: FGD with SHG members

- The institutions have provided women with a platform to voice and discuss their concerns. A newfound friendship amongst the members was also reported
- The institutions have developed a sense of leadership and have empowered women to make decisions independently
- The women have crossed several social barriers as they are now considered an important member of the household. They are also consulted on the crucial matters of the household and matters related to agricultural and other monetary aspects
- As the younger generation is more familiar with the idea of seeing strong and independent women in the community, a cascading impact on the minds of younger generation has been reported especially on the girls

Impact of COVID-19: 	• The meetings of the institutions were disrupted due to COVID - 19. This also impacted the regular savings and inter-lending amongst the institutions. Post COVID, the institutions have resumed the meetings and other activities. However, few institutions are struggling on their way back to normal as some members are not regular anymore. The active members and federations are playing a key role in mobilizing the community again • It is noted that SRIJAN did not share any SOPs regarding the operations of project institutions during the pandemic. The members have made independent decisions about the functional aspects as per their feasibility and COVID -19 situation in their areas. This is a positive indication towards institutions' autonomous decision-making powers and maturity

Trainings

SRIJAN developed training calendars as per the maturity of the institutions. The training calendars are separate for SHGs, VOs and Federations as the purpose and responsibility of these institutes differ from each other. The key training areas reported by SRIJAN are:

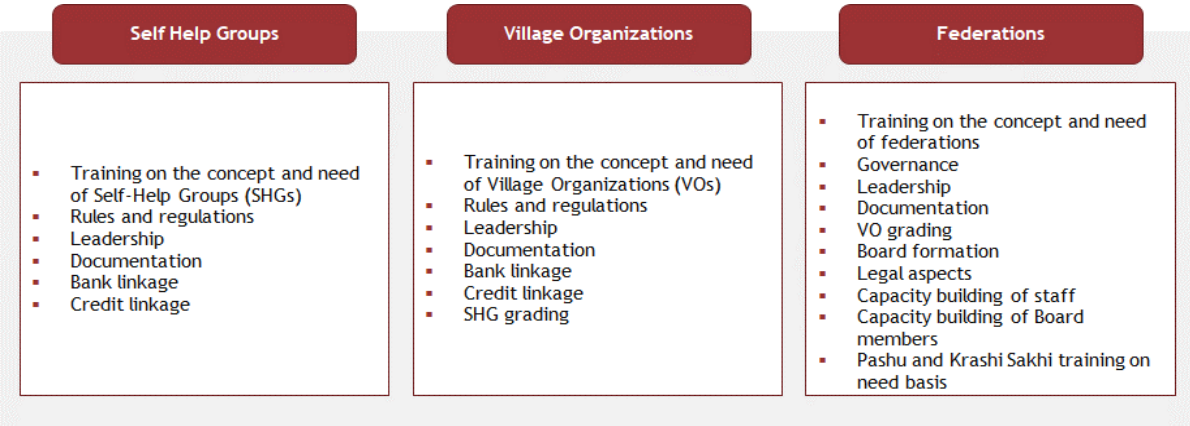


Figure 21: Training areas for institutions

The community demonstrated a good recall of the learnings imparted under the trainings and were well informed on key aspects of the institutions such as rules and regulations, bank and credit linkages, grading, responsibilities of the board members and leaders etc.

Documentation

The institutions at all levels maintain certain documents to ensure transparency in the processes. The documents such as Attendance register, Savings register, Loan register, Bank documents, SRLM files, etc. are updated in each meeting. In the initial phases, the documents were maintained by VRPs or CRPs, however, the responsibility was eventually transferred to the members of the institution. SRIJAN also provided regular trainings on record writing and ensures the accuracy of these documents by regular monitoring mechanisms.

The community displayed a sound understanding about the objective of record keeping and the assessment team found at least one or two members across the sampled institutions who reported knowledge on bookkeeping. Although the institutions have been active for around 10 years, a dependency on VRPs or CRPs was observed to ensure the accuracy of the documented data. In addition, the minutes of meetings, a key aspect to record the discussions and proceedings of the institutions, were not being maintained at the institution level.

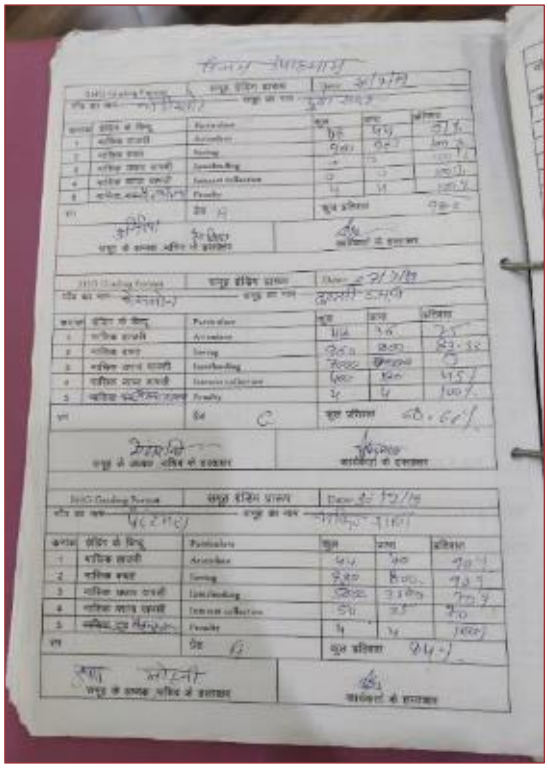
Savings and inter-lending

All three levels of institutions are involved in regular savings and inter – lending practices. The amount of saving is decided in discussion with the members of the institution and gets collected at regular basis in the weekly/monthly meetings. During the discussion with the research team, the members shared that prior to the institutions, there was no formal form of saving which was taking place at their household level which has changed due to the project intervention. Also, the amount of saving is feasible for all members which makes institutions accessible for all.

The regular savings have empowered the institutions to provide loans amongst the members at a lower interest rate. Previously, the loans were procured largely from money lenders where the interest rates were higher. A positive shift in borrowing patterns has been reported by the community and is attributed to the project. The loan is given to any VO or member of SHG after ensuring that they will be able to repay it within the stipulated time. For VOs, their documents are also checked prior lending the loan. Further, the members shared the priority is given to livelihood and education related loans while requests for loans related to marriages are given low priority. Although, a sound understanding on inter – lending priorities and criterions was observed amongst the sampled institutions, the priorities were not formally defined and documented. The loans are sanctioned basis the discussion amongst the members which might vary from time to time.

In case of any conflict, the members discuss the matter internally and find a solution. Majority of the institutions reported that as the members have established familiarity amongst themselves, women feel free to have open communications with each other. This also helps when and if any conflicts arise in the institutions. SRIJAN does not play any role in conflict resolution and let the members take the final call. However, a need for training on conflict management was identified by the assessment team as it was observed that in one of the sampled institutions in Chhindwara, the village organisation was not able to resolve a conflict which led to the isolation of that SHG from the members and no project benefits were able to reach them.

Grading:



Grading is an important aspect to assess the performance of the institutions. SRIJAN developed grading indicators and conducted grading in the initial phases of the project. As the institutions matured, the grading responsibility was transferred to Village Organizations (VOs).

The SHGs are graded once in a month by its respective VO for which the leaders were given trainings by the project team. The grading is done against the indicators of attendance, saving, inter-lending, interest collection and penalty. Even though, grading has become a regular practice amongst the institutions, it was observed that the grading indicators and marking criterions are not explained in detail and can be interpreted in diverse ways. Further, other key aspects such as conflict management, rules and regulations etc., were not incorporated in the grading indicators.

4.3 Natural Resource Management

Recognizing that the two most valuable assets to small and marginal farmers in the country are land and water, SRIJAN works on creating and improving management of land and water resources available to these families. Historically, small and marginal farming in India has been characterized by ownership of less than 2 acres of land with little to no availability of irrigation facilities. The predicament of small farmers is further supported by data that suggests that more than 60% of agricultural activities in India are dependent on rainfall, leaving these families vulnerable to environmental threats such as climate change.[7]

In the interest of protecting the livelihoods and build the asset pool of these subsistence farms in low-rainfall geographies such as Rajasthan, Madhya Pradesh, and Chhattisgarh, SRIJAN

[7] *According to India Meteorological Department data, the state of Rajasthan has the lowest recorded annual rainfall in India*

undertakes activities ranging from basic land-levelling operations to watershed structure development. The key water and soil conservation structures constructed, repaired, or revived under the project are - check dams, anicuts, Continuous Contour Trenches (CCTs), water harvesting structures (tanks, ponds, doha) etc. along with individual structures such as farm ponds, field bunding etc. In addition to the water and soil conservation structures it has also worked on developing supporting pipeline infrastructure with some farmers for distribution of water to fields.

The figure below illustrates the overall number of water harvesting structures, and on-farm field bunding structures developed during the intervention[8].

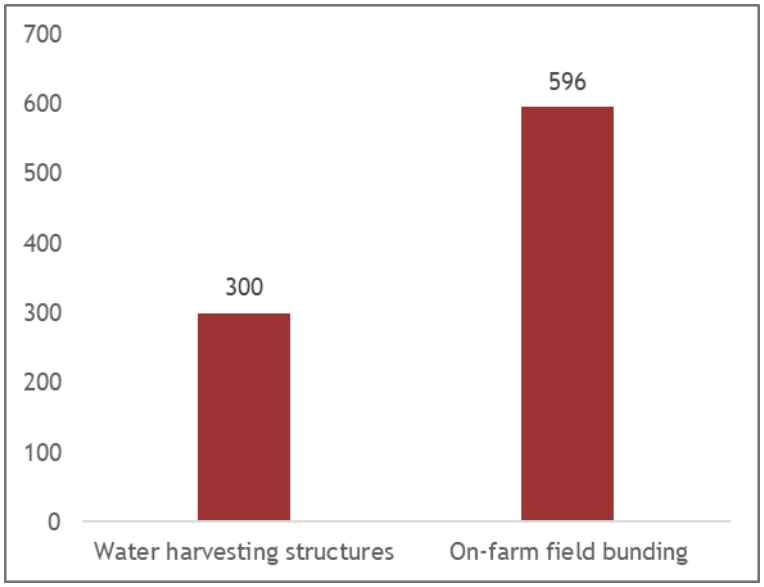


Figure 22: Total number of structures developed during the project

Due to the development of these structures, SRIJAN has cumulatively developed over 1 million cubic meters of water harvesting potential in the project regions.

To ensure feasibility of the structures, SRIJAN conducts a technical survey before initiating the physical work basis which a budget is estimated. The structures are selected as per the topography and the needs of the beneficiaries for example, SRIJAN has promoted Farm ponds, field/peripheral bunds, earthen check dams, mini percolation tanks in Tonk which are more suitable to the plain terrain of the region. In contrast to this, SRIJAN's focus on Pali has been to develop water conservation structure more suited to hilly terrain such as anicuts, CCTs, field bunding, check dams etc. The districts with poor quality of soil water retention capacities were prioritized as they were the major hinderance for agricultural productivity while the districts with less dependence on rainfed irrigation and with prevalent government-sponsored watershed infrastructure were given low priorities such as Bundi and Chhindwara.

The key output numbers are illustrated below:

[8] *Q3 2019-20 intervention data*

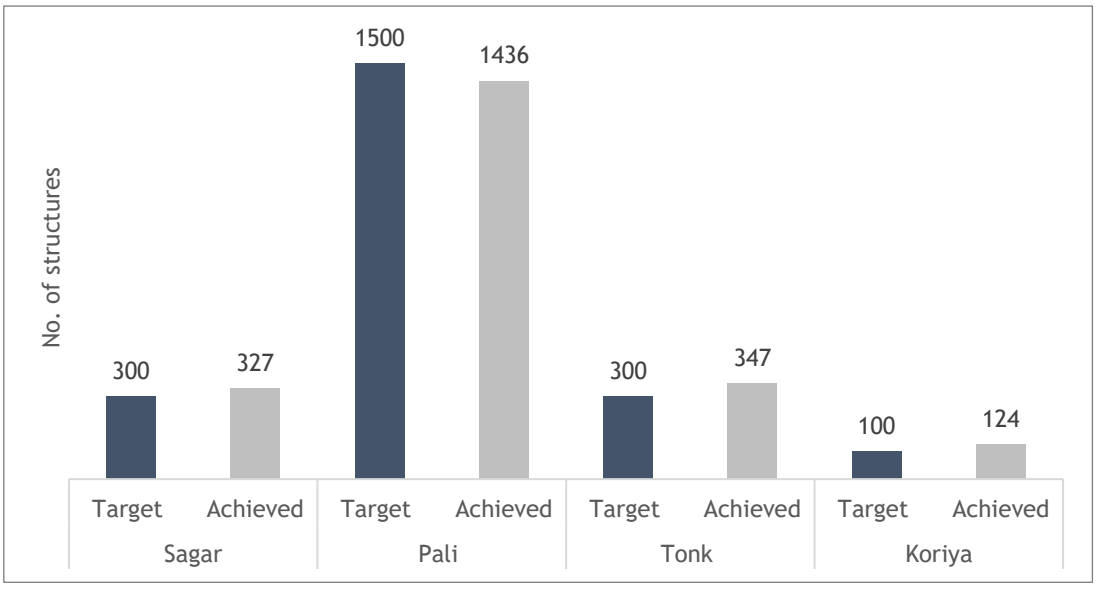


Figure 23: Target vs Achieved - NRM

**Note – Out of the sampled districts, the analysis is done for the districts where the NRM activities were undertaken.*

The water conservation structures have been promoted by converging with the Rajasthan Agriculture Competitive Program (RACP) of the state government, Sir Ratan Tata Trust etc. The construction of these structures has also provided employment opportunities for the local population who provided labour support during the construction process. Further, keeping the aspect of sustainability in focus, community contribution was collected in cash or kind across all structures. The convergence has been reported in detail under the chapter of project overview.

The common watershed structures have allowed for the storage of rainwater and safeguarded arable land from erosion common to the area given its hilly terrain. In addition to these structures, SRIJAN has also built CCTs on slopes which has reduced surface run-off and increase water percolations. Water structures built under the project are likely to have increased the amount of irrigated land which has resulted in an increase in the number of crops taken in a year. Further, the project has effectively managed to create ownership amongst the community members which will further ensure the sustainability of these structures. Although, these interventions have been welcomed by the community and are said to have had a positive impact, the project design does not promote inputs such as water conservation irrigation technologies required to create irrigation efficiency in the region. The scope for introducing water efficient irrigation technologies along with creating awareness on water saving practices has been identified under the study.

As per the intervention data shared by SRIJAN, the activities under

4.4 Livestock enhancement

SRIJAN's livestock enhancement program aims to improve the longevity of domestic/milch animals to create and support greater livelihood opportunities for community members. Under the ambit of the program, each family in the intervention areas with two milch animals is supported in commercializing milk/meat production. For this purpose, SRIJAN has promoted good livestock management practices among the beneficiaries by providing training, conducting veterinary camps and providing regular monitoring support. SRIJAN has also trained a cadre of 'Pashu Sakhis' or women para-vets who create awareness on

vaccination/deworming, breed improvement and providing better animal feed within their communities.

The project primarily covered the three districts of Rajasthan. The nature and type of support provided was designed as per the specific context of the district. Prior to SRIJAN's intervention, the local communities in these districts reared animals, primarily for domestic use, and milk/meat was not sold to earn a livelihood. It was also observed that awareness of good practices such as vaccination/deworming and breed improvement was limited amongst community members. In the case of Pali, the local tribal community were even opposed the idea of giving animals deworming injections/vaccination seeing this as a threat to the livestock.

In view of these challenges, SRIJAN has worked towards creating better milk productivity and animal health. The intervention provided information on deworming, vaccination, use of mineral mixture and balanced diet to address primary healthcare aspects. Beyond the training given on good practices, the program interventions can be classified under the following broad areas:

Promotion of breed improvement

SRIJAN has promoted breed improvement of livestock in the project locations with an objective of improving milk productivity, body weight and overall health of the offspring. In Pali, Sirohi bucks were collectively purchased and provided to SHG members, who would use these bucks for breeding on a rotation basis. In Tonk, where mostly cows/buffaloes are reared, artificial insemination was promoted by SRIJAN among the local communities for breed improvement.

Feed and fodder intervention

As per SRIJAN's need assessment of the regions, a key constraint felt by the farmers across these districts is the problem of fodder availability in the summer season. As a result, green fodder intervention for fodder sufficiency have been carried in each of the 3 sampled districts, wherein, Napier and Azolla grass have been procured and promoted. Further to this, beneficiaries have been provided training to give mineral mixture and balanced feed to their livestock. The farmers are also encouraged to make feed such as 'Jau ka dalia' at their home and save the extra expense.

Veterinary camps

SRIJAN, through the SHG network, has also periodically organized veterinary camps to generate awareness among livestock owners regarding deworming, vaccination, use of mineral mixture and balanced diet and to address primary healthcare aspects. In these health camps, technical support and required services were also drawn from Government veterinary department, to undertake vaccination, deworming and treatment of animals. In Tonk, SRIJAN has also implemented a veterinary support camp annually since 2015, covering over 4200 animals in the process. Similarly, in Pali, the vaccination services covered a total of 1800 livestock and 215 farmers, while deworming was done for a total of 7347 goats and covering 765 farmers.

4.5 Development of community cadre

SRIJAN has been implementing various activities and developing community institutions in the project location with the help of its professionals. At the same time, it has also worked on developing a pool of local community professionals called community cadre, who can take a

lead role in running the community institutions and capacity building of the beneficiaries in the long run.

The cadre is primarily identified from the SHGs members based on their participation and association with the SHG. In some cases, where work involves reading and writing e.g., bookkeeping of SHG, non-SHG members from the community are also selected. The women selected for community cadre undergo training and exposure visit in order to better understand their job responsibilities and develop capacities to be able to execute the same. Different types of community cadre staff have been developed for different purpose for e.g., krishi sakhis, pashu sakhis, samuh sakhis. One of the biggest advantages of developing community cadre is the easy accessibility as the cadre is from in or around the village. The community cadre built under the project are illustrated below:

 ***Krishi Sakhi***	 ***Pashu Sakhi***
Krishi Sakhis were envisaged to create awareness and capacity building of the farmers agriculture package of practices, conduct demonstrations on field, provide advice to the beneficiaries on aspects such as fertiliser application, pesticide to be used in case of certain pest attack etc.	Pashu Sakhis have been trained on livestock management and they further inform the beneficiaries about good livestock management practices such as good feeding practices, animal shed. They suggest medicine in case of illness and provide services such as vaccination, deworming, and Artificial Insemination (AI) to the beneficiaries
 ***Suposhan Sakhi***	 ***Samuh Sakhi***
Suposhan Sakhi or Nutrition Sakhi provides training to women who are either suffering from malnutrition themselves or have a child who is suffering from MAM or SAM. The conduct trainings via participatory learning Approach. Further, they identify diseases along with the symptoms and supports the patients by linking it with the Government Hospital	Samuh Sakhis are responsible for conducting SHG meetings and provide bookkeeping services. As most of the SHG women are illiterate they are not able to fill their registers and passbooks, hence the Samuh Sakhis play an important role in ensuring regular functioning of the SHGs

The cadre was created by SRIJAN however, as the project came to an end, the project team handed over the cadre to the institutions. In few locations, Sakhis were retained by various SHGs, VOs as well as Federations as per their requirements and are paying honorariums for their services.

Case Study: Seeta Kumari, Senior Rural Development Officer (RDF), Pali

Seeta Kumari is a part of SRIJAN's community cadre in Pali district and has been provided training by the SRIJAN project team in the region. As a Senior Rural Development Officer, Seeta Kumari oversees 8 village organizations/clusters, covering 117 SHGs in total. Her responsibilities range from the delivery of training on agriculture/livestock Package of Practices (PoP), assistance to SHG women in developing livelihood plans for loans, linkages with banks/ other financial institutions and dissemination of information and awareness of different State and Central Government schemes. In addition to these tasks, Seeta Kumari is also responsible for ensuring that SHG meetings are regularly convened and that the books are kept accurately and updated periodically. To assist her in her duties, Seeta Kumari has a team of 6 bookkeepers who convene regular SHG meetings and maintain all records.

4.6 Value chain development

As the project intended to strengthen the livelihood of the beneficiary community, it worked towards adding value to the existing livelihood chains and introduced new livelihood opportunities. Thus, SRIJAN has established Farmer Producer Companies (FPCs) which provided quality inputs to the farmers and market linkages to sell the produce.

A Farmer Producer Company (FPC) is collective of primary producers registered under the Companies Act 1956, which undertakes activities related to production, harvesting, procurement, grading, pooling, marketing and processing of agricultural produce. One of the main objectives of the FPCs is to increase the price realised by the farmer in selling his/her produce which is achieved by collective procurement, processing for value addition and collective marketing.

The SHGs are at the base of the livelihood model and are leveraged for the procurement of raw material or distribution of agri-inputs. The collection of the inputs is done through collection centres appointed by the FPC. These collection centre procure the produce from the members/farmers and supply to the FPC for further processing and collective marketing.

SRIJAN has promoted different livelihood models in different project locations depending on the local conditions. The details of the farmer producer organisations promoted by SRIJAN, and the business activity undertaken by them has been given in the table below:

Name	Region	Value chain created
Ghoomar Agriculture and Horticulture Producer Company	Pali, Rajasthan	Custard Apple
Maitree Producer Company	Tonk, Rajasthan	Dairy
Samriddhi Mahila Crop Producers Company	Bundi, Rajasthan	Soybean
Chhindwara Organic Farmers Enterprise (COFE)	Chhindwara, Madhya Pradesh	Custard Apple
Jaisinagar Soya Samridhi Producer company Ltd.,	Sagar, Madhya Pradesh	Soybean, wheat, black gram

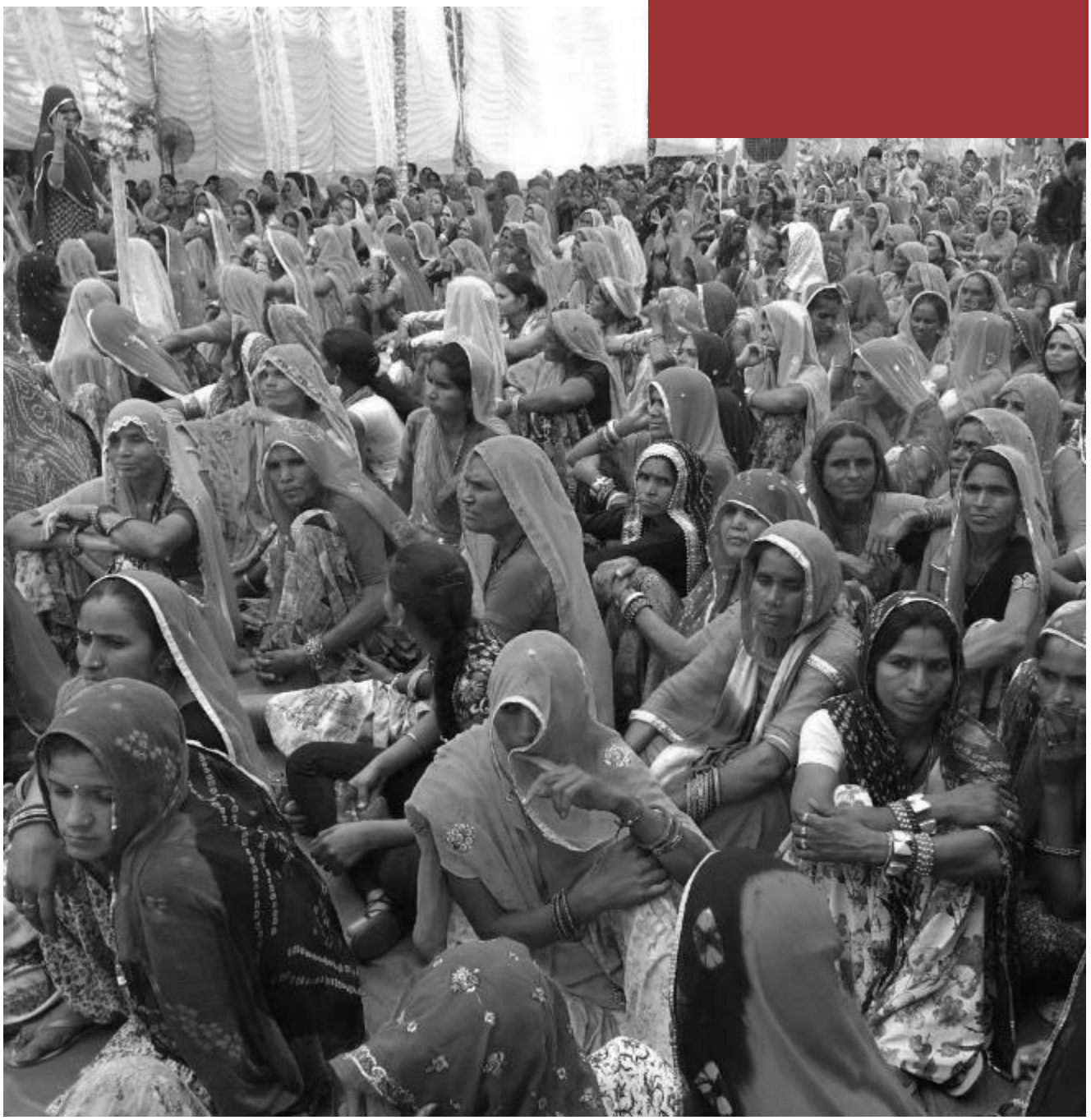
Table 1: Value chains created under the project

As part of the assessment, a SWOC analysis of the value chains created during the period of assessment was undertaken. SWOC analysis is a planning tool used to research the external as well as internal factors that may affect an organization and its growth. The framework is used

to identify the strengths, weaknesses, opportunities, and constraints related to an organization which is discussed in detail under the impact chapter.

Section 5

Socio-demographic profile



5. Socio-demographic profile

5.1 Overall coverage

A total of 469 respondents were included in the study, 242 in Madhya Pradesh and 227 in Rajasthan. The sampling distribution was based on the project coverage data shared by SRIJAN. The illustrative below highlights the coverage of the study in 5 districts across the 2 states.

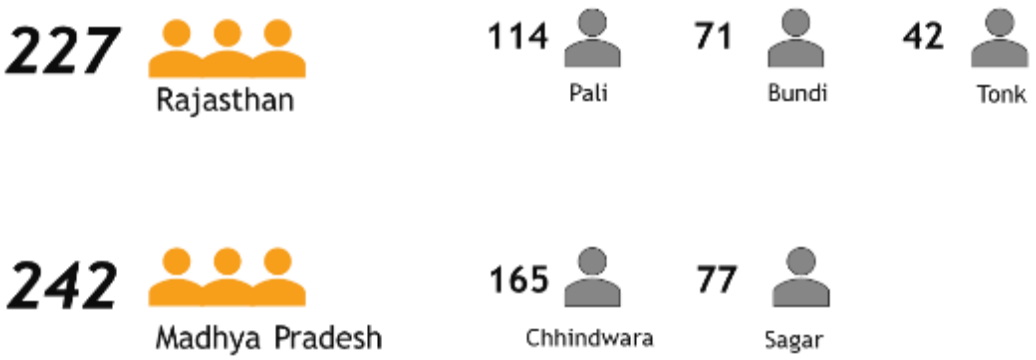


Figure 24: Study coverage

The illustrative below highlights the number of respondents from each village included under the study.

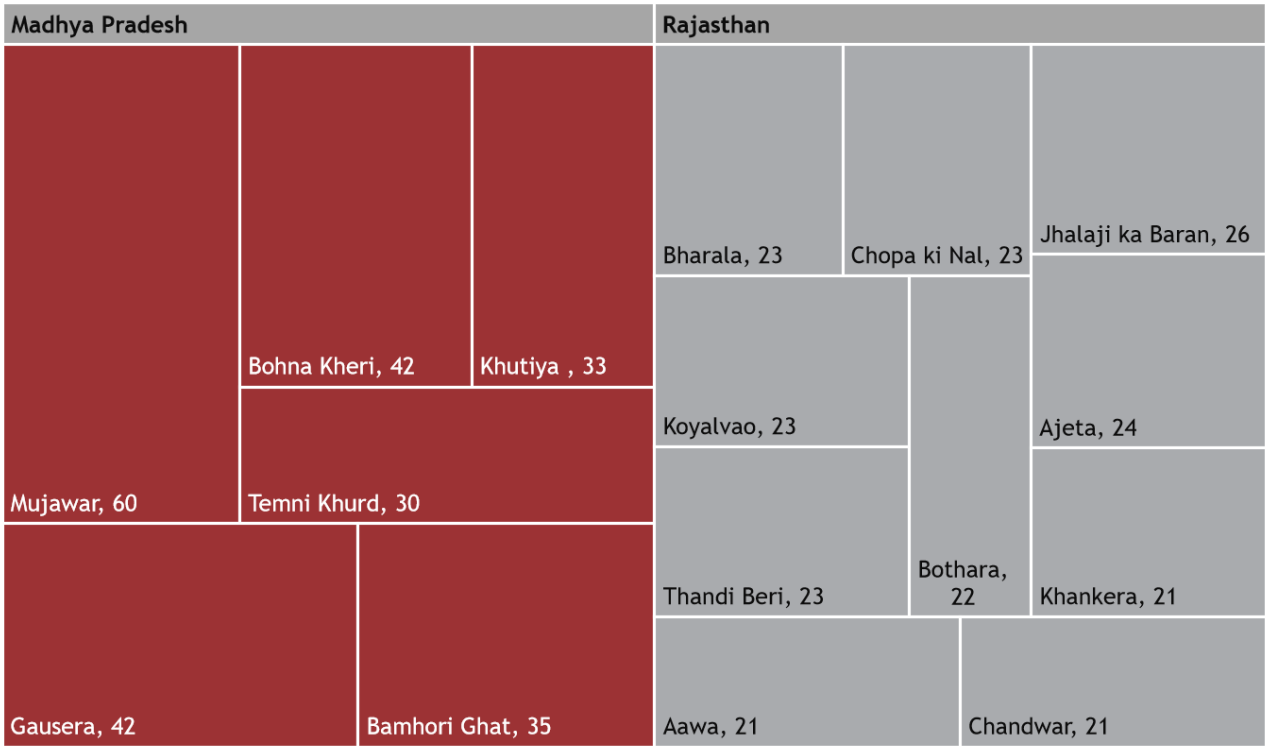
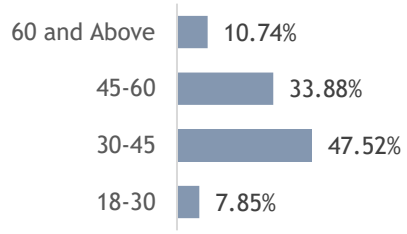
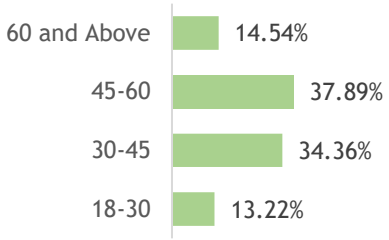
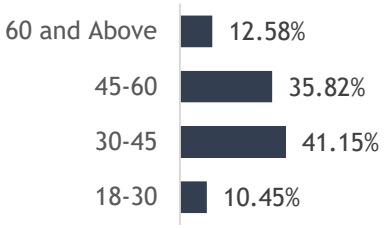
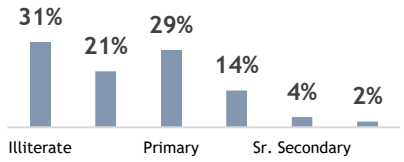
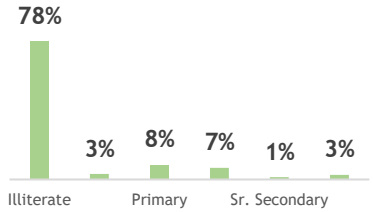
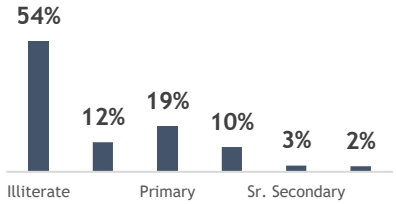


Figure 25: Village level sample covered under the study

5.2 Respondent's profile

The following table compares the socio-demographic characteristics of the respondents covered in the survey.

Madhya Pradesh	Rajasthan	Overall	Remarks
Age of the respondents			
			▪ In Madhya Pradesh, 48% of the respondents belong to the age group 30 - 45. In Rajasthan, 34% of the participants lie in this age group.
Education level			
			▪ The illiteracy level in Rajasthan is at 78%, whereas it is 31% in Madhya Pradesh
Social category			

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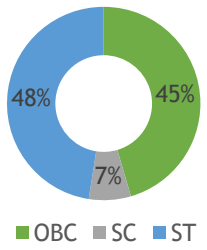
<td> 
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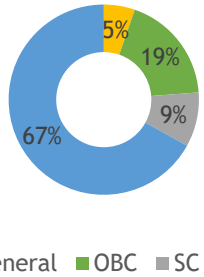
<td> 
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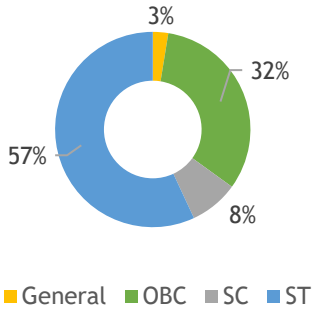
<td> 
</td>
<td>▪ Both the regions have a high proportion of tribal population, the overall ST population is 57%
▪ In Pali, Rajasthan the 99% of the respondents belonged to ST</td>
</tr>
<tr>
<td colspan="4">Gender</td>
</tr>
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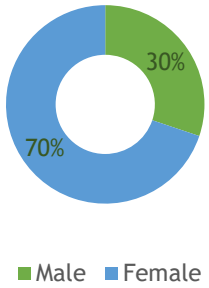
<td> 
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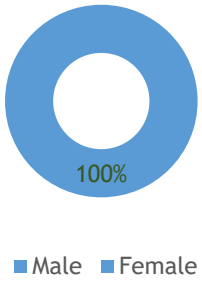
<td> 
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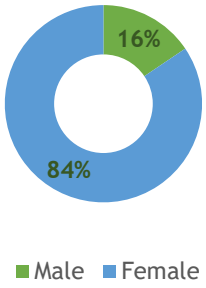
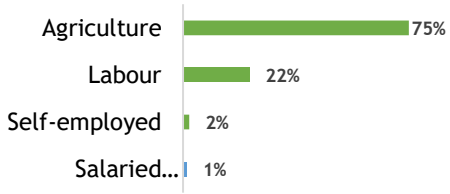
<td> 
</td>
<td>▪ As project beneficiaries were majorly women, 84% of the total respondents were female and 16 % were male</td>
</tr>
<tr>
<td colspan="4">Sources of income</td>
</tr>
<tr>
<td> 
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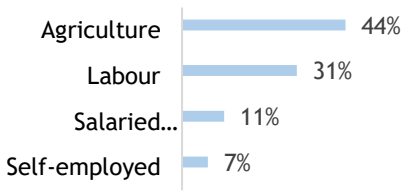
<td> 
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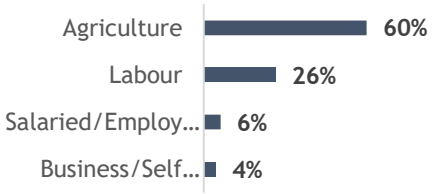
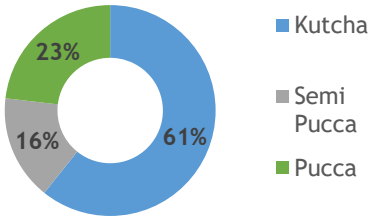
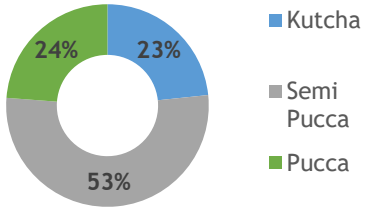
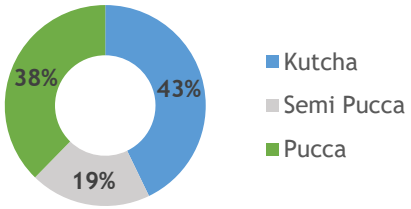
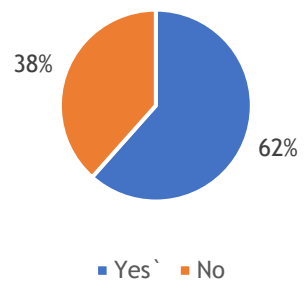
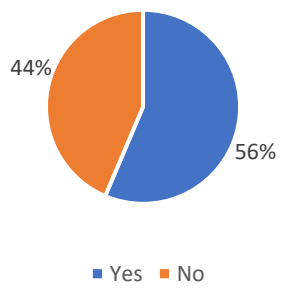
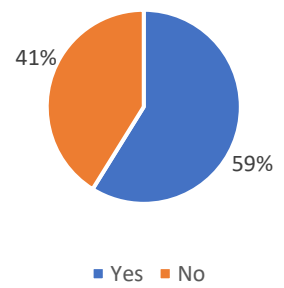
<td> 
</td>
<td>▪ Agriculture and labour were attributed as the two most common primary sources of income by the beneficiaries</td>
</tr>
</table>

			▪ Agriculture is the primary source of income for 75% of the respondents in Madhya Pradesh
House type			
			▪ A pucca house is owned by nearly 38% of respondents, while a semi-pucca house is owned by 19%. ▪ Many respondents had newly constructed pucca houses, which they attributed to the availability of credit and livelihood activities.
Availability of toilet			

			▪ 59% of the overall respondents have a toilet at home ▪ The proportion of population having toilets is 62% in Madhya Pradesh and 56% in Rajasthan

Section 6

Impact

6. Impact

This section discusses the intended and unintended impact of the project.

6.1 Impact of agriculture and horticulture activities

As discussed in section 4.1, 84% of the survey respondents were covered under the agricultural interventions which focus towards increasing the beneficiaries' crop yield and reducing their cost of cultivation ultimately increasing the agriculture income. This section highlights the key impacts created by agriculture related interventions in the project area.

Impact on crop yield

Majority of the farmers in the project areas are able to cultivate two crop cycles during a year. During Kharif, the most popular crops are Soybean and Maize, whilst wheat is the preferred crop during Rabi. Many farmers emphasized how the project's irrigation-related activities allowed them to plant two crops per year.

The key details regarding the crops as seen from the HH survey are depicted in the diagrams below.

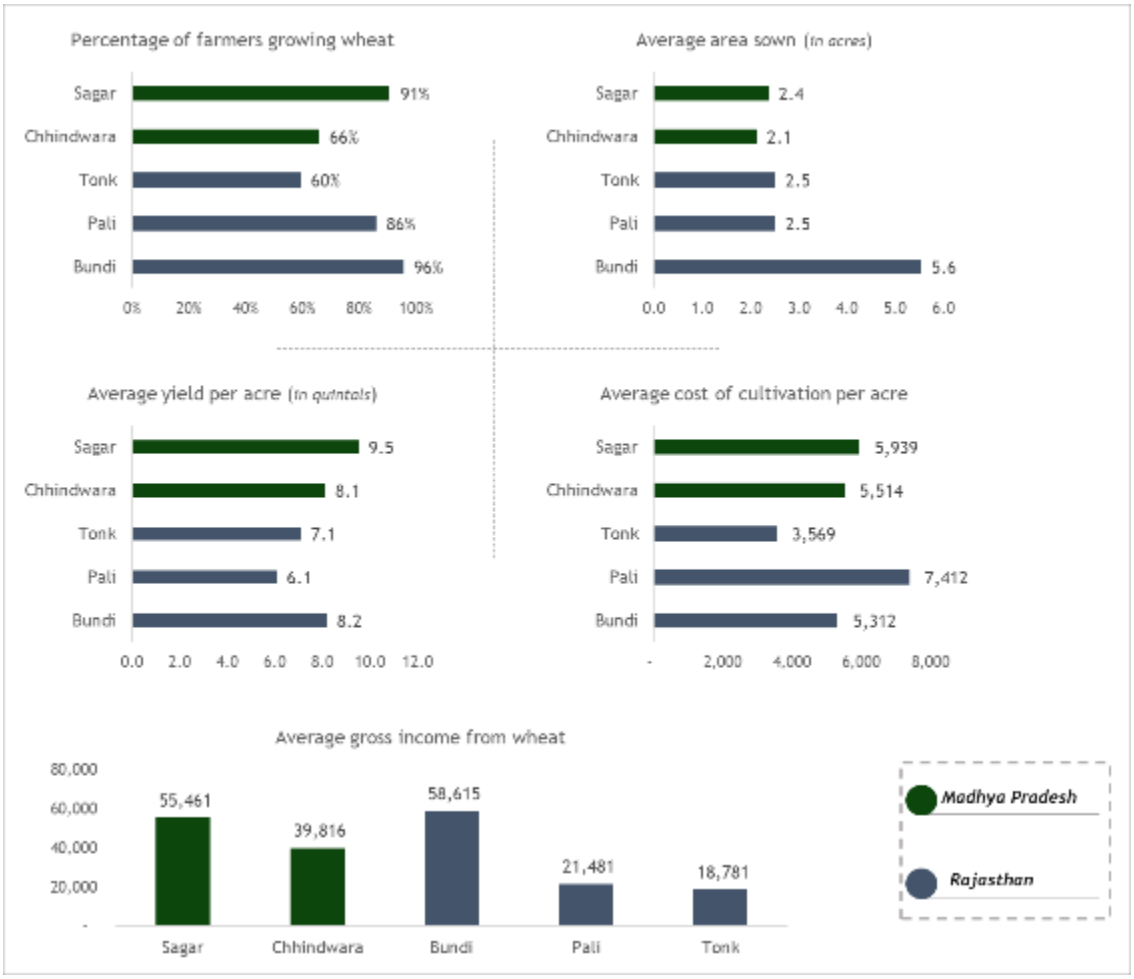


Figure 26: Wheat dashboard

During the field interactions, many farmers stated that their wheat yield increased from 6 to 8 quintals per acre to approximately 14 to 16 quintals per acre during the project.

Despite being closer to the overall average in all the other indicators, farmers in Tonk had the lowest gross revenue from wheat production. This was driven by the high percentage of self-consumption among these farmers.

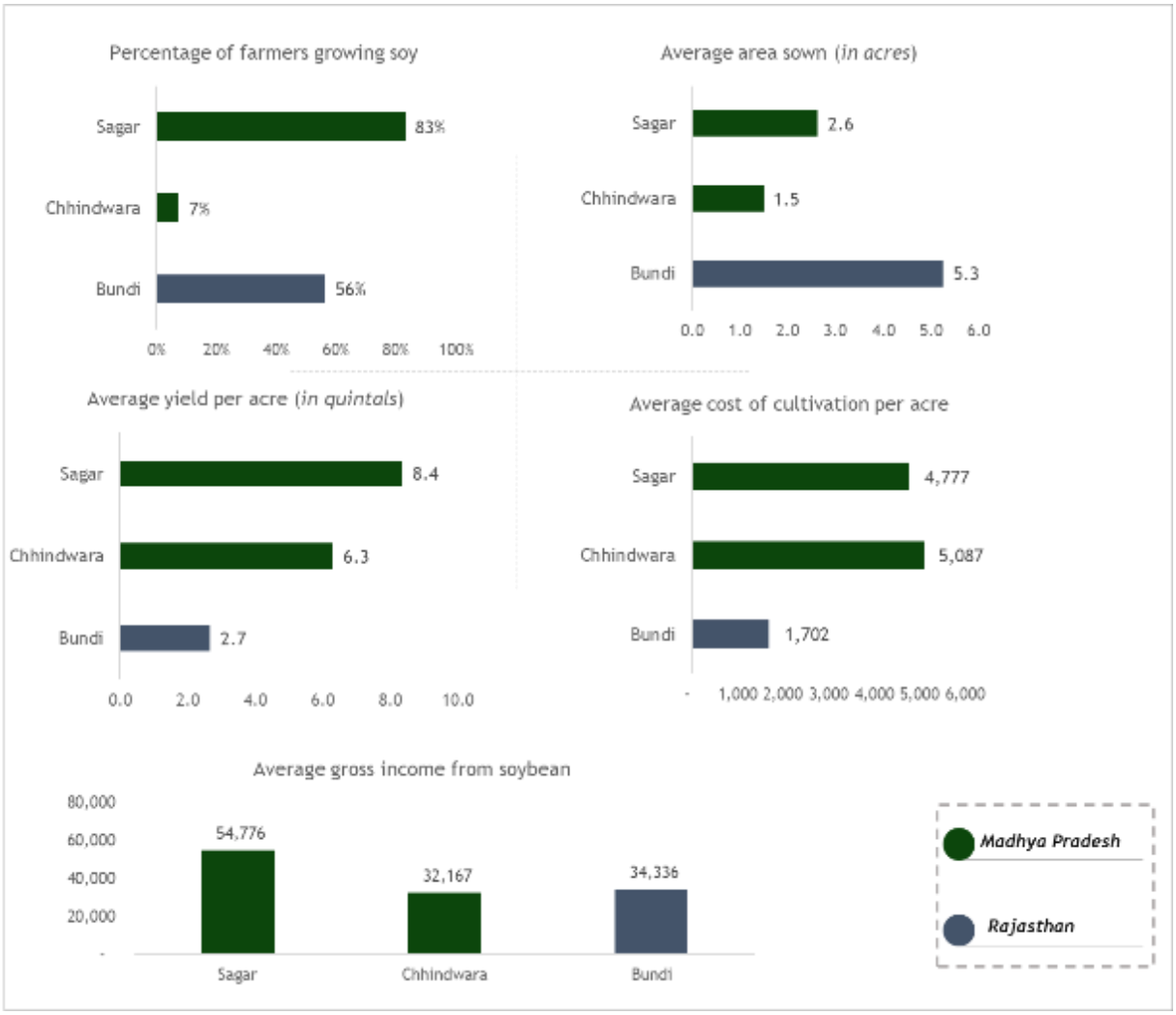


Figure 27: Soybean dashboard

The diagram above illustrates the characteristics of the soybean crop in Madhya Pradesh and Rajasthan. As observed, Soybean is a major crop in Bundi, where SRIJAN also promoted a new variety of soybean (PU-30) with higher yield and resistant to diseases like yellow mosaic virus. Whereas farmers in the other two regions (Tonk and Pali) do not undertake soybean cultivation[9].

[9] *The data for Rajasthan was collected in 2020, before COVID 19 pandemic. During the period, many farmers in the region reported crop losses due to heavy rainfalls.*

Figure 28: Maize dashboard

Farmers reported an improvement in their crop yield during the intervention. Farmers attribute this shift to the following key factors.

Trainings on good agricultural practices - The increased production of crops can be attributed to introduction of farmers to appropriate methods of land preparation, nutrition management, pest management along with other areas.

71% of the overall beneficiaries reported that they attended the training programs on improving cultivation practices, of which 100% of the farmers found these trainings useful in assisting them achieve better results on their fields.

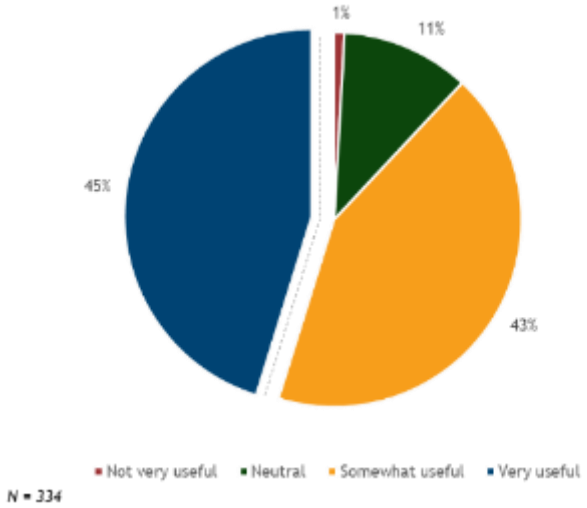


Figure 29: Usefulness of agriculture trainings

According to the above graph, 45% of the farmers stated that the trainings were 'very useful'. The trainings on 'Better sowing practices' and 'Pest management' were the most sought-after topics with 90% and 72% of the respondents finding these topics useful.

Some of the important features of these trainings are:

Land preparation & sowing – The farmers were informed about land preparation techniques like tilling, weeding of field, ploughing, and harrowing, etc. They were also introduced to better sowing methods such as, maintaining a crop distance. The farmers applied these practices and observed an improved yield in the same land area.

Change in traditional practices – The project promoted using organic fertilizers like vermicompost. Farmers were given trainings on making their own vermicompost. Increased adoption of organic manure led to farmers reducing their dependence on chemical fertilizers, thereby improving the soil quality for the long run and reducing overall agriculture input cost.

Pest management – Farmers received trainings on organic pesticides. This helped them reduce the dependence on chemicals and agriculture input cost.

Availability of water for irrigation - SRIJAN facilitated activities such as, field levelling, building farm ponds, and bunding. Many farmers reported that these activities improved their access to water for irrigation and helped them undertake the cultivation of a second crop (Rabi crop). A comparison between baseline and endline data further illustrates an increase in the number of farmers able to undertake a second crop in the Rabi season:

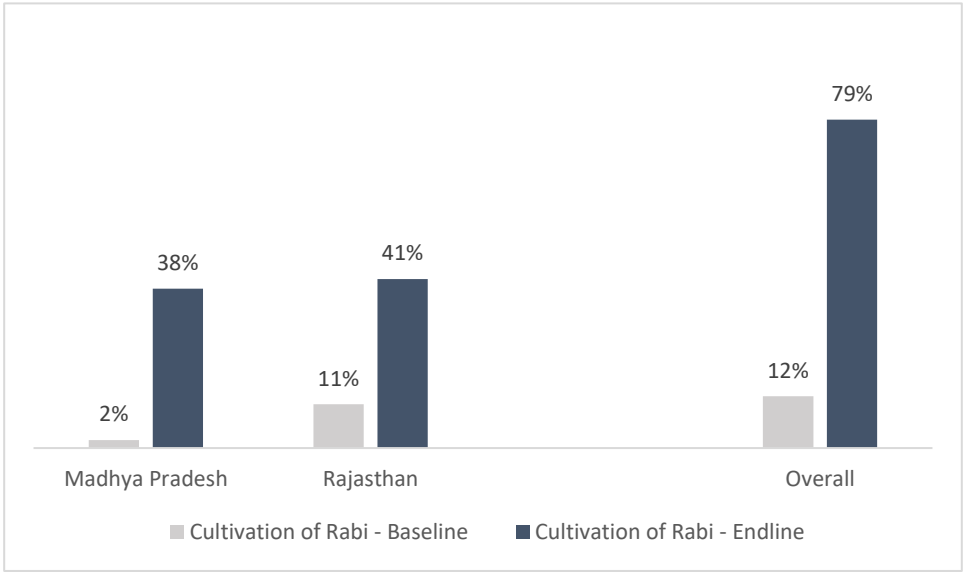


Figure 30: Baseline vs Endline - farmers taking rabi crops

Horticulture

As discussed in the section 4.1, 29% of the survey respondents received support from SRIJAN regarding for horticulture practices. These beneficiaries were only in the regions, Chhindwara, Sagar, and Pali. The diagram below shows the most popular crops, that were supported under the practice.

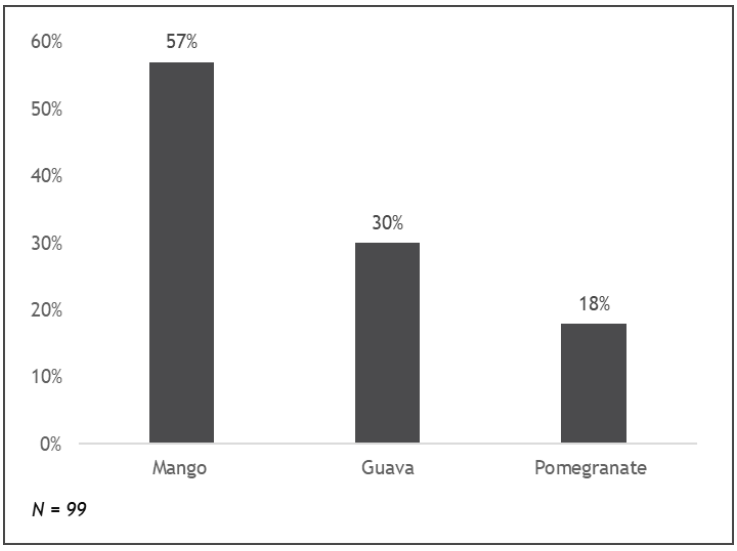


Figure 31: Crops supported under horticulture interventions

SRIJAN also supported other crops such as, custard apples, lemons, and jackfruits under the intervention.

The beneficiaries received trainings on technical inputs related to horticulture PoPs. Out of the beneficiaries receiving these trainings, 'better plantation methods' and 'better irrigation management' were the two most useful aspects of these trainings, with 98% and 42% beneficiaries responding favourably.

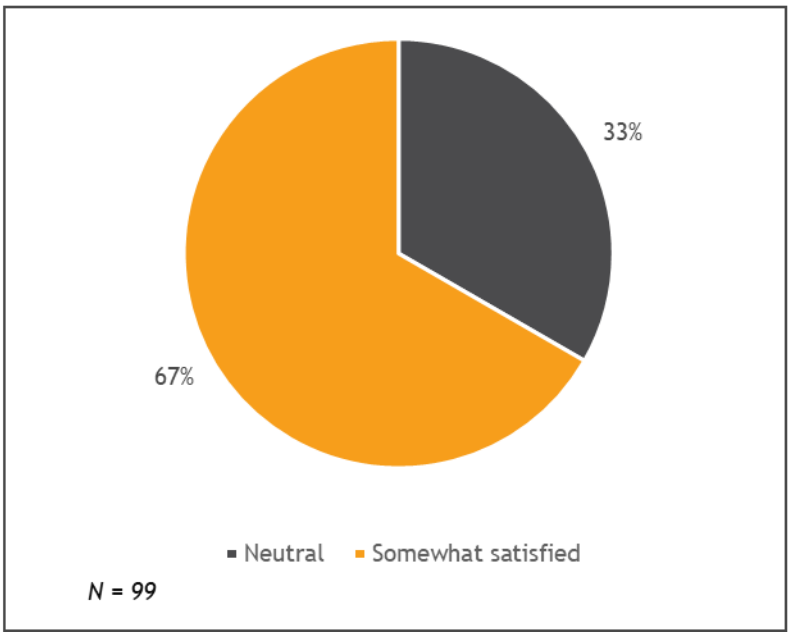


Figure 32: Usefulness of horticulture trainings

The farmers had a muted response towards the horticulture trainings, with most of the farmers reported being 'somewhat satisfied' with the trainings. As observed from the field interactions, many farmers have been unable to realize sufficient benefits through the plantations they received under the project. Most beneficiaries have not realised a monetary impact through these interventions.

Figure 33: Farmer with his pomegranate plantation

Besides monetary impact, nutritional security was also an aspect of the horticulture interventions. A farmer in Sagar brought out the fact that even though he was unable to sell his pomegranate produce in the market, he keeps most of the yield for self-consumption. Probing further, he revealed that he was made aware of the nutritional benefits by SRIJAN in one of their training sessions.

Impact on agricultural income

There has been a notable increase in the annual agricultural income of the beneficiaries under the project. The average annual agricultural income of the beneficiaries currently stands at INR 66,452, which is a 99% increase from the baseline agricultural income INR 33,445.

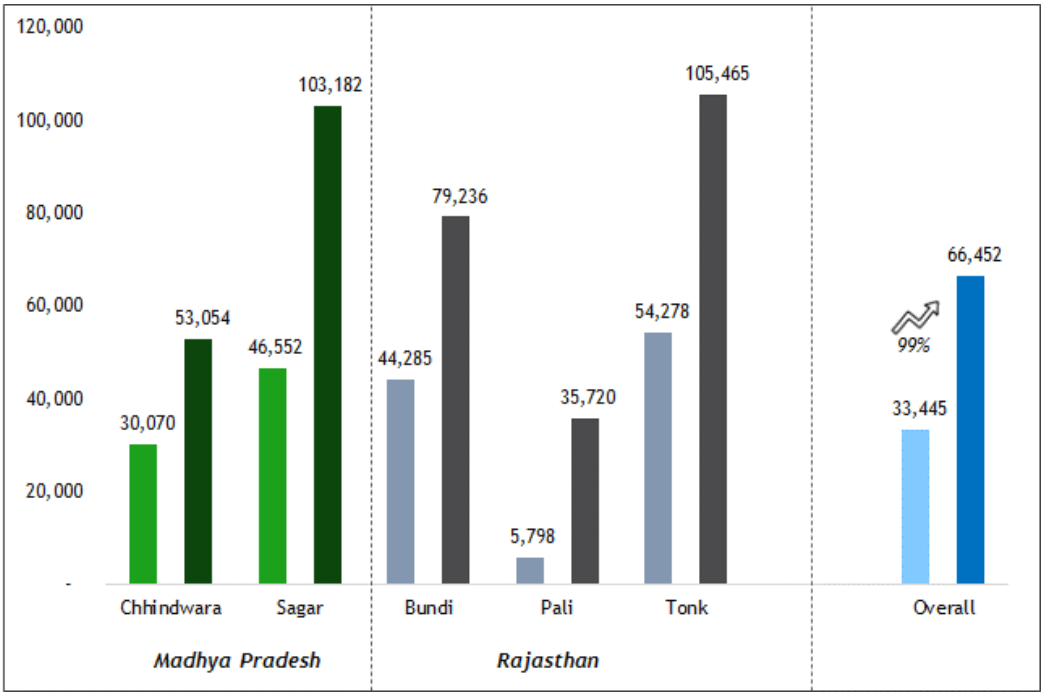


Figure 34: Baseline vs Endline agricultural income

The figure above illustrates the rise in agricultural incomes in the project districts. The beneficiaries attributed this increase to two key factors, i.e., 'Trainings on GAP' and 'water availability through irrigation'

The farmers in Pali, Rajasthan experienced a 516% rise in their agricultural income. During the field interactions, it was observed that the farmers in the district used to rely on subsistence farming. With PoP trainings and better access to irrigation, the farmers have been able to increase their production and earn money by selling the produce in the market. The table below illustrated the percentage change in agricultural incomes.

State	District	% Change in agricultural incomes
Madhya Pradesh	Chhindwara	76%
	Sagar	122%
Rajasthan	Bundi	79%
	Pali	516%
	Tonk	94%
Overall		99%

Table 2: Percentage change in agricultural incomes

In conclusion, the agricultural interventions have been useful to the beneficiaries by helping them to improve the cultivation practices. In some areas it has helped the farmers to shift from subsistence farming. Further, an increase in overall production is also a key impact area. Promotion of horticulture plantations helped in increasing the nutritional security among the targeted beneficiaries and is expected to generate income once the plants mature.

6.2 Impact of community institutions

The institutions formed and supported under the project are the key building blocks of SRIJAN's interventions. These institutions were supposed to improve access to credit for the rural households which generally did not have access to formal lending institution due to lack of knowledge and collateral. The section explores the impact of the community institutions.

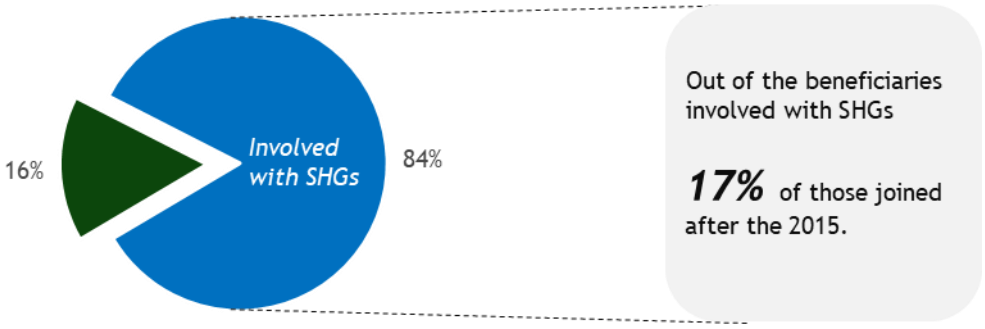


Figure 35: Coverage of the community institutions

Sources of credit

The formal lending institutions such as, banks or micro finance institutions provided loans on a lower interest rate, the access to it was very limited either due to lack of collateral or documentation. The institutions promoted by SRIJAN brought a positive shift in the borrowing patterns. The dependency on the money lenders and other informal sources reduced significantly. The comparison between credit sources reported by the respondents, prior to the intervention, and post intervention are illustrated below.

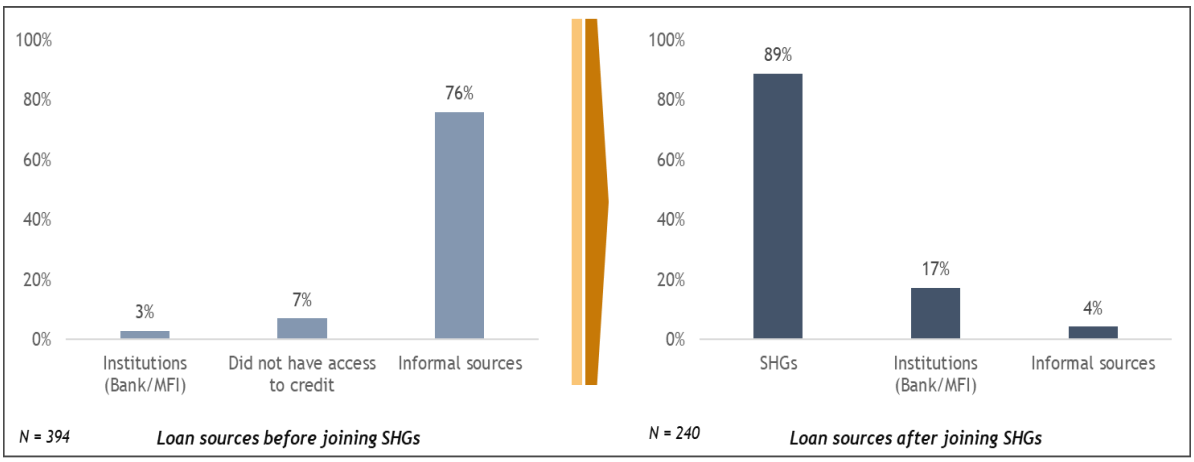


Figure 36: Comparison between credit sources pre intervention vs post intervention

As observed in the HH survey, the respondents reported that prior to the intervention, they primarily depended on local money lenders to fulfil their credit requirements and the formal lending institutions constituted only 3% of the sources. 7% of the respondents stated that they were not able to access loans before joining SHG. The intervention led to an increase in adoption of SHGs as a credit source among the beneficiaries, with 89% of the respondents using their SHGs for credit.

The majority of respondents obtain their loans through the institutions supported under the project. With more SHGs being established, dependence on informal sources of credit has significantly decreased over time. The community noted that because SHGs have cheap interest rates and no requirement for collaterals, obtaining loans from them is easier. Additionally, the loan payback tranches are determined based on each person's ability to pay. Many households with loans from moneylenders gradually repaid their loans by taking out loans

from SHGs. The participation in SHG meetings has led to an improvement in financial literacy, which has boosted the percentage of formal lending institutions.

The beneficiaries who are able to avail loans are given below:

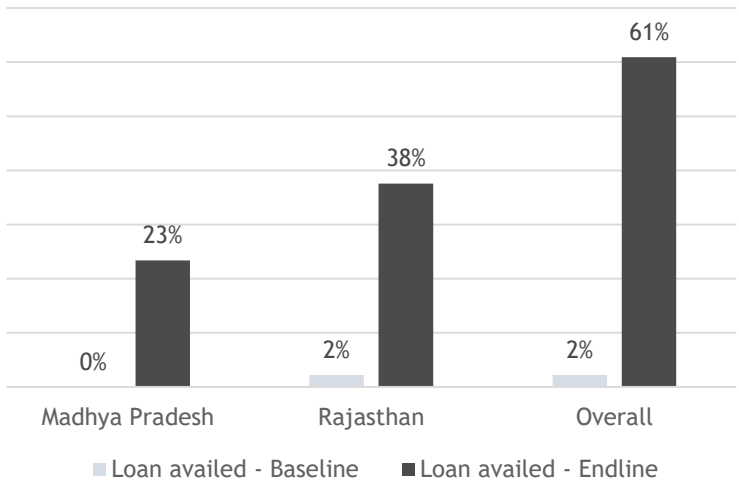


Figure 37: Baseline vs Endline - Loans availed

Out of the surveyed respondents, 23% individuals in Madhya Pradesh and 38% in Rajasthan shared that they have procured loans. In comparison with baseline, an increase has been observed in the number of individuals availing loans. This could be attributed to project as the institutions formed under the project have supported the community in availing these loans

The beneficiaries also observed a positive change in their collective bargaining power as more loans were obtained by leveraging institutions. The institution obtained the loans, which were then given out to the members. This further supported the members in obtaining bigger loans that were not always feasible at the SHG level.

The data shared by SRIJAN, indicated the overall number of SHGs supported by ABF under the project.

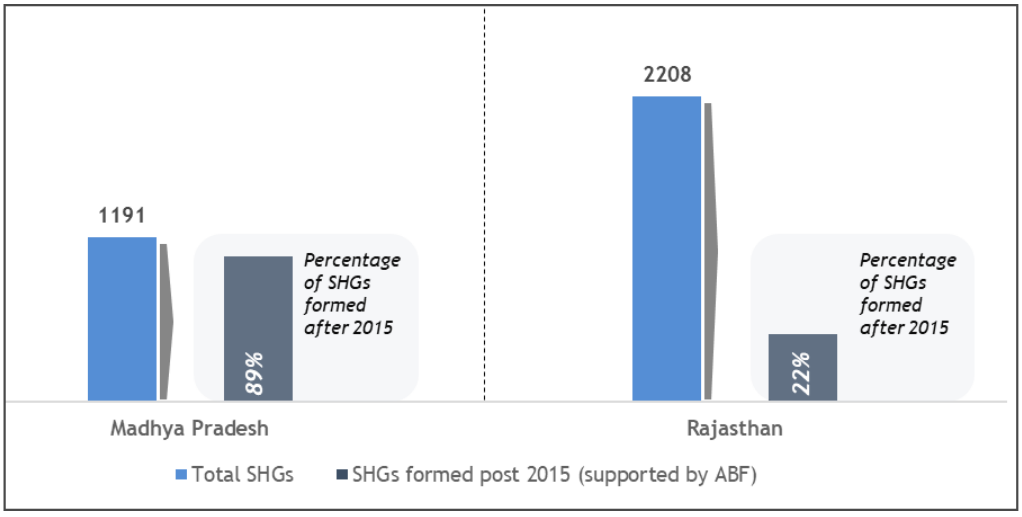


Figure 38: SHG formation under the project

The HH survey reported the following benefits observed by the beneficiaries after joining the institutions.

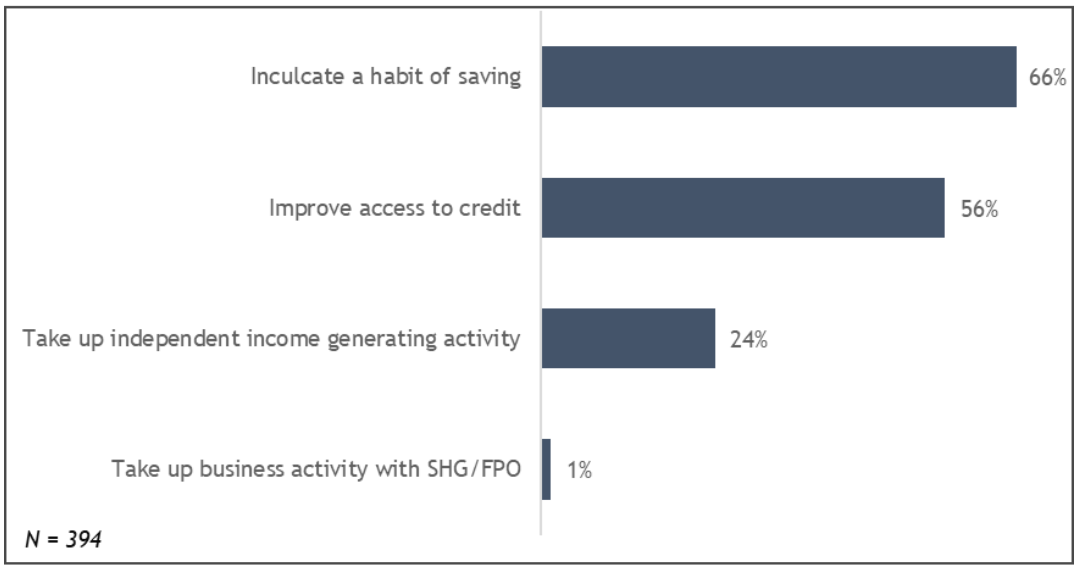


Figure 39: Benefits observed after joining SHGs

Empowering rural women

The institutions have created an intangible impact that goes beyond the financial benefits. Women claim that their independence and self-confidence have increased. Additionally, as they are able to contribute to their household finances through loans or other livelihood related interventions, they now have more influence at the household level. In many cases, women were not allowed to step out of their homes due to various social constraints, whereas now, women can freely attend the meetings at the village, block, or district levels.

The members also worked collectively to solve social problems such as alcoholism and domestic violence. The federation in Pali and Chhindwara organised rallies to create awareness on the issues such as alcoholism. Further, the members are also working towards community welfare by providing access to social security schemes and banking services by setting up *E-Mitra* centre.

Case Study: E-mitra

E-mitra, an initiative of the Government of Rajasthan, is a platform to connect the rural population across all 33 districts in the state with the various online services offered by the state government. E-mitra is a one-stop shop that brings together the services and related information of the different departments of the Government of Rajasthan under a single online portal. State residents can use the E-mitra portal to avail of and/or access any of the following services:

- Ration Card
- Payment of electricity/water/other utilities bills
- Place of origin document
- Driving license
- Caste Certificate
- PAN Card

- Aadhar Card
- RTO Vehicle Information
- Other documentation and forms such as the Voter Card, mobile bills, birth/death certificates

In the Pali district, the Ghoomar Mahila Samiti, supported by SRIJAN has collaborated with the state Government to establish an E-mitra "kiosk" in the Bhimana village. The kiosk is open to all members of the local communities as well as those from neighbouring villages who require assistance with respect to information on different government schemes and/or documentation.

Prior to the establishment of the E-mitra service facility, it was observed that community members would have to travel vast distances to government offices, were required to pay a high service fee and encountered difficulties in obtaining authentic documentation.

Under the E-mitra service, a "mitra" or service provider, who has been apprised by SRIJAN of all relevant government schemes and documentation requirements, supports the local community members with the application and procurement of different government IDs such as the PAN and Aadhar Cards, birth/death certificates, Labour Registration forms, etc. for a nominal service fee. Through the facility, community members are also able to process bank transactions such as deposits and withdrawals.

Over the course of its operations thus far, the E-mitra facility has expanded its outreach to 10 villages in the area, serving 100-150 families per week. An estimate calculated by the Samiti indicates the advent of the E-mitra to have resulted in savings of INR 45,000 to the community members, with the total financial transaction amount turned over to be in the range of INR 14-15 lakhs.

The impact is also visible on the bank accounts of the respondents as illustrated below:

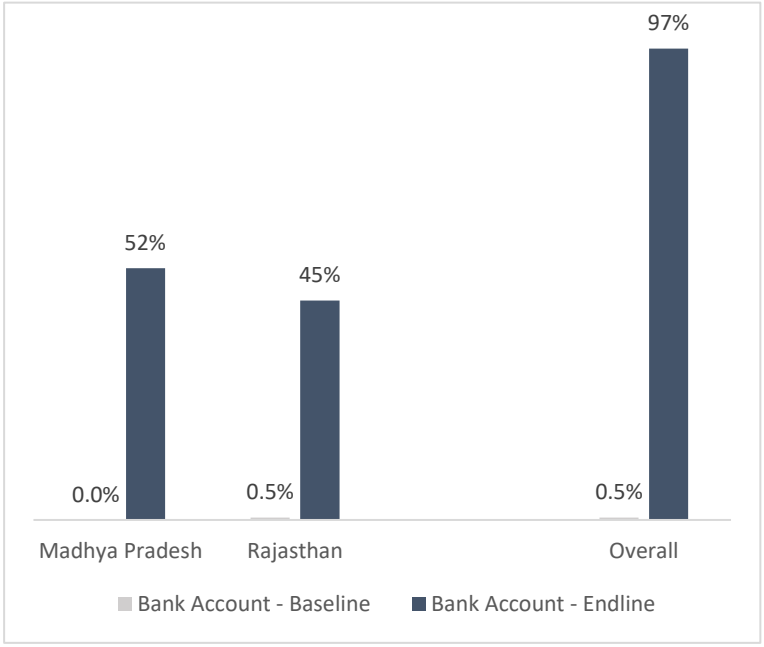


Figure 40: Baseline vs Endline - Bank accounts

When compared with the baseline data, an increase is observed in the number of respondents with a bank account. 52% of the respondents in Madhya Pradesh while 45% of the respondents reported having a bank account in the endline assessment. It can partly be attributed to the project as it created awareness amongst the beneficiaries about the importance of bank accounts and formal sources of savings as well as lending.

6.3 Natural Resource Management

The project aimed to increase the agriculture productivity in the selected locations for which availability of good quality soil and adequate water resources are the basic requirements.

Thus, the project has focused on building resilience of the community by developing common and individual water and soil conservation structures. The key impact areas are discussed below.

Water resources development

To combat with the scarcity of irrigation water in selected locations, the project promoted structures to improve water availability for the beneficiaries. The beneficiaries reported that the structures have improved the availability of water which in turn increased the area under irrigation. The improved irrigation enabled farmers to cultivate water intensive crops which brought a change in the traditional cropping pattern.

As per the HH survey, the awareness about water conservation structure is still low. Around 24% of the beneficiaries in Madhya Pradesh and 27% beneficiaries in Rajasthan stated that they were aware of the water conservation structures developed by SRIJAN. The figure below illustrates the benefits realised by these structures.

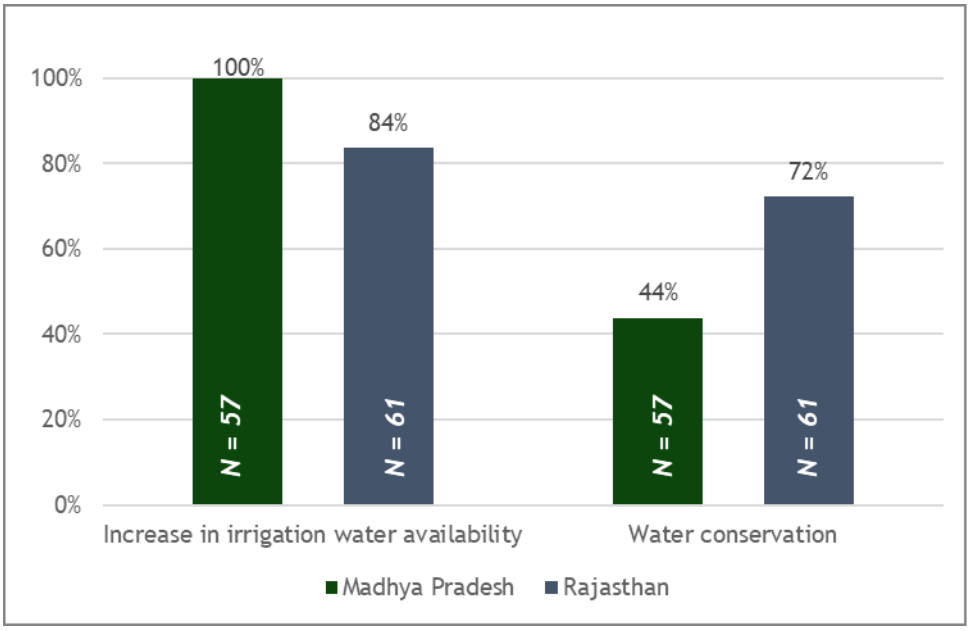


Figure 41: Benefits of water conservation structures

Irrigation efficiency

As per the data shared by SRIJAN, the project has been able to increase the irrigated area by 1,829 acres[10] covering 622 beneficiaries in Madhya Pradesh, and 650 beneficiaries in Rajasthan. The percentage of beneficiaries covered under the irrigation related activities is significantly low in comparison with the overall number of beneficiaries, i.e., around 55,000 (*as per the overall baseline data shared by SRIJAN*). The same was also observed in the HH survey, where only 3% of the beneficiaries reported to using drip or sprinkler for irrigation.

Even though, the project attempted to address the water needs of community, an unmet and incremental need for water was observed in the community. This can be largely attributed to lack of conservation irrigation technologies. The survey highlighted that irrigation practices are still largely conventional, with around 82% of the beneficiaries reportedly using flood irrigation.

[10] *As per the intervention data upto Q3 2019-20.*

This displays a lack of awareness on water management as well as irrigation technologies among the beneficiaries. The project team stated that the promotion of irrigation technologies was limited to the nano orchard and vegetable plots.

6.4 Livestock management

The project aimed to improve the livestock management practices in the project regions. The section sheds light on the impact of the livestock intervention had in these locations.

The diagram below indicates, the proportion of livestock practitioners covered under the livestock related interventions by SRIJAN.

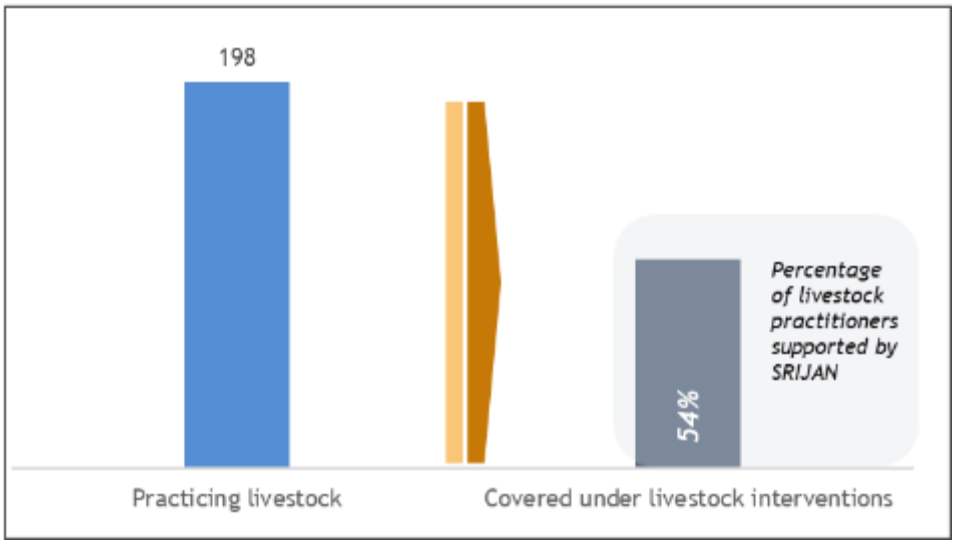


Figure 42: Beneficiaries covered under livestock interventions who are practicing livestock

Improvement in livestock management practices

SRIJAN worked towards generating awareness and providing preventive healthcare services such as vaccination and deworming. The services were provided at the village level by conducting veterinary camps and assigning “Pashu Sakhis”. In the areas where the intervention was carried out, the adoption rate for procedures including immunisation, deworming, high-quality feed, and artificial insemination has increased. The diagram below demonstrates the percentage of beneficiaries receiving support for these practices.

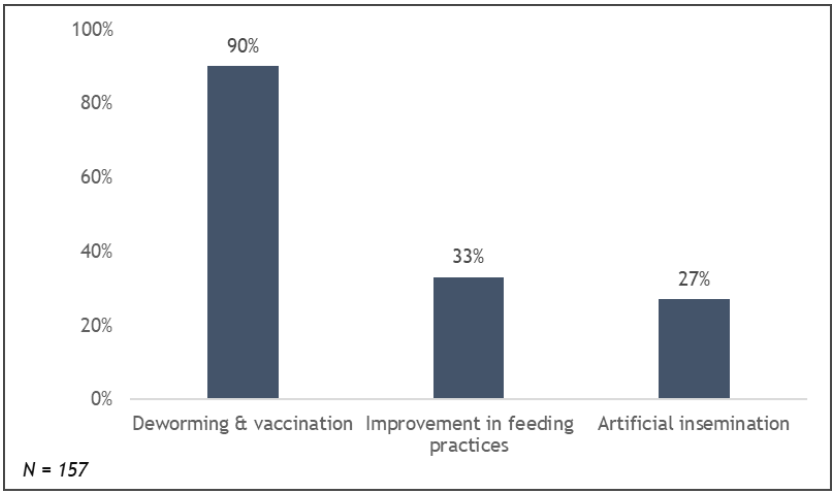


Figure 43: Beneficiaries receiving support for livestock

SRIJAN promoted these practices through the development of community cadre of Pashu Sakhis from villages to provide veterinary and animal health care services to the community. The Sakhis take care of the services such as, vaccination, deworming, and basic illnesses. The HH survey indicates, that there is a moderate level of recall about Pashu Sakhis among the beneficiaries. About 57% beneficiaries in Rajasthan and 36% beneficiaries in Madhya Pradesh were aware of the Pashu Sakhis. All the beneficiaries who are aware of Pashu Sakhis used their services.

The figure below illustrates the usefulness of vaccination and deworming support reported by the respondents.

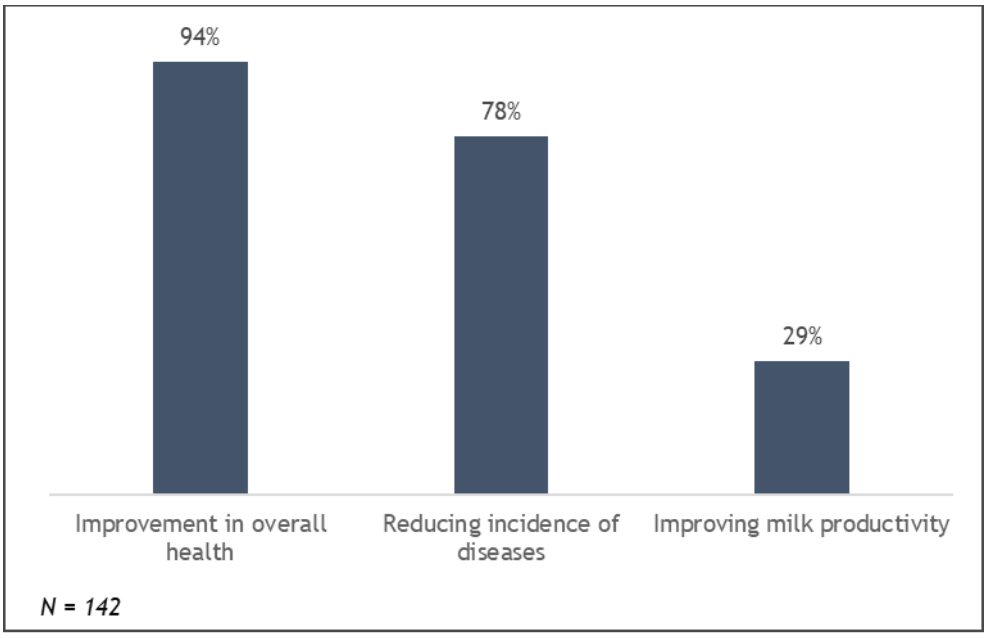


Figure 44: Usefulness of vaccination and deworming support

The support for vaccination and deworming were the most popular livestock related intervention where, 94% of the beneficiaries reported an improvement in overall health, and 78% reported a reduced incidence of diseases.

Income from livestock

It was observed from the HH survey that 81% of the overall average milk produced daily is utilised for personal consumption. From the quantity of milk that is available for selling, a positive change in the overall livestock related income was observed. The figure below illustrates the positive change in the livestock income in comparison with the baseline.

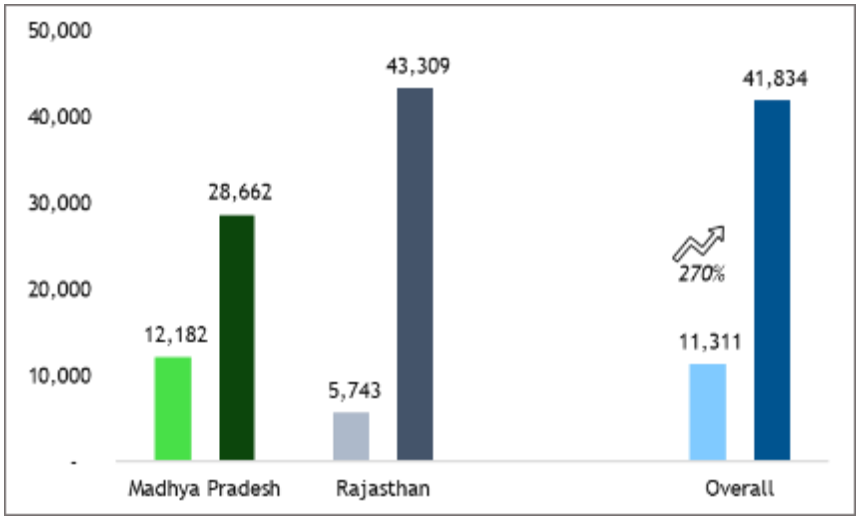


Figure 45: Baseline vs Endline - livestock income

From the figure above, it can be observed that the overall livestock income has risen by 270%.

The income grew by 654% in Rajasthan, this positive change can be attributed to the improvement in livestock rearing practices. The beneficiaries were able to reduce the incidences of disease and were also able to improve the overall health of their livestock. SRIJAN also supported a milk collection business undertaken by the Maitree producer company. By focusing on both ends of the dairy value chain, SRIJAN helped improve the milk production as well as the marketability of milk.

6.5 Impact on income

A change in income from baseline to endline is an indicative of the progress made by the interventions in the sample villages. A comparison with baseline data provides an indication of the trend in terms of increase or decrease in the project income.

The change in income in the current context is calculated as a difference between the total income – comprising of income from all sources and total income from baseline comprising of income from similar sources.

State	Income sources	Baseline					Endline					Change
		Valid N	Mean	Median	Max	Min	Valid N	Mean	Median	Max	Min	
Madhya Pradesh	*Agriculture*	196	36040	27247.5	350000	5000	204	73461	45000	575880	3200	104%
	Livestock	91	12182	5000	90000	500	26	28662	22500	100000	1200	135%
	NTFP	45	2440	1500	20000	500	33	9091	5000	30000	2000	273%
	Labour	144	19779	15000	96000	200	208	59337	50000	200000	6000	200%
	Employment	0	0	0	0	0	11	88545	84000	170000	25000	-
	Others	29	17793	9000	72000	1000	10	47320	20000	200000	5000	166%
	Total	**206**	**55119**	**47500**	**371200**	**8000**	**242**	**123493**	**101000**	**655880**	**16000**	**124%**
Rajasthan	*Agriculture*	114	10556	16475	100000	300	185	61987	35000	435000	700	487%
	Livestock	105	5743	8000	55000	500	103	43309	30000	176000	2000	654%
	NTFP	42	5814	5000	54000	1500	7	9000	8000	15000	6000	55%
	Labour	180	37347	36000	120000	2000	154	43132	40000	144000	7000	15%
	Employment	1	115000	115000	115000	115000	36	139989	120000	480000	600	22%
	Other	28	12864	6000	70000	500	44	17336	10000	125000	0	35%
	Total	**193**	**61483**	**56000**	**120000**	**10000**	**227**	**136791**	**105000**	**591500**	**23400**	**122%**

Figure 46: Baseline vs Endline - comparative analysis

6.6 Impact on community resilience

A rise in income essentially leads to an improvement in the living standards of the beneficiaries. A higher disposable income enables beneficiaries to expand their horizon of spending to more than just subsistence spending. The increased capacity to spend could lead to new investments such as, purchase of agricultural lands, livestock, construction of house; Spending on household assets such as, television, cell phones, etc.; Spending on essentials such as education, and accessing better health facilities.

Health care and Education

In Madhya Pradesh, out of 237 beneficiaries who experienced an increase in income over the baseline 46% of those spent on better healthcare facilities and 8% spent on education, whereas out of the 198 beneficiaries from Rajasthan, 77% spent on better healthcare facilities and 75% spent on education. The spend is further broken down into the farmer categories in the illustration below.

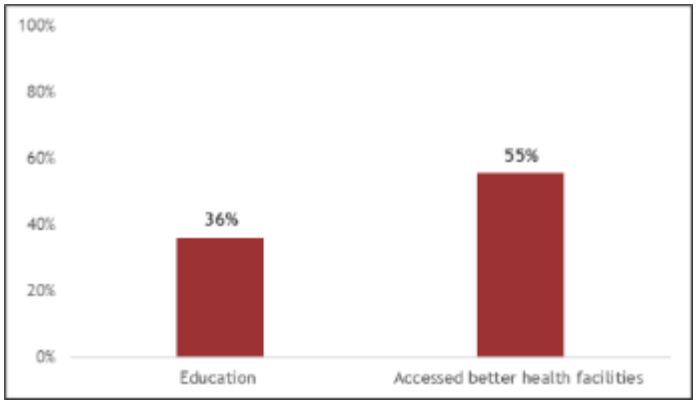


Figure 47: Overall spend on education and healthcare

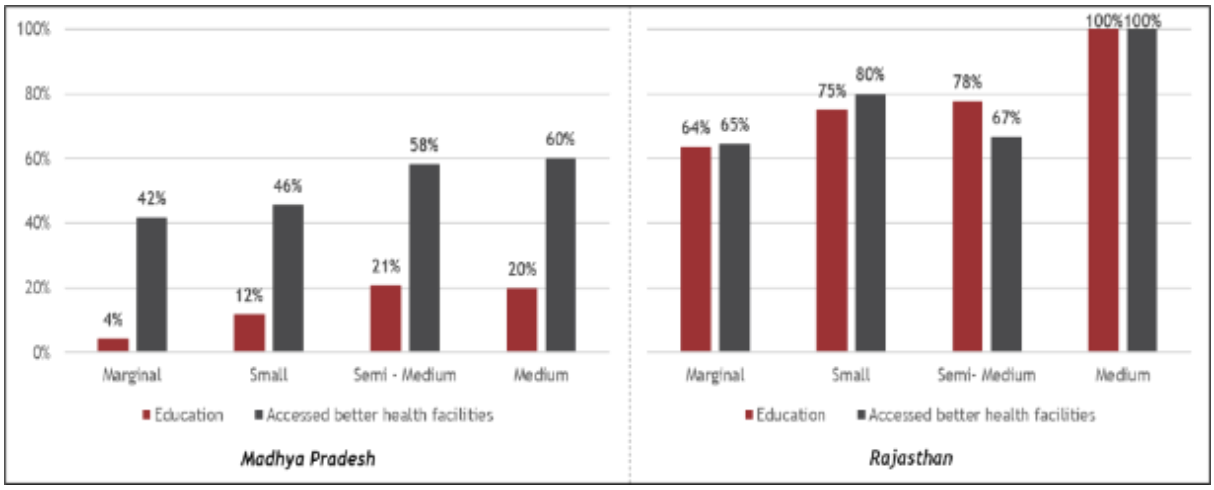


Figure 48: Farmer spend on education and healthcare

It was observed that a higher number of beneficiaries were now willing to spend money to visit doctors outside their villages. A higher proportion of 'medium' level farmers, direct their spend towards education and healthcare. Discussions on the field revealed that many farmers spent extensively on the education of their children. With the rise in income, wealthier farmers preferred sending their children to better schools outside the village.

Investments

As per the HH survey, 21% of the beneficiaries reported that they spend their additional income on at least one of the investment items such as, agricultural land, livestock, construction of a new house, and purchasing jewellery.

The figure below illustrates the distribution of investments with an increased income.

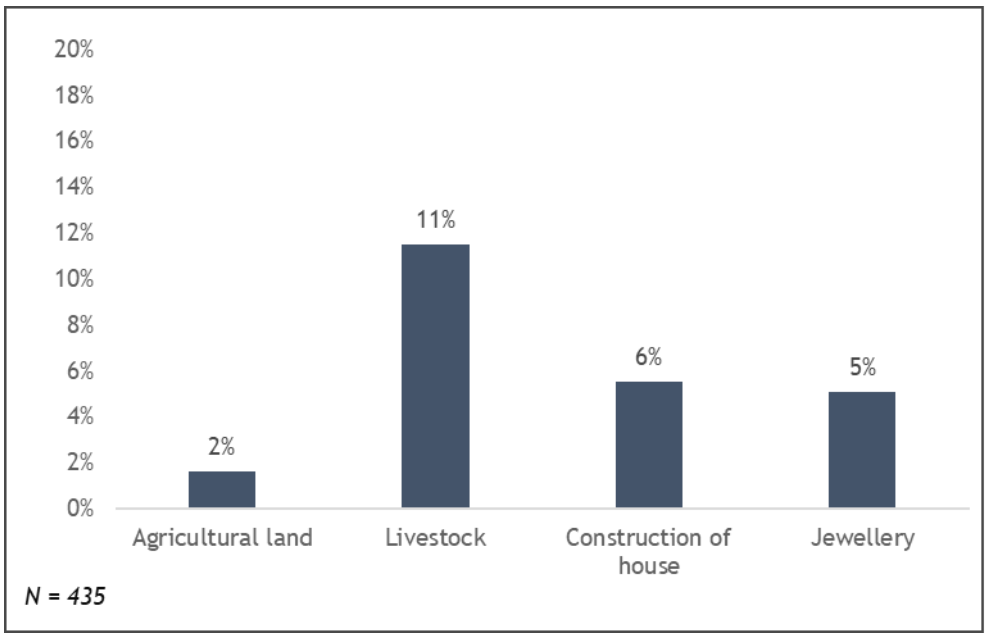


Figure 49: Investment distribution

During the field interactions, it was observed that several beneficiaries utilized their increased income to either improve their standard of living or create more income generation opportunities. Spending on livestock is one of the easiest and most significant investment for the beneficiaries, as it fulfils the purpose of creating nutritional security. Most families utilize the milk for self-consumption.

Migration

As per the household survey, there is a decrease in the number of people migrating to urban areas. In Madhya Pradesh, only 1% of the respondents reported migration for work while in Rajasthan, 5% of the respondents reported the same.

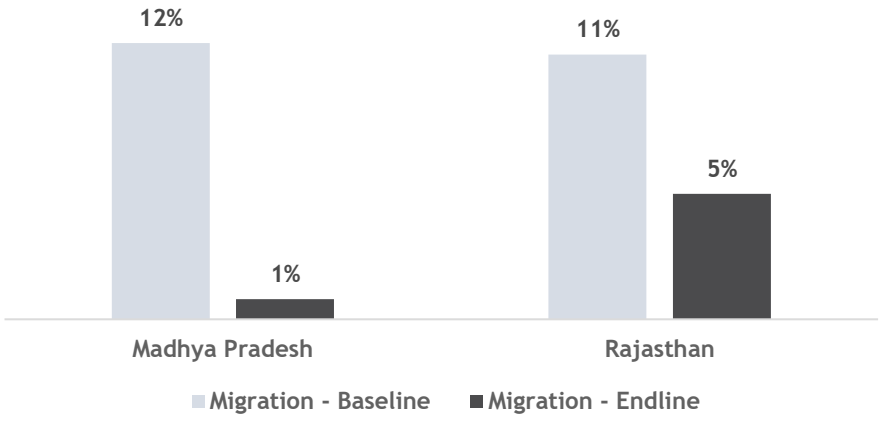


Figure 50: Baseline vs Endline - Migration

As per the discussions with the community, as earnings have improved at the village level, the community is less inclined towards seeking work opportunities outside the village. Further, as loans can be easily accessed, community is trying to diversify its livelihood opportunities in the villages.

Government interlinkages

Due to lack of awareness about various government schemes and accessibility to these schemes, the community couldn't utilise the benefits offered under government schemes. Hence, the project supported the beneficiaries by converging with various government schemes and creating awareness about the same.

As per the household survey, the respondents reported receiving support under various schemes. The key schemes along with the percentage of respondents receiving support under them illustrated below:

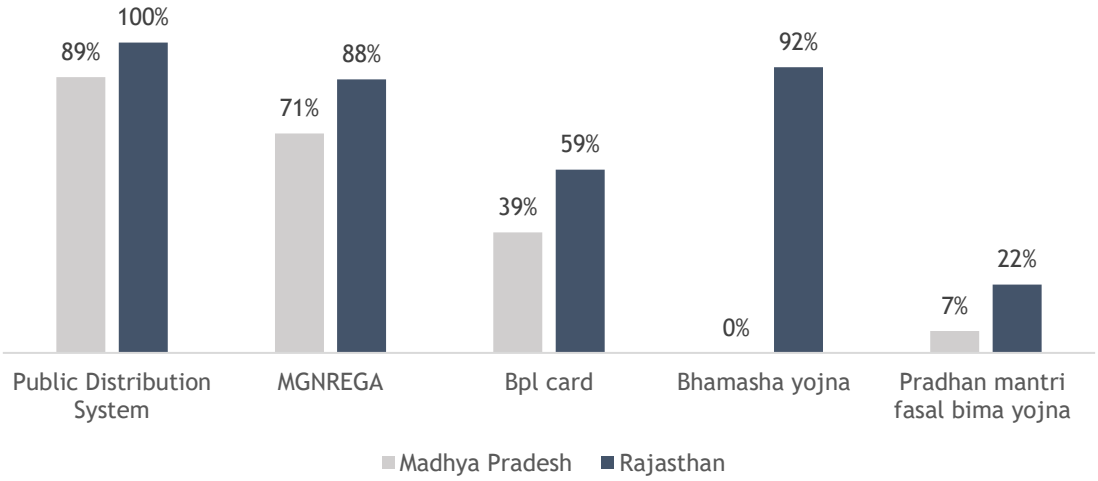


Figure 51: Coverage under various schemes

6.7 Assessment of Value chains

Custard apple value chain in Pali and Chhindwara

The project established custard apple value chain by setting up collection, processing, and marketing unit of the value chain in Pali, Rajasthan and Chhindwara, Madhya Pradesh. SRIJAN recognized the potential of custard apple, as the local community in both regions already collected the custard apples and used to sell at throw away prices of INR. 5 to 10 per kg. The value chain model established for custard apple is illustrated below:

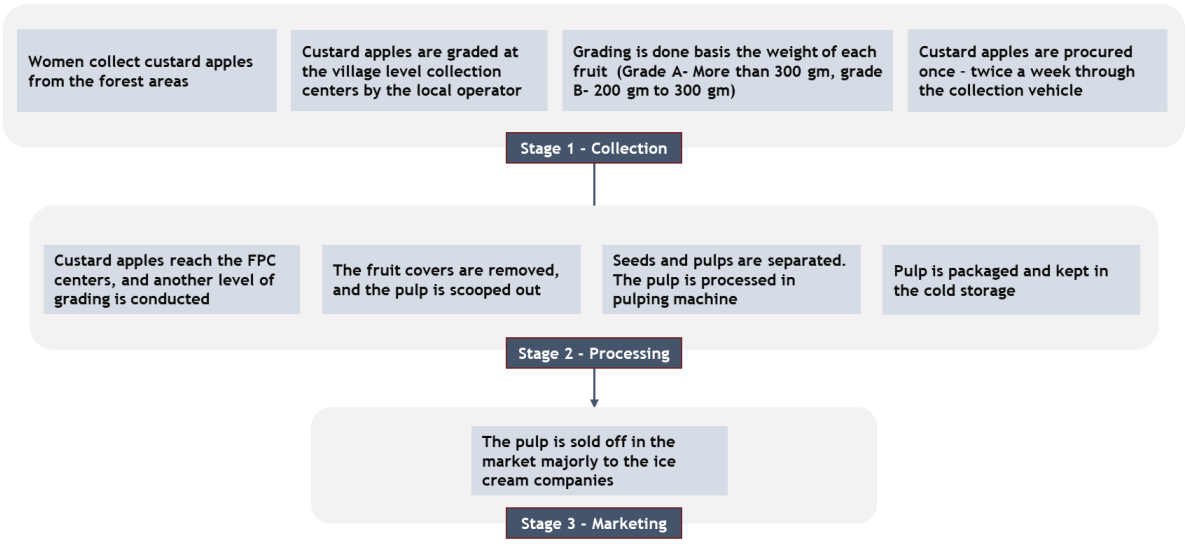


Figure 52: Custard apple value chain

The value chain built by SRIJAN focused on involvement of SHGs at every stage of the value chain. The record keeping is maintained by the in-charge elected by the group.

Figure 53: Record keeping at COFE

The model for custard apple value chain was initially established at Ghoomar Agriculture and Horticulture Producer Company, Pali, Rajasthan. This model was then emulated at the FPO in Chhindwara that runs COFE. COFE is the organization responsible for undertaking the activities related to custard apple in Chhindwara. It was noted that, as the operations at COFE expanded it entered the markets for processing of other fruits and vegetables such as, mango, jamun, and peas.

SWOC Analysis of custard apple value chain

Strength	Weaknesses
1. Strong sense of ownership among the members, due to the community centric model. The group members are aware of their responsibilities at each level of the value chain. 2. Abundance of raw produce from natural resource i.e., forests. During the picking season, women procure the custard apples from the nearby forest areas leading to reduced input costs. 3. Revolving leadership structure. The board follows a rotational model for leadership selection, new BoD are elected every few years.	1. Lack of control over production. Since the custard apple is a forest produce, COFE does not have a control over the quality of the produce. 2. Limited buyers from the FPOs. Organizations stated that they only have one type of customers in their portfolio, i.e., ice-cream companies. The profitability is directly linked to the demand of ice-cream.

4. Involvement of women is one of key strength areas as it also helps in fostering an empowered younger generation.	
Opportunities	**Constraints**
1. Availability of market for processed product. The custard apple demand is growing among ice-cream companies, cosmetics, etc. 2. Ability to increase the scale. The value chain model involves the SHG members at every stage, this brings an opportunity to involve a greater number of villages in the production model. 3. Cross-utilization of machinery. The machines used for pulping / processing of custard apples can be used for processing of other fruits of similar nature.	1. Impact of externalities. The demand for custard apples was impacted due to COVID 19. The organization had to discontinue processing activities due to lack of demand 2. No standard control over the product. As the custard apples are produced in the forest, the organization cannot have a standardized process to assess quality of the produce. 3. As the produce is procured from the forest, it can be impacted by the change in forest policies.

Soybean value chain in Bundi and Sagar

The farmers in Bundi, due to their limited bargaining power, faced the issue of receiving a lower price while selling their produce to the local traders at the mandi. The organizations, Samriddhi Mahila crop producers' company and Jaisinagar Soya Samriddhi producer company were established with an aim to provide market linkage and quality inputs to the small and marginal farmers in the regions. These organizations also sell farm inputs such as, fertilizers, pesticides, and seeds directly to the farmers through their offices. Illustration below shows the value chain created by the organization.

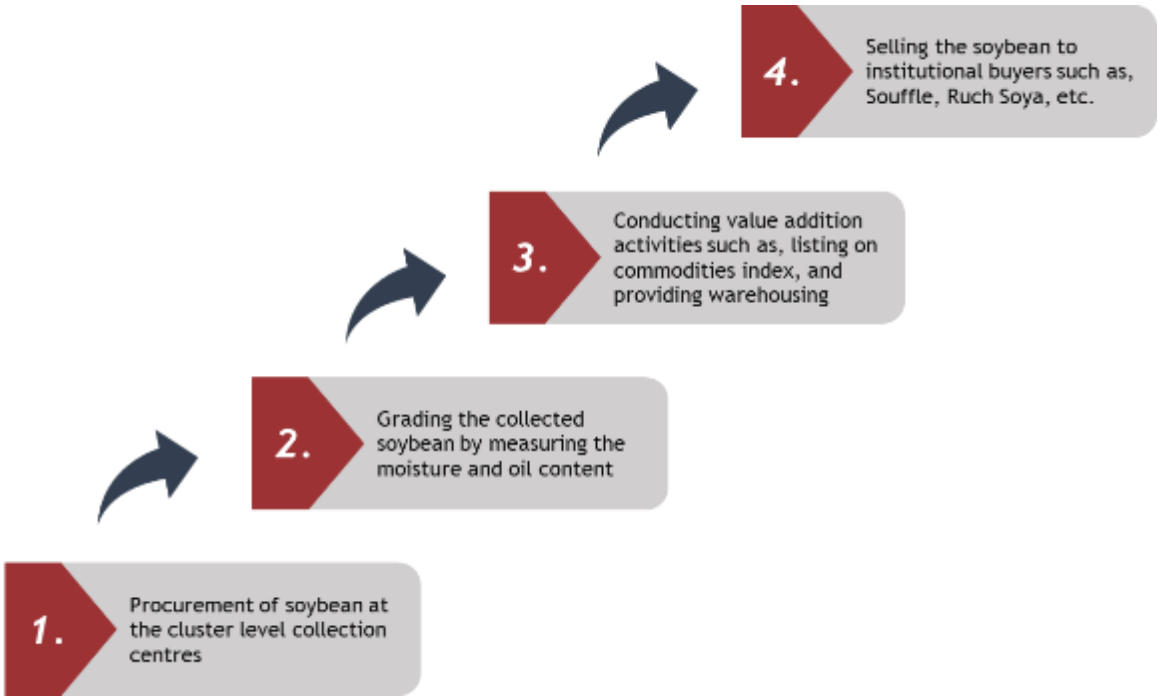


Figure 54: Soybean value chain

SWOC analysis of soybean value chain

Strengths	Weaknesses
1. Strong backward linkages with the farmer members. The FPO worked on capacity building of the farmers to improve productivity of the crop, thereby improving overall income. 2. Strong sense of ownership among the community.	1. Stagnant leadership at the FPO level. The leaders stay the same even after elections, which leads to the decision making in the same hands. 2. Lack of demand of processed products such as, soya chunks, soy milk, etc. at the local level.
Opportunities	**Constraints**
1. Diversification into processing and producing value added products with soybean. 2. The model can be replicated for other crops such as, wheat and maize. The organization can also the other crops on the commodities exchange.	1. Dependence on SRIJAN for all the institution level decision making. 2. Extreme climatic conditions. Soybean has not been profitable for the farmers in both regions; therefore, many farmers have stopped growing the crop.

Dairy value chain in Tonk

The livestock related activities undertaken in Tonk, Rajasthan focused on the following activities:

- Cattle breed improvement activities
- Training and capacity building of farmers and Pashu Sakhis
- Health Camps organized by SHGs to generate awareness among cattle owners regarding deworming, vaccination, use of mineral mixture and balanced diet and to address primary healthcare aspects
- Feed and fodder intervention
- The dairy provides farmers with market linkage, which safeguards them from the exploitation by the local milk vendors

As observed, the value chain follows the model of setting up common collection centres at the village level, these collection centres are managed by individuals identified. The centre is responsible for recording the quantity of milk and its testing to ascertain the fat and SNF levels. FPC collects the milk from village centres daily, which is stored at the collection centres for further sales.

Over the period, 'Maitree mahila dairy' added a wider number of products to the portfolio. It added products like, ghee and paneer. It also added goat milk related products

SWOC analysis of dairy value chain

Strengths	Weaknesses
1. Strong sense of ownership among the members, due to the community centric model. The group members are aware of their responsibilities at each level of the value chain.	1. Low procurement numbers. As most of the milk produced in the region is used for self-consumption.

2. Providing a relatively higher price to the farmers. As the dairy enables farmers to receive a higher price for the milk.	
Opportunities	Constraints
1. Marketing opportunities for Gir cow milk. Since most beneficiaries received Gir cows as breed improvement under the program, the enterprise has the potential to sell the milk at a higher price. 2. To increase the number of shareholders at the organization. Increasing the shareholder numbers would increase the share capital, thereby enabling the organization to invest in machinery.	1. Lack of a dedicated product portfolio and marketability of the products. The dairy is only able to sell value added products such as, Ghee or paneer at the village level.

Section 7

Way forward

7. Way forward

In order to enhance the efficacy of the project and create wider visibility for its replication else-where in the country. The summary of recommendations is provided below.

Area of assessment	Context / Gaps observed	Recommendations
Internal monitoring of the project	• SRIJAN ensured that the learning and development of the project team was ensured by providing trainings regularly basis the requirements of the project • Variations in the internal monitoring and reporting were observed. A robust and uniform monitoring process across the project locations was not observed during the assessment study, which impacted the documentation of the overall impact achieved under the project	• The project team could standardize the internal reporting, frequency, and language across all locations for comprehensive monitoring and evaluation • A comprehensive strategic framework should be developed with quantifiable project objectives in consultation with key stakeholders • Development of SOPs for internal project processes, right from planning to delivery stage • The SOPs may be developed for needs assessment, reporting and documentation, standard learning outcomes from beneficiaries
Community institutions	The community institutions are at the core of the project interventions and the project has leveraged the institutions in carrying out the activities and maximizing the beneficiary outreach. A significant social and economic change has been observed across all project location. However, the assessment team observed the following areas which require further strengthening: • Limited participation of younger women • Few SHGs were found to be dependent on CRPs/VRPs to ensure the accuracy of the institution's records. In addition, the minutes of meetings, a key aspect to record the discussions and proceedings of the institutions, were not being	• To ensure the sustainability of the project and enhance the beneficiary outreach, the project team should ensure the participation of younger women • Conduct refresher trainings on record keeping (book-keeping, minutes of meeting, selection criteria for inter-lending activities, etc.) • Conduct trainings on conflict management • As the institutions have matured, the project team should revise the grading sheets to add a more comprehensive list of indicators and marking criterion. The comprehensive grading can be conducted by SRIJAN half-yearly, to help the project team in identifying areas which require further strengthening

Area of assessment	Context / Gaps observed	Recommendations
	maintained at the institution level • Inter lending priorities and criterion were not formally defined and documented • Lack of training on internal and external conflict management • Lack of comprehensiveness in grading and marking criterion. Key aspects such as conflict management, rules, and regulations, etc., were not incorporated in the grading indicators	
Natural Resource Management	• Water availability is still a pressing issue at various project locations. This is due to lack of water conservation technologies such as drip, and sprinkler irrigation etc. • The beneficiaries also lacked awareness on water management techniques	• The project should scale up the intervention as the need for water and soil conservation was reported by the community • Promote water efficient irrigation technologies as per the feasibility of the topography. Further, the project should consider creating awareness about efficient utilization of water through activities such as water budgeting • Integrating trainings related to efficient water utilization during SHG workshops
Develop streamlined system for monitoring Income against baseline	• The project considers increase in income as a good proxy for improved livelihood. While data on family income and expenditure is being collected at the baseline stage, however there are gaps in systems for monitoring the change in income from the baseline • Need for a streamlined approach towards monitoring the change in income for individual families in	• Indicators such as, total agricultural production, area under cultivation, cost of cultivation, profit / loss incurred across all the agricultural seasons, can be considered as an addition to SRIJAN's existing monitoring system • Concurrent monitoring of the above-mentioned indicators can be analyzed to draw a comparative analysis of the effectiveness of the interventions across the seasons

Area of assessment	Context / Gaps observed	Recommendations
	comparison to the baseline income was observed	

Annexure - I

Madhya Pradesh

Details required from the sample study,

(Table 1)

Beneficiaries in the corresponding income range								
Income range	**Baseline data**			**After intervention**			**Increase in average annual income**	
	No	**%**	**Average Income**	**No**	**%**	**Average Income**	**Amount**	**%**
0-12,000	3	1%	9,667	-	-	-	60,333	624%
12,001-36,000	60	29%	26,445	5	2%	28,800	76,292	288%
36,001-60,000	78	38%	47,466	32	16%	51,925	61,012	129%
60,001-84,000	31	15%	70,342	33	16%	73,462	73,481	104%
84,001-100,000	18	9%	94,694	29	14%	94,455	56,961	60%
Over 1,00,000	16	8%	134,456	107	52%	170,837	67,100	50%
Total	206	100%	55,119	206	100%	122,566	67,448	122%

(Table 2)

Average income per beneficiary before the intervention	55,119
Average income per beneficiary after the intervention	122,566
Increase in average income	67,448
Increase in average income (in %)	122%

Data as per NGO partners records[11]

(Table 3)

Beneficiaries in the corresponding income range								
Income range	Baseline data			After intervention			Increase in average annual income	
	No	%	Average Income	No	%	Average Income	Amount	%
0-12,000	3	1%	9,667	-	-	-	-	-
12,001-36,000	60	29%	26,445	-	-	-	-	-
36,001-60,000	78	38%	47,466	-	-	-	-	-
60,001-84,000	31	15%	70,342	-	-	-	-	-
84,001-100,000	18	9%	94,694	-	-	-	-	-
Over 1,00,000-	16	8%	1,34,456	-	-	-	-	-
Total	206	100	55,119	-	-	-	-	-

(Table 4)

Total no. of beneficiaries till the cutoff date of Jun-15	-
Average income per beneficiary before the intervention	-
Average income per beneficiary after the intervention	-
Increase in average income	-
Increase in average income (in %)	-

[11] *SRIJAN does not collect or monitor data on Income post baseline survey*

(Table 5)

Beneficiaries in the corresponding Interventions								
Income range[12]	Baseline data			After intervention			Increase in average annual income	
	No	%	Average Income	No	%	Average Income	Amount	%
Intervention 1	-	-	-	-	-	-	-	-
Intervention 2	-	-	-	-	-	-	-	-
Intervention 3	-	-	-	-	-	-	-	-
Intervention 4	-	-	-	-	-	-	-	-
Intervention 5	-	-	-	-	-	-	-	-
Intervention 6	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-

Other Details Required

(Table 6)

	Target (For the target period)	Actual (For the target period)
Beneficiaries	-	-
Cost Per Beneficiary	-	-
Increase in average income	-	-

[12] *SRIJAN not keep baseline data by intervention type. Information on this parameter is not available*

(Table 7)

S. No.	Respondent name	Baseline income	Endline income	Change in income	% Change
1	Ramshila Yadav	18,000	365,100	347,100	1928%
2	Kamla Yadav	12,500	208,900	196,400	1571%
3	Mamta	17,000	190,400	173,400	1020%
4	Indra Yadav	10,000	110,000	100,000	1000%
5	Kamal Rani	36,986	350,000	313,014	846%
6	Ganga Yadav	14,500	123,700	109,200	753%
7	Vandana	15,000	127,000	112,000	747%
8	Sarita Ydav	14,500	110,000	95,500	659%
9	Parvati Patel	84,000	620,000	536,000	638%
10	Kamwati	16,000	116,000	100,000	625%
11	Sahnaz Mansoori	28,000	200,000	172,000	614%
12	Roopwati Pandrey	24,000	162,000	138,000	575%
13	Krishna Yadav	31,000	205,000	174,000	561%
14	Sunita Patel	63,500	400,000	336,500	530%
15	Sital Viswakarama	13,000	80,000	67,000	515%
16	Asharbi Manshuri	36,000	218,000	182,000	506%
17	Maya Dhurvey	16,000	90,000	74,000	463%
18	Gana Pratik	60,000	335,000	275,000	458%
19	Sumaruati Bai	20,400	111,600	91,200	447%
20	Subeti Yadav	11,000	60,000	49,000	445%
21	Memuati Sallim	60,000	320,000	260,000	433%
22	Jagmal Kumar	54,000	280,000	226,000	419%
23	Asha Yadav	8,000	40,000	32,000	400%
24	Savita Yadav	18,000	89,200	71,200	396%
25	Anita Yadav	17,000	80,000	63,000	371%
26	Vimala Lodhi	70,000	322,000	252,000	360%
27	Asha Rani	35,000	160,000	125,000	357%
28	Sita Rani Lodhi	35,000	159,000	124,000	354%
29	Hari Bai Patel	36,450	162,000	125,550	344%
30	Salamat Mansuri	30,000	132,000	102,000	340%
31	Mangalwadi Bati	14,000	60,000	46,000	329%
32	Rakhadia Kumar	51,000	218,000	167,000	327%
33	Bhangi Shilu	41,000	174,800	133,800	326%
34	Susma Rajak	26,000	106,500	80,500	310%
35	Ram Koyar Yaduvansh	46,000	186,000	140,000	304%
36	Sukhdhariya	26,000	105,100	79,100	304%
37	Samlu Stilu	28,000	113,000	85,000	304%
38	Mahawali Pandry	25,000	100,000	75,000	300%
39	Shivcharan Yaduvenshi	34,000	130,600	96,600	284%
40	Sunita Yaduwar	34,000	130,600	96,600	284%
41	Hari Bai	50,000	192,000	142,000	284%
42	Dandhya Chadar	27,000	101,000	74,000	274%

S. No.	Respondent name	Baseline income	Endline income	Change in income	% Change
43	Manta Pandrey	27,000	100,000	73,000	270%
44	Komal Singh	40,000	148,000	108,000	270%
45	Laxmi Patel	36,000	132,000	96,000	267%
46	Radha Patel	47,000	170,000	123,000	262%
47	Manisha Patel	50,000	177,000	127,000	254%
48	Bati Yadav	16,000	56,000	40,000	250%
49	Vipatiya Yadavanshi	40,000	137,800	97,800	245%
50	Babali Yadav	18,000	61,000	43,000	239%
51	Jyoti Yadav	29,000	98,000	69,000	238%
52	Bhona Kheri	30,000	100,000	70,000	233%
53	Samyati Devi	130,000	432,500	302,500	233%
54	Manjani Kadare	36,000	119,000	83,000	231%
55	Kamal Uikey	37,000	120,000	83,000	224%
56	Dubelal Uikey	37,000	120,000	83,000	224%
57	Ghurki Sallam	57,000	180,000	123,000	216%
58	Parayag Rani Lodhi	75,000	235,000	160,000	213%
59	Kranti Bai	27,000	82,500	55,500	206%
60	Mamta	33,600	101,000	67,400	201%
61	Sandhya Yadav	33,500	98,000	64,500	193%
62	Grija Yadav	20,000	58,000	38,000	190%
63	Kalamati Lodhi	38,000	110,000	72,000	189%
64	Mukesh Sallam	65,000	186,000	121,000	186%
65	Purasa Uikey	35,000	100,000	65,000	186%
66	Gigja Bai	35,000	100,000	65,000	186%
67	Uma Rani	30,000	85,000	55,000	183%
68	Chatan Lal	60,000	170,000	110,000	183%
69	Fulmali Vikey	100,000	280,000	180,000	180%
70	Sitaram Uikey	100,000	280,000	180,000	180%
71	Prabha Patel	30,500	85,000	54,500	179%
72	Anju Yadav	39,000	108,000	69,000	177%
73	Arjun	44,000	120,000	76,000	173%
74	Champa Yadav	25,000	67,000	42,000	168%
75	Urmila	45,000	119,000	74,000	164%
76	Parveen	38,000	100,000	62,000	163%
77	Savita Pawar	35,000	91,400	56,400	161%
78	Memwati Shariya	120,000	310,000	190,000	158%
79	Kamal Rani	95,000	243,800	148,800	157%
80	Rina Kodhape	58,000	148,000	90,000	155%
81	Vandana Yadav	56,000	142,500	86,500	154%
82	Nandu Uikey	51,000	126,000	75,000	147%
83	Kashiram Kumar	55,000	135,000	80,000	145%
84	Shivaji Kumar	60,000	146,000	86,000	143%
85	Varsha Lodhi	44,460	108,000	63,540	143%
86	Rampayari Uikey	50,000	121,400	71,400	143%

S. No.	Respondent name	Baseline income	Endline income	Change in income	% Change
87	Savita Patel	63,000	150,000	87,000	138%
88	Jauhari Sallam	76,000	178,000	102,000	134%
89	Shyam Bai	106,000	244,800	138,800	131%
90	Omkar Batti	115,000	265,000	150,000	130%
91	Parman Uikey	108,000	248,000	140,000	130%
92	Asha Uikey	62,000	142,000	80,000	129%
93	Gomit Bai	51,600	118,000	66,400	129%
94	Shandhya	35,000	80,000	45,000	129%
95	Kureshna Bai	15,500	35,000	19,500	126%
96	Laxman Dhurve	36,000	80,000	44,000	122%
97	Bhajanlal Dhuaway	36,000	80,000	44,000	122%
98	Jamuna Bai	50,800	110,000	59,200	117%
99	Gita Bai	50,000	108,000	58,000	116%
100	Puna Bai	35,000	75,100	40,100	115%
101	Lalman Kodape	54,000	115,000	61,000	113%
102	Sampat Kumar	44,000	92,500	48,500	110%
103	Nabbi Bai	75,000	157,500	82,500	110%
104	Amna Bai Patel	64,000	131,500	67,500	105%
105	Bisto	57,000	116,000	59,000	104%
106	Umama Rani	49,000	99,000	50,000	102%
107	Kamal Rani	35,000	70,000	35,000	100%
108	Durgesh Uikey	75,000	144,900	69,900	93%
109	Sarla Yadukhanshi	47,000	90,000	43,000	91%
110	Sarla Yadukhanshi	47,000	90,000	43,000	91%
111	Praveen	38,000	72,500	34,500	91%
112	Bhupat Sakar	58,000	110,000	52,000	90%
113	Gulab Bai	37,500	71,000	33,500	89%
114	Bebu Uikey	37,000	70,000	33,000	89%
115	Savitri	90,000	170,000	80,000	89%
116	Rozam Bee	35,000	65,000	30,000	86%
117	Suman Vikey	54,000	100,000	46,000	85%
118	Chaiti Uikey	108,000	200,000	92,000	85%
119	Sunita Soni	14,500	26,800	12,300	85%
120	Sarman Sallam	44,000	80,000	36,000	82%
121	Kamlesh Ram	55,000	100,000	45,000	82%
122	Kapshi	25,000	45,000	20,000	80%
123	Ram Kumari Dhurve	50,000	90,000	40,000	80%
124	Ram Rani	28,600	51,000	22,400	78%
125	Rachana	45,000	80,000	35,000	78%
126	Santosh Rani	30,100	53,500	23,400	78%
127	Hari Bai	155,000	274,600	119,600	77%
128	Shiv Lal	85,000	150,000	65,000	76%
129	Kasturiya Uikey	100,000	170,200	70,200	70%
130	Radha Lodhi	90,000	150,000	60,000	67%

S. No.	Respondent name	Baseline income	Endline income	Change in income	% Change
131	Jhinna Uvanati	60,000	97,000	37,000	62%
132	Brijlal Sillu	42,000	67,400	25,400	60%
133	Johari	45,000	72,000	27,000	60%
134	Tulsiram Uikey	71,500	114,000	42,500	59%
135	Raj Kumar Sallam	98,000	156,000	58,000	59%
136	Hemraj Maskolhe	71,000	113,000	42,000	59%
137	Haira Lal	96,000	150,000	54,000	56%
138	Nanni Uikey	31,500	49,000	17,500	56%
139	Sahida Mansuri	28,000	43,000	15,000	54%
140	Madhukar Saryam	106,000	162,500	56,500	53%
141	Girajlal Uikey	40,000	60,500	20,500	51%
142	Kailash Vadhiva	70,000	105,000	35,000	50%
143	Baldev Dhurvey	70,000	105,000	35,000	50%
144	Kishanlal Dhura	64,000	94,500	30,500	48%
145	Sujan	34,000	50,000	16,000	47%
146	Anarwati Uikey	110,500	161,200	50,700	46%
147	Sadhu Durvey	50,000	72,000	22,000	44%
148	Saurmati Pandve	61,000	87,500	26,500	43%
149	Sahasram Pandve	61,000	87,500	26,500	43%
150	Shyam Bai	106,000	150,000	44,000	42%
151	Hirachand Bathi	58,000	82,000	24,000	41%
152	Munnilal Twnati	51,000	72,000	21,000	41%
153	Anita Aaharwar	121,800	171,800	50,000	41%
154	Silwati Parani	50,000	70,000	20,000	40%
155	Anita Bhalwey	50,000	70,000	20,000	40%
156	Surekha Bai	100,000	140,000	40,000	40%
157	Nanhi Uikey	48,800	67,750	18,950	39%
158	Kanshiram Sallam	71,000	97,600	26,600	37%
159	Malati Pandre	73,000	100,000	27,000	37%
160	Sharda Yadav	40,000	53,500	13,500	34%
161	Kille Bhallai	86,000	113,600	27,600	32%
162	Laxmi Singare	62,000	81,000	19,000	31%
163	Matto Bai	42,000	54,000	12,000	29%
164	Anita Lodhi	82,000	104,300	22,300	27%
165	Rakesh Sallam	98,000	124,000	26,000	27%
166	Sakal Bai	46,000	58,000	12,000	26%
167	Monu Kumar	63,600	80,000	16,400	26%
168	Suneeta Patel	43,000	54,000	11,000	26%
169	Chandra Uikey	40,000	50,000	10,000	25%
170	Anita	40,000	50,000	10,000	25%
171	Sangita	48,000	60,000	12,000	25%
172	Arvind Kumar	38,500	48,000	9,500	25%
173	Radita Dhurve	70,000	87,000	17,000	24%
174	Gulab Mumra	73,000	90,000	17,000	23%

S. No.	Respondent name	Baseline income	Endline income	Change in income	% Change
175	Kampo Bai Uikey	84,000	103,200	19,200	23%
176	Buistariya Lunati	56,000	68,000	12,000	21%
177	Ram Bai Lobhi	41,000	49,000	8,000	20%
178	Budhalal	62,000	74,000	12,000	19%
179	Pooja Kodle	42,000	50,000	8,000	19%
180	Gita Bai	140,000	166,500	26,500	19%
181	Sumat Rani Lodhi	93,000	110,500	17,500	19%
182	Savita Gadre	99,000	117,000	18,000	18%
183	Dropti Bai Patel	85,500	100,000	14,500	17%
184	Keshav Rav Markam	50,000	57,600	7,600	15%
185	Balram Patel	68,000	78,000	10,000	15%
186	Madan Yadav	21,000	24,000	3,000	14%
187	Sushila Bai	105,000	120,000	15,000	14%
188	Dulari Dhurvey	25,000	28,200	3,200	13%
189	Basodi Dhuirvey	44,000	49,000	5,000	11%
190	Sukalu Dhurava	55,000	60,000	5,000	9%
191	Kali Chand	65,000	70,000	5,000	8%
192	Ganesh Banake	56,000	60,000	4,000	7%
193	Davamnti Damodan Patel	45,245	48,000	2,755	6%
194	Kesarbai	141,800	150,000	8,200	6%
195	Amadh Rani Ahirmar	43,000	45,000	2,000	5%
196	Sankar Dayal	100,000	104,600	4,600	5%
197	Parvati Vikey	100,000	104,600	4,600	5%
198	Amro Bai	107,000	108,000	1,000	1%
199	Rekha Uikey	40,000	40,000	-	0%
200	Milia Uikey	50,000	50,000	-	0%
201	Santosh G	60,000	60,000	-	0%
202	Tilsa Bai	82,000	80,000	(2,000)	-2%
203	Varsha Kahar	37,000	30,000	(7,000)	-19%
204	Lathu	89,000	65,500	(23,500)	-26%
205	Sakun Uikey	84,000	40,000	(44,000)	-52%
206	Ganga Bai	371,200	60,000	(311,200)	-84%
207	Bhagwanti Lodi		655,880	655,880	
208	Janaki Dangi		531,000	531,000	
209	Kamal Rani		375,000	375,000	
210	Bhag Bai		194,000	194,000	
211	Shiv Rani Lodhi		350,000	350,000	
212	Nirapat Dhurvey		149,200	149,200	
213	Mantash Uikey		60,000	60,000	
214	Dimak Chand		143,000	143,000	
215	Sakan Kodape		105,600	105,600	
216	Ramdas Pawar		120,000	120,000	
217	Virmala Pawar		59,500	59,500	
218	Haril Bai Patel		132,000	132,000	

S. No.	Respondent name	Baseline income	Endline income	Change in income	% Change
219	Mankora Bai		76,600	76,600	
220	Sunita Aahirwar		125,500	125,500	
221	Mamta		150,000	150,000	
222	Sukhadyal Chitary		75,000	75,000	
223	Aasha Patel		140,000	140,000	
224	Fag Lal		88,100	88,100	
225	Bajigaw		52,800	52,800	
226	Teja Bai Kewat		100,500	100,500	
227	Savita Charar		120,000	120,000	
228	Mina Charda		39,800	39,800	
229	Uma Rani Lodhi		55,000	55,000	
230	Itar Lal		58,000	58,000	
231	Kusum Gani		91,400	91,400	
232	Mamata Bai		100,000	100,000	
233	Seema Pandey		64,000	64,000	
234	Kamal Bhalari		16,000	16,000	
235	Suman Pawar		46,400	46,400	
236	Ramkali		49,000	49,000	
237	Sammilal Dhurve		50,000	50,000	
238	Sadanlal Dhurve		20,000	20,000	
239	Rekha Pawar		47,500	47,500	
240	Sarswati Bai		44,750	44,750	
241	Phula Bai		34,500	34,500	
242	Sunita Yadav		33,000	33,000	

Rajasthan

Details required from the sample study,

(Table 1)

Beneficiaries in the corresponding income range								
Income range	**Baseline data**			**After intervention**			**Increase in average annual income**	
	No	**%**	**Average Income**	**No**	**%**	**Average Income**	**Amount**	**%**
0-12,000	1	1%	10,000	-	-	-	153,500	1535%
12,001-36,000	38	20%	29,326	3	2%	31,533	75,621	258%
36,001-60,000	69	36%	49,884	25	13%	51,732	63,880	128%
60,001-84,000	40	21%	69,648	43	22%	72,119	81,676	117%
84,001-100,000	26	13%	92,876	23	12%	94,693	82,220	89%
Over 1,00,000-	19	10%	110,485	99	51%	195,069	66,999	61%
Total	193	100%	61,483	193	100%	134,605	73,122	119%

(Table 2)

Average income per beneficiary before the intervention	61,483
Average income per beneficiary after the intervention	134,605
Increase in average income	73,122
Increase in average income (in %)	119%

Data as per NGO partners records[13]

(Table 3)

Beneficiaries in the corresponding income range								
Income range	Baseline data			After intervention			Increase in average annual income	
	No	%	Average Income	No	%	Average Income	Amount	%
0-12,000	1	1%	10000	-	-	-	-	-
12,001-36,000	38	20%	29,236	-	-	-	-	-
36,001-60,000	69	36%	49,884	-	-	-	-	-
60,001-84,000	40	21%	69,648	-	-	-	-	-
84,001-100,000	26	13%	92,876	-	-	-	-	-
Over 1,00,000-	19	10%	1,10,485	-	-	-	-	-
Total	193	100%	61,483	-	-	-	-	-

(Table 4)

Total no. of beneficiaries till the cutoff date of Jun-15	-
Average income per beneficiary before the intervention	-
Average income per beneficiary after the intervention	-
Increase in average income	-
Increase in average income (in %)	-

[13] *SRIJAN does not collect or monitor data on Income post baseline survey*

(Table 5)

Beneficiaries in the corresponding Interventions								
Income range[14]	**Baseline data**			**After intervention**			**Increase in average annual income**	
	No	**%**	**Average Income**	**No**	**%**	**Average Income**	**Amount**	**%**
Intervention 1	-	-	-	-	-	-	-	-
Intervention 2	-	-	-	-	-	-	-	-
Intervention 3	-	-	-	-	-	-	-	-
Intervention 4	-	-	-	-	-	-	-	-
Intervention 5	-	-	-	-	-	-	-	-
Intervention 6	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-

Other Details Required

(Table 6)

	Target (For the target period)	Actual (For the target period)
Beneficiaries	-	-
Cost Per Beneficiary	-	-
Increase in average income	-	-

[14] *SRIJAN not keep baseline data by intervention type. Information on this parameter is not available*

(Table 7)

S. No	Respondent name	Baseline income	Endline income	Change in income	% Change
1	Kamala Bai	10,000	163,500	153,500	1535%
2	Dhappu Bai	20,000	237,000	217,000	1085%
3	Photu Devi	26,000	297,000	271,000	1042%
4	Badribai	42,800	418,400	375,600	878%
5	Badri Bai	30,200	293,950	263,750	873%
6	Jagnati	64,000	591,500	527,500	824%
7	Sugana Bai	27,750	254,500	226,750	817%
8	Manbhar Bai	25,000	217,490	192,490	770%
9	Prem Bai	56,000	455,400	399,400	713%
10	Snju Kamala	52,000	413,000	361,000	694%
11	Lad Bai	35,000	266,500	231,500	661%
12	Santosh Bai	42,000	265,200	223,200	531%
13	Gyasi Bai	16,500	102,500	86,000	521%
14	Rengi Bai	35,500	215,000	179,500	506%
15	Bai Devi	70,000	415,050	345,050	493%
16	Durga Bai	12,250	71,400	59,150	483%
17	Sumitra Devi	50,000	277,800	227,800	456%
18	Manohar Bai	43,000	227,000	184,000	428%
19	Ramjot Bai	54,000	245,400	191,400	354%
20	Beri Bai	99,500	443,000	343,500	345%
21	Santosh	49,000	216,200	167,200	341%
22	Sakila Banu	62,000	270,150	208,150	336%
23	Mohani Bai	92,000	399,200	307,200	334%
24	Pepi Bai	42,000	180,000	138,000	329%
25	Beli Bai	115,000	480,000	365,000	317%
26	Fulli Bai	61,500	228,000	166,500	271%
27	Sarwani Bai	52,000	187,000	135,000	260%
28	Baby	45,000	159,500	114,500	254%
29	Anita Bai	79,000	278,000	199,000	252%
30	Mungi Bai	64,500	224,500	160,000	248%
31	Kanti Bai	21,000	69,500	48,500	231%
32	Nand Kavar	91,000	300,000	209,000	230%
33	Radha Bai	32,000	104,000	72,000	225%
34	Puri Bai	33,000	106,000	73,000	221%
35	Baina Bai	31,600	100,000	68,400	216%
36	Sugana Bai	60,000	188,200	128,200	214%
37	Movani Bai	92,000	284,650	192,650	209%
38	Rupi Bai	44,500	136,500	92,000	207%
39	Nirali Devi	81,700	250,000	168,300	206%
40	Sharma Devi	69,200	210,000	140,800	203%
41	Tulsi Bai	35,000	105,000	70,000	200%
42	Papi Bai	78,000	231,650	153,650	197%

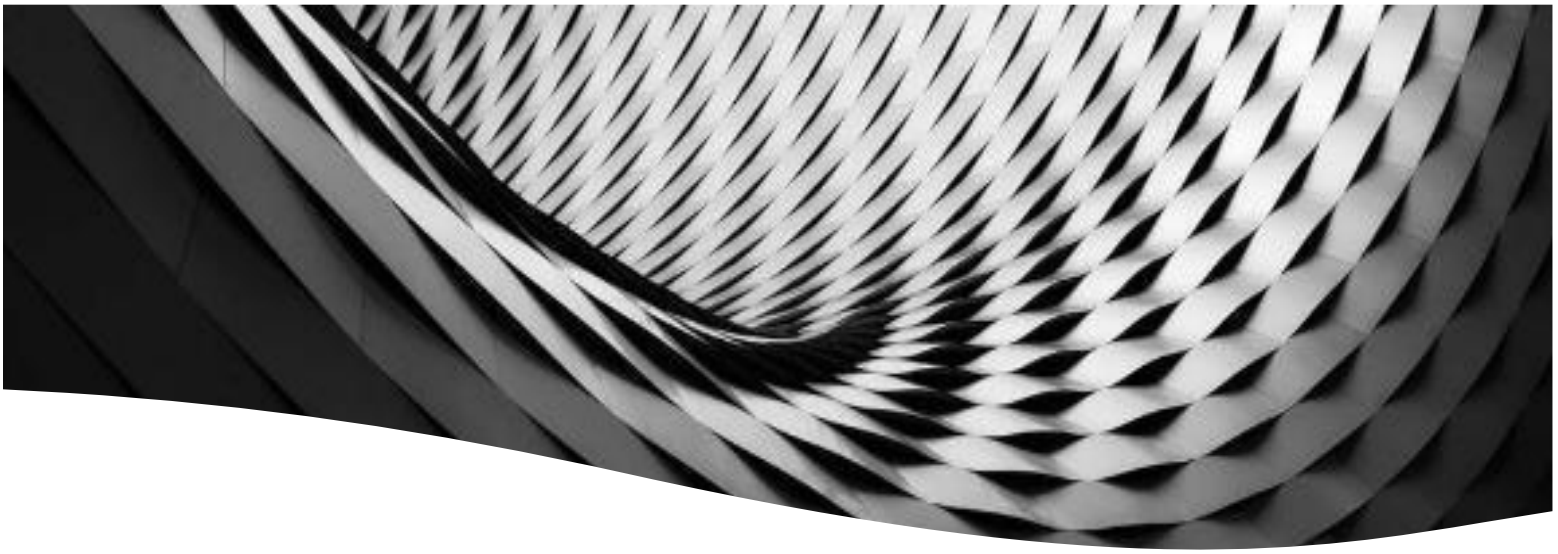
S. No	Respondent name	Baseline income	Endline income	Change in income	% Change
43	Darmi Bai	36,000	105,800	69,800	194%
44	Kasto Bai	20,500	60,000	39,500	193%
45	Sunti Bai	73,000	213,600	140,600	193%
46	Aji Bai	31,000	90,000	59,000	190%
47	Dwarika Bai	20,000	58,000	38,000	190%
48	Piti Bai	92,000	260,000	168,000	183%
49	Manbwar	100,000	276,000	176,000	176%
50	Prem Bai	33,700	92,500	58,800	174%
51	Seema	35,000	95,350	60,350	172%
52	Sumitra Bai	87,700	233,000	145,300	166%
53	Dapu Bai	51,000	135,000	84,000	165%
54	Keshi Bai	30,300	80,000	49,700	164%
55	Hirabai	43,000	112,000	69,000	160%
56	Parvati Bai	74,000	184,000	110,000	149%
57	Asha	41,000	100,000	59,000	144%
58	Teji Bai	63,100	153,200	90,100	143%
59	Motki Bai	60,000	145,000	85,000	142%
60	Sugna Bai	115,000	272,000	157,000	137%
61	Maina Gocha	45,000	104,800	59,800	133%
62	Khimicdevi	28,000	65,000	37,000	132%
63	Ram Bai	97,000	223,000	126,000	130%
64	Sita Bai	63,000	144,000	81,000	129%
65	Manu Bai	26,300	60,000	33,700	128%
66	Janku Bai	55,000	125,000	70,000	127%
67	Kaniya Bai	55,500	125,600	70,100	126%
68	Manju Devi	25,000	56,500	31,500	126%
69	Bati Bai	67,000	149,000	82,000	122%
70	Devi Bai	36,000	80,000	44,000	122%
71	Poranti	81,200	178,600	97,400	120%
72	Sima Bai	29,000	63,400	34,400	119%
73	Ramghani Bai	35,000	76,500	41,500	119%
74	Manju Bai	39,000	85,000	46,000	118%
75	Hemkawar	30,000	65,000	35,000	117%
76	Papi Bai	57,000	123,000	66,000	116%
77	Kiran Bai	46,000	98,000	52,000	113%
78	Santi Bai	43,000	91,500	48,500	113%
79	Parwati Bai	45,000	95,000	50,000	111%
80	Navi Bai	47,500	100,000	52,500	111%
81	Lad Bai	65,000	136,500	71,500	110%
82	Viru Kanwar	48,000	100,000	52,000	108%
83	Raju Bai	31,300	65,200	33,900	108%
84	Kali Bai	35,000	70,500	35,500	101%
85	Bhavar Bai	120,000	240,000	120,000	100%
86	Santi Bai	59,200	117,000	57,800	98%

S. No	Respondent name	Baseline income	Endline income	Change in income	% Change
87	Sugna Bai	53,000	104,700	51,700	98%
88	Nauki Bai	62,000	120,800	58,800	95%
89	Nathi Bai	52,000	99,800	47,800	92%
90	Wali Bai	62,500	119,200	56,700	91%
91	Murti Bai	103,150	194,000	90,850	88%
92	Pomli Bai	20,000	37,500	17,500	88%
93	Kailashi	97,000	180,000	83,000	86%
94	Gomi Bai	57,000	105,000	48,000	84%
95	Jumi Bai	60,700	111,600	50,900	84%
96	Buri Bai	36,000	65,000	29,000	81%
97	Chagani Bai	100,000	180,100	80,100	80%
98	Movibai	55,000	97,500	42,500	77%
99	Anita Bai	85,000	150,588	65,588	77%
100	Parmeswari	111,000	195,200	84,200	76%
101	Ogi Bai	55,000	96,000	41,000	75%
102	Semi Bai	50,000	86,800	36,800	74%
103	Sita Devi	105,000	181,400	76,400	73%
104	Bhuri Bai	37,500	64,500	27,000	72%
105	Sima Bai	69,000	118,000	49,000	71%
106	Vimla Bai	100,000	168,100	68,100	68%
107	Santara	80,000	134,000	54,000	68%
108	Prem Bai	42,000	68,400	26,400	63%
109	Maigi Bai	32,300	52,500	20,200	63%
110	Santi Bai	65,000	105,000	40,000	62%
111	Sarmi Bai	52,000	83,900	31,900	61%
112	Kailash Bai	35,000	56,000	21,000	60%
113	Ganga Bai	69,000	109,900	40,900	59%
114	Firangi Devi	85,000	133,800	48,800	57%
115	Dapau Bai	70,000	110,000	40,000	57%
116	Jambi Bai	50,000	77,500	27,500	55%
117	Bhavari Bai	110,000	170,000	60,000	55%
118	Vimala Bai	51,000	78,000	27,000	53%
119	Vasu Bai	61,500	93,500	32,000	52%
120	Chamma Bai	43,000	65,000	22,000	51%
121	Bhawar Bai	120,000	180,000	60,000	50%
122	Bavari Bai	115,000	172,000	57,000	50%
123	Sumitra Bai	87,000	129,400	42,400	49%
124	Kalawati Bai	112,000	163,000	51,000	46%
125	Indra Bai	55,000	80,000	25,000	45%
126	Basu Bai	44,000	63,500	19,500	44%
127	Pappi Bai	56,500	81,400	24,900	44%
128	Sach Kanwar	107,000	154,000	47,000	44%
129	Kusba Bai	42,000	60,000	18,000	43%
130	Sadmi Bai	56,000	79,900	23,900	43%

S. No	Respondent name	Baseline income	Endline income	Change in income	% Change
131	Jemu Devi	53,000	75,000	22,000	42%
132	Mamta Bai	120,000	169,600	49,600	41%
133	Leela Bai	85,000	119,200	34,200	40%
134	Kali Bai	54,000	75,600	21,600	40%
135	Indra Bai	30,000	41,800	11,800	39%
136	Bijli Bai	81,000	112,000	31,000	38%
137	Jagi Bai	51,000	70,000	19,000	37%
138	Sita Bai	91,600	125,450	33,850	37%
139	Tapi Bai	45,500	62,000	16,500	36%
140	Bikhi Bai	85,000	115,000	30,000	35%
141	Bhuri Bai	32,000	43,000	11,000	34%
142	Narmda Devi	82,000	110,000	28,000	34%
143	Dipee Bai	47,500	63,300	15,800	33%
144	Chamma Bai	38,000	50,400	12,400	33%
145	Pavani Bai	68,000	89,000	21,000	31%
146	Pawani Bai	98,000	128,000	30,000	31%
147	Mali Bai	53,000	69,200	16,200	31%
148	Tali Bai	39,000	50,000	11,000	28%
149	Bani Bai	99,000	126,800	27,800	28%
150	Kamala Bai	50,000	63,600	13,600	27%
151	Urmila Bai	64,000	81,300	17,300	27%
152	Kamala Bai	115,000	146,000	31,000	27%
153	Rajesh Bai	60,000	75,500	15,500	26%
154	Soni Bai	41,000	51,000	10,000	24%
155	Janja Bai	58,000	71,500	13,500	23%
156	Sita Bai	57,000	70,000	13,000	23%
157	Subjna Bai	60,000	73,500	13,500	23%
158	Jija Bai	82,000	100,000	18,000	22%
159	Bhawari Bai	45,000	52,200	7,200	16%
160	Teji Bai	66,000	75,600	9,600	15%
161	Lali Bai	105,000	120,000	15,000	14%
162	Loki Bai	105,000	120,000	15,000	14%
163	Kanta Devi	106,060	120,000	13,940	13%
164	Barji Bai	94,000	106,200	12,200	13%
165	Amit Singh	45,000	50,000	5,000	11%
166	Kailasi Bai	72,000	80,000	8,000	11%
167	Bachu Bai	87,500	96,700	9,200	11%
168	Lali Bai	55,500	60,000	4,500	8%
169	Rangi Bai	56,000	60,500	4,500	8%
170	Rajkaranta	102,000	110,000	8,000	8%
171	Ladu Bai	31,200	33,600	2,400	8%
172	Jumi Bai	56,000	60,000	4,000	7%
173	Haji Bai	55,000	57,000	2,000	4%
174	Bali Bai	77,000	79,400	2,400	3%

S. No	Respondent name	Baseline income	Endline income	Change in income	% Change
175	Kalavati Devi	70,000	72,000	2,000	3%
176	Kalawati Devi	70,000	72,000	2,000	3%
177	Babli Bai	66,000	67,500	1,500	2%
178	Reshma	94,464	96,300	1,836	2%
179	Sankli Bai	55,000	55,000	-	0%
180	Somi Devi	35,000	35,000	-	0%
181	Samani Bai	82,000	80,000	(2,000)	-2%
182	Govardhani	42,000	40,000	(2,000)	-5%
183	Babali Bai	98,000	90,000	(8,000)	-8%
184	Kamdi Bai	55,000	50,000	(5,000)	-9%
185	Santosh	110,000	100,000	(10,000)	-9%
186	Jaggi Bai	85,000	74,000	(11,000)	-13%
187	Hansa Devi	66,000	55,000	(11,000)	-17%
188	Kali Bai	60,500	50,000	(10,500)	-17%
189	Sapi Bai	103,000	85,000	(18,000)	-17%
190	Pushpa Bai	93,000	76,000	(17,000)	-18%
191	Vihiksi Bai	63,500	49,400	(14,100)	-22%
192	Moti Bai	52,000	26,000	(26,000)	-50%
193	Champa Bai	99,000	38,000	(61,000)	-62%
194	Ram Janki		23,400		
195	Sanju		65,000		
196	Badari Bai		69,000		
197	Mukala		75,000		
198	Piyari Bai		34,800		
199	Jivi Bai		51,200		
200	Ganga Devi		60,600		
201	Badi Bai		69,000		
202	Ogi Bai		84,800		
203	Sini Bai		92,200		
204	Sumu Bai		92,500		
205	Indra Bai		120,000		
206	Pawani Bai		120,000		
207	Homi Bai		138,000		
208	Bhuri Bai		144,000		
209	Shushila Pancha		23,400		
210	Dhima Devi		88,000		
211	Surya Devi		107,500		
212	Par Mina Devi		120,000		
213	System Devi		132,700		
214	Chanda Devi		144,000		
215	Bina Singh		150,000		
216	Nandu Vevi		160,000		
217	Jarina		160,000		
218	Rajesh Kawar		180,000		

S. No	Respondent name	Baseline income	Endline income	Change in income	% Change
219	Kanta Devi		193,700		
220	Riyana		200,000		
221	Gisi Sitaram		230,150		
222	Geeta Devi		262,950		
223	Pushpa		270,000		
224	Tulsa Devi		272,000		
225	Nasim Bano		272,900		
226	Taira Bano		385,000		
227	Kanchan Devi		480,900		



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