



# FINAL REPORT

Midterm impact assessment of ABF-SRIJAN

“Antyodaya” project

Axis Bank Foundation

August 2017

## Table of Contents

List of Abbreviations.....	5
1. Introduction.....	6
1.1. Background.....	6
1.2. Methodology.....	7
2. Project overview and outreach .....	13
2.1. The SRIJAN model .....	13
2.2. ABF-SRIJAN ‘Antyodaya’ Project .....	15
2.3. Project outreach .....	16
2.4. Project budget and utilization.....	17
2.5. Project management and reporting.....	18
3. Project components and outcomes.....	21
3.1. Community Institution Building (CIB) .....	21
3.2. Leadership Development .....	22
3.3. Agriculture and horticulture development.....	24
3.4. Livelihood Development .....	26
3.5. Natural Resource Management .....	29
3.6. Convergence.....	30
4.1. Profile of Respondents .....	32
4.2. Impact on access to credit .....	38
4.3. Impact of Agricultural Interventions .....	41
4.4. Impact of Livestock and Allied Interventions.....	45
4.5. Impact on overall family income and spending .....	47
4.6. Note on project sustainability .....	51
5. Way forward.....	53
5.1. Conclusion .....	53
5.2. Recommendations .....	57
Annexure I .....	62

## List of Figures

Figure 1: Methodology work steps .....	7
Figure 2: District wise beneficiaries of the project .....	8
Figure 3: Focus group discussions .....	11
Figure 4: SRIJAN journey since 2000 .....	13
Figure 5: SRIJAN Livelihood cluster model.....	14
Figure 6 Project coverage till 2015 .....	16
Figure 7: Value chain outreach of the project .....	17
Figure 8: Total budget and utilization (Consolidated) .....	17
Figure 9: Budget outlay and utilization .....	18
Figure 10: project management structure .....	19
Figure 11: Impact trail of the ABF-SRIJAN project .....	21
Figure 12: CIB pyramid model of the project .....	22
Figure 13: Community cadres .....	23
Figure 14: POP for horticulture .....	25
Figure 15: Custard apple value chain process .....	27
Figure 16: Samriddhi Mahila crop producer company.....	28
Figure 17: Livestock productivity and milk marketing.....	29
Figure 18: Caste representation in the sample .....	32
Figure 19: Household Size by social categories .....	33
Figure 20: Migration by type of work .....	33
Figure 21: Age distribution by education .....	34
Figure 22: Housing conditions by age category and toilet access .....	35
Figure 23: Economic status indicated by land holdings.....	36
Figure 24: Economic status indicated by land holdings.....	36
Figure 25: Average amount of loan received by source and purpose .....	38
Figure 26:The impact of loans from Self-help groups.....	39
Figure 27:Crop production by income groups .....	41
Figure 28: Change in agricultural income from baseline to midline .....	43
Figure 29:Average months of food availability by household size .....	44
Figure 30 Average livestock owned by average amount of loan taken from SHG .....	45
Figure 31: Change in livestock income from baseline to end line .....	46
Figure 32: Mean income midline, baseline, and mean expenses by Caste of beneficiary .....	48
Figure 33: Average spending on health .....	49
Figure 34: Average spending on drinking water.....	50
Figure 35: Average spending on education .....	51
Figure 36: Rating of the project interventions by beneficiaries .....	56

## List of Tables

Table 1: Intervention wise sample coverage .....	9
Table 2: Number of SHGs and VDCs till September 2015.....	16
Table 3: SHG savings and credit .....	22
Table 4: Agriculture and horticulture in intervention districts .....	24
Table 5: POPs for soy and wheat crops.....	24
Table 6: NRM activities across project location .....	29

## List of Abbreviations

Acronym	Details
ABF	Axis Bank Foundation
BMCU	Bulk Milk Chilling Units
BRLF	Bharat Rural Livelihood Foundation
CIB	Community Institution Building
COFE	Chhindwara Organic Farmers' Enterprise
CSO	Civil Society Organization
DPIP	District Poverty Initiatives Project
FBR	Family Benefit Record
FCR	Family Count Record
FGD	Focus Group Discussion
FIR	Family Investment Record
FPC	Farmer Producer Company
FWWB	Friend of Women's World Banking
ITC	Indian Tobacco Company
KII	Key Informant Interviews
MCC	Milk Collection Centers
MIS	Management Information System
MKSP	Mahila Kisan Sashaktikaran Pariyojana
MoU	Memorandum of Understanding
NABARD	National Bank for Agriculture and Rural Development
NGO	Non-governmental Organization
NREGA	National Rural Employment Guarantee Act
NRM	Natural Resource Management
PoP	Package of Practices
RMCU	Rapid Milk Collection Unit
SHG	Self Help Group
SMCPCL	Samriddhi Mahila Crop Producer Company Limited
SMMT	Samriddhi Mahila Mandal Trust
SRIJAN	Self-Reliant Initiatives through Joint Action
TTC	Thinkthrough Consulting
TTPL	Theme Team Programme Leader
VDC	Village Development Committee

# 1. Introduction

## 1.1. Background

The Axis Bank Foundation (ABF) is a registered public trust that was formed in 2006 as the Corporate Social Responsibility arm of the Axis Bank. Since 2010, ABF has streamlined all its programs under the broader goal of providing “Sustainable Livelihood” to the underprivileged sections of the society. To achieve its goal, ABF supports different projects in partnerships with civil society organizations (CSOs) across 26 states in India.

Self-Reliant Initiatives through Joint Action (SRIJAN) is a grassroots implementation and support agency committed to promoting sustainable models of rural development through interventions on agriculture, horticulture, natural resource management (NRM), livestock and dairy management. SRIJAN helps in building the capacity of Government and NGOs on rural development programs and undertakes research and advocacy for pro-poor policies.

ABF entered into a partnership agreement with SRIJAN in April 2012, to enhance the livelihoods of around 50,000 households in nine districts across Rajasthan, Madhya Pradesh, and Chhattisgarh through its ‘Antyodaya’ project. The project was originally planned for a period of five years (2012-2017). Midway through the project, in 2015, the scope of the partnership was modified to make it a tripartite agreement between ABF-SRIJAN and Bharat Rural Livelihood Foundation (BRLF). The revised project was extended till 2020 and scaled up to include 50,000 more beneficiaries with a revised budget of 25 crores.

With over five years of implementation and three more years of implementation left, ABF engaged Thinkthrough Consulting Pvt. Ltd. (TTC, assessment team) to undertake an independent third-party midterm impact assessment of the ABF-SRIJAN ‘Antyodaya’ project. The purpose of the assessment is to conduct a qualitative assessment of the effectiveness, extent of achievements, impact and sustainability of the project and provide recommendations for the remaining phase of implementation.

More specifically, the objectives of the mid-term impact assessment shall include:

- ▶ To review the baseline information (qualitative and quantitative) and assess the project outcome and impact in relation to the baseline.
- ▶ To assess the evidences collected under the project for project impact (direct and indirect)
- ▶ Assess and comment upon the project readiness for long term sustainability of interventions.
- ▶ To elicit lessons learnt and recommend ways forward for the next phase of project.

Key questions that the engagement shall look to address are as follows:

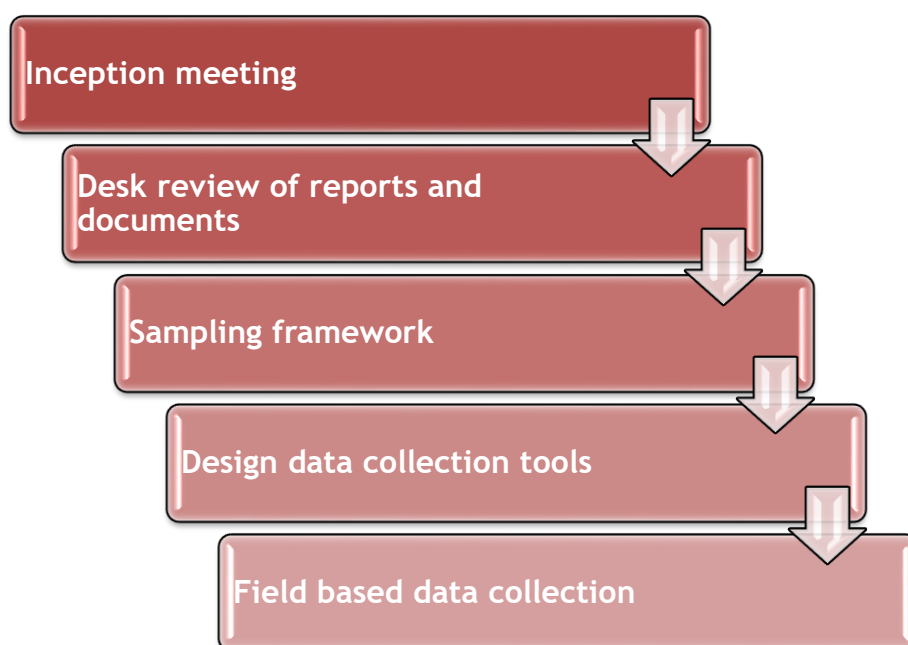
- ▶ What are the overall outcomes of the project, intended and unintended, long term and short term, positive and negative? (**EFFECTIVENESS**)
- ▶ What has been the impact and are the intervention on-course towards achieving its project objectives? (**IMPACT**)

- Can the results produced by the project interventions be maintained after the termination of ABF support? (SUSTAINABILITY).

## 1.2. Methodology

The study adopted a mixed method approach comprising of household survey, focus group discussions (FGDs), key informant interviews (KIIs), and case studies to capture the progress and achievements of the project. The period of reference for the study was April 2012 to September 2015. Major steps undertaken for the assessment have been described below:

Figure 1: Methodology work steps



### Inception meeting

An inception meeting was held with SRIJAN (project team members) in the first week of May 2017 to develop a better understanding on the objectives and major components of the project, implementation arrangements and key outcomes. A broad outline of the assessment framework and methodology were also discussed during this meeting. Furthermore, the list of relevant documents and data required was shared with the SRIJAN team. The assessment team sought inputs from the project team on the villages and beneficiary profiles to finalize the sampling framework and schedule for undertaking field visits.

### Desk review of relevant documents

A systematic review of literature is important to understand the project and its components. The assessment team reviewed documents pertaining to project design, description of project components, beneficiaries as well as geographic outreach, baseline data, and data related to project achievements and outcome to gain a better

understanding of the Antyodaya project. The review of secondary literature was helpful in designing the research tools, sampling framework, analysis and report writing.

### Designing sampling framework

For estimating the sample for the impact assessment study, the overall universe is taken as 32,119, which is the total number of beneficiaries that was covered under the project till September 2015.

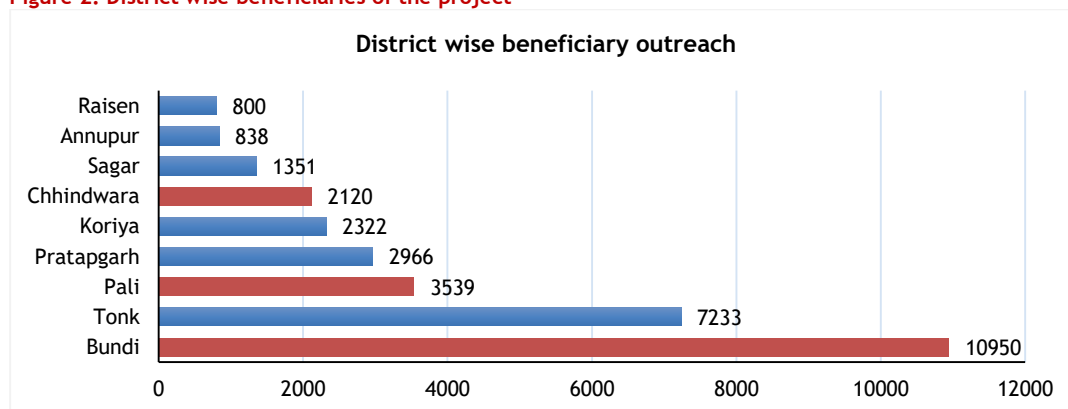
The sample size for the assessment was calculated using the following formulae:

- ▶ 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 (Or 5%)

The minimum sample size as per the above formulae as calculated for the study was 380. The actual sample used for the survey was 415 (confidence interval of 4.8%).

Data on district wise coverage is provided in figure 2. For the impact assessment study, three districts were selected namely, Bundi and Pali in Rajasthan and Chhindwara in Madhya Pradesh. The rationale behind selecting these districts is as follows:

Figure 2: District wise beneficiaries of the project



- ▶ Rajasthan has the highest beneficiary coverage representing 77% of the total beneficiaries covered under the project. Bundi has the highest geographical outreach with 245 villages and has the highest number of beneficiaries, i.e. 10950.
- ▶ The project area in Pali has high density of tribal population while Chhindwara has one of the highest beneficiary outreach outside of Rajasthan
- ▶ These three districts represents different agro-climatic/geological zones, land use practices and socio-economic profiles. Bundi is a semi-arid region, Pali, lies in the Luni river basin with maximum forest cover and Chhindwara lies amidst the Satpura Plateau and forest ranges.

- Based on the known intervention statistics, these districts represent a diverse mix of livelihood and agriculture related interventions. In Bundi, there is focus on soy productivity and value chain. In Pali, the focus lies on the value chain of custard apple procured from the forest, and in Chhindwara, the interventions centre around horticulture and value chain of custard apple, guava, mango and jamun.

A total of 14 villages (6 from Bundi and 4 each from Pali and Chhindwara districts) were selected for the study based on representation of different interventions, year of interventions and geographic coverage within these districts. The beneficiary listing was carried out through the baseline survey and selected by random sampling. The number of beneficiaries from each of the villages was proportionate to total number of beneficiaries in these villages. Table 1 represents the number of villages in each district and the corresponding sample size.

**Table 1: Intervention wise sample coverage**

Village	District	Interventions	Sample Size
Ajeta	Bundi	CIB, Agriculture, NRM, Convergence	36
Rihana	Bundi	CIB, Agriculture, Convergence	23
Motipura	Bundi	CIB, Agriculture, NRM, Convergence	30
Lilda	Bundi	CIB, Agriculture, NRM, Convergence	26
Kodikya	Bundi	CIB, Agriculture, Convergence	31
Laxmipura	Bundi	CIB, Agriculture, NRM, Convergence	35
Govardhanpura	Pali	CIB, Agriculture, Horticulture, NRM, Convergence	20
Koyalwav	Pali	CIB, Agriculture, Horticulture, Livestock, NRM, Convergence	44
Tani	Pali	CIB, Agriculture, Horticulture, Livestock, Custard Apple Value Chain, Convergence	21
Thandiberi	Pali	CIB, Agriculture, Horticulture, Livestock, NRM, Convergence	35
Luniyamaru	Chhindwara	CIB, Agriculture, Horticulture, Livestock, NRM, Convergence	44
Junapani	Chhindwara	CIB, Agriculture, Horticulture, Livestock, NRM, Convergence	29
Mehlari	Chhindwara	CIB, Agriculture, Horticulture, Livestock, Custard Apple Value Chain, Convergence	27
Borgaon	Chhindwara	CIB, Agriculture, Horticulture, Livestock, NRM, Convergence	14

### **Design of the research tools**

The assessment relied on both quantitative and qualitative research methods. These tools were essential in collating, analyzing, and presenting the findings of the study. A mixed methodology is extremely helpful in an impact study as it provides the breadth and depth of the study by offsetting the limitations of both quantitative and qualitative study.

### **Quantitative Tools**

Household survey was administered on the respondents; the format of the survey was for same as the baseline questionnaire that was used at the start of the project. The idea was to measure the impact against the same indicators used in the baseline survey such as personal information, agricultural productivity, income, and expenditure, assets generated, to draw relevant comparisons and measure the impact. The research team also added questions on income and the spending pattern, especially on social and economic goods to understand the direct and indirect impact generated.



### **Qualitative Tools**

Discussion guides and an assessment checklist were designed for the community institutions at the village and block level to understand the operational model, the support received from SRIJAN and the impact of such intervention at a personal and community level. Case studies were developed based on the interactions of field with the farmers and SHG members. Moreover, onsite visits were conducted in few of the village to gather insight on the kind of intervention and the impact. Additionally, discussion guide was also prepared for the SRIJAN staff members at the project location to understand the implementation model, outreach of the project and the key achievements of the project.

### **Field based data collection:**

The field visits focused on group discussions (FGDs) with project beneficiaries, participant

**Figure 3: Focus group discussions**



observation and household based data collection. Before initiating the data collection process, the team was sensitized and oriented on the criticality of collecting quality data and having meaningful interaction with the community. 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.

Each FGD session was for about 30-45 minutes and was guided by a facilitator through a discussion

guide. The recall value of beneficiaries, rates of attribution and frequencies at which the mention of interventions came up were considered. Case studies were prepared based on the detailed interaction with the beneficiaries. In-depth interviews were also conducted with the core project team at the SRIJAN head office in Delhi and project locations (Bundi, Pali and Chhindwara).

The data collected from the survey was further analyzed to formulate observations and recommendations for the project. A large amount of data was generated through the data collection phase of the research. The data was then collated using the village as a unit of analysis. Generalizations were later made based on the findings.

### **Data analysis and report writing**

The data analysis relied on both quantitative and qualitative analysis. The quantitative data collected through the primary research and from other sources was collated. The data set was then run through software to obtain various data sets. The data results obtained were presented in the form of tables and graphs to provide visual representation of data. FGD notes, secondary data such as the reports, and studies provide a comprehensive view of the findings of the entire study and have been used to understand the impact of the project.

### *Limitations of the study*

- ▶ 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 and ABF with inputs from the field visits conducted. While performing the work, 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.
- ▶ The assessment relies on quantitative and qualitative review of the project implemented during financial years 2012-2016. A survey has been carried out to map increase in income of beneficiaries. This has been conducted in agreement between SRIJAN- TTC.
- ▶ This report is based on a critical assessment of SRIJAN led interventions and the degree of achievements of its objectives stated between 2012-2015. 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.

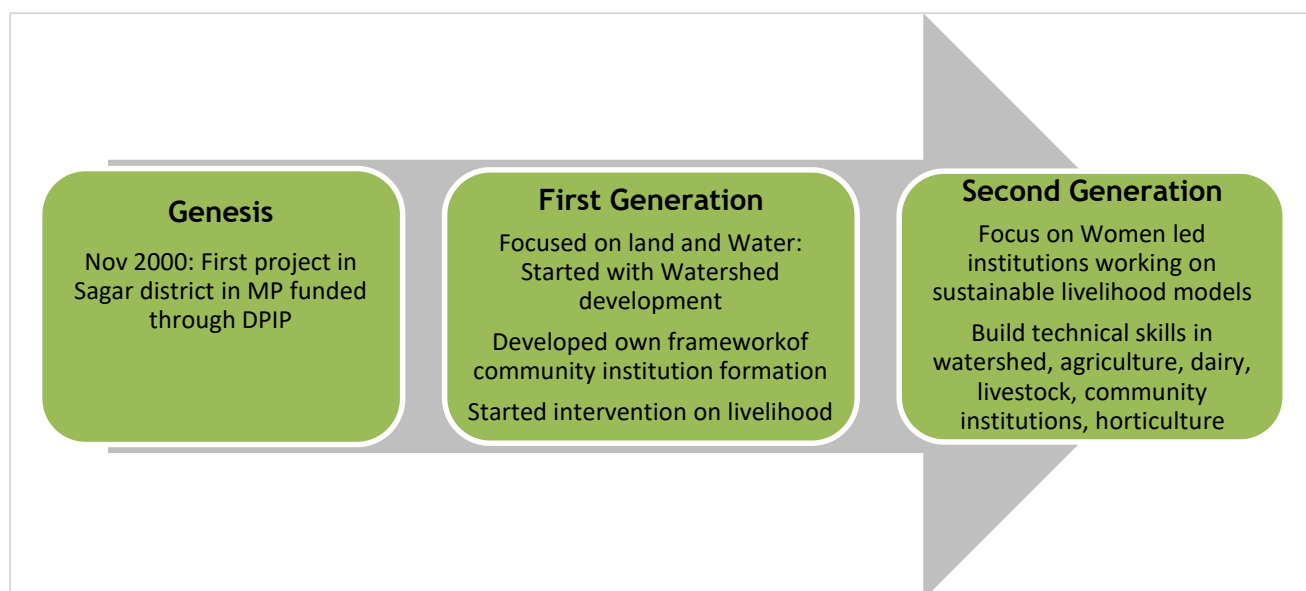
## 2. Project overview and outreach

### 2.1. The SRIJAN model

Founded in 1997, SRIJAN was registered as a public trust in January 2000. Its vision is to create a rural society where there is dignity for all and citizens are empowered to fight for their rights and entitlements. SRIJAN's mission aligns with the project mission to empower 86,000 rural households by increasing their annual income by 60% by 2020, through SRIJAN's unique livelihoods cluster approach, and by enhancing their capacity to demand and access public resources they are entitled to.

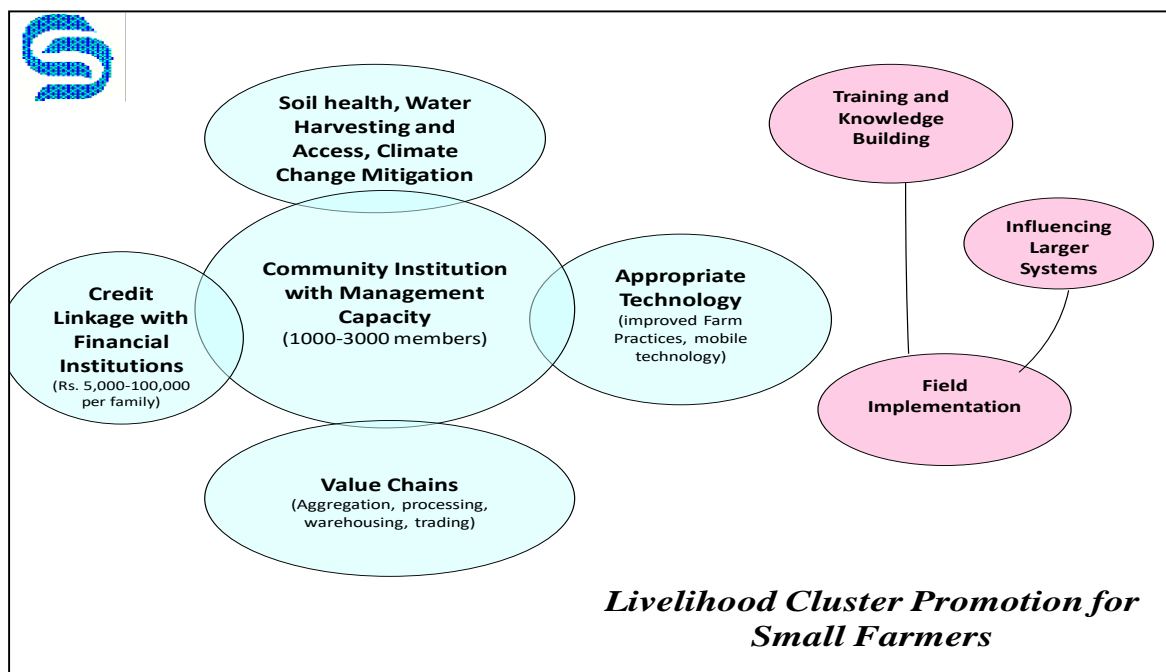
SRIJAN works through its five-cluster livelihood promotion model (the SRIJAN-Model). Starting from its first livelihood project in Sagar district of Madhya Pradesh (as part of Gol-World Bank DPIP), the SRIJAN-Model has evolved over the years based on the experiential learning of the organization. While the project under DPIP in Sagar was focused on Natural Resource Management, SRIJAN started implementing another DPIP project in Tonk district of Rajasthan that focused on livestock and dairy development. Since then, SRIJAN through its livelihood cluster development model has expanded their operations to 5 states namely, Rajasthan, Madhya Pradesh, Karnataka, Chhattisgarh, and Odisha and 15 districts, working in close to 750 villages, with over 2000 SHGs and almost 40,000 beneficiary families. The following info graphic represents the journey that SRIJAN as an organization has led since the year 2000 till 2012 before it entered into a partnership with ABF.

Figure 4: SRIJAN journey since 2000



SRIJAN works through its five-circle livelihood cluster promotion model. The key aspects of the model are explained below:

Figure 5: SRIJAN Livelihood cluster model



Source: SRIJAN Annual report 2014-15

Community institution building forms the core of the model and links all the other livelihood circles around it. SRIJAN promotes strong women based community institution and collectives across their geographical locations. To make these CIBs more resilient and self-reliant, SRIJAN through its projects, invests in building their capacity and links them into larger collectives through federations at cluster and higher levels. To make these institutions financially viable, appropriate linkages are established with banks and financial institutions to enable access to credit and microfinance. Since most families are heavily indebted, these loans are used to create tangible and intangible assets for the poor families. The major activities include organizing the poor and investing in their leadership and management capacity at all levels. The objective behind the promotion of community institutions is to make the project sustainable.

Another important component of the model is the focus on bringing improvement on two most critical natural resources- Soil and water. SRIJAN helps develop models of water harvesting and conservation by construction of farm ponds and check dams, field bunding, and other soil and moisture conservation activities. The fourth component of SRIJAN-Model is to support communities by transferring appropriate technology in agriculture, livestock & horticulture activities based on strong research and learning from leading farmers in other regions. The aim is to increase farm productivity and reduce input cost.

Application of improved techniques of production has proved to be beneficial in improving upon the yield and production, but may not always translate into increased income without adequate access to market. The fifth circle revolves around aggregating and collectively marketing the product of small farmers through value chain creation. SRIJAN

have promoted five farmer producer companies (FPCs) of dairy, soybean, pomegranate, and custard apple. Usually, the first three components are implemented simultaneously. These help in building a production cluster on which the fourth and fifth components can be strengthened. Once the livelihoods cluster model is showing signs of stabilization, SRIJAN share the experience with Government and with other NGOs for replication and scale up.

## 2.2. ABF-SRIJAN ‘Antyodaya’ Project

The partnership between ABF and SRIJAN is based on strong synergies in their respective mandates. The focus of both the organizations is on creating conditions suitable for “Sustainable Livelihood” to the underprivileged sections of the society. Moreover, the core mandate of both ABF and SRIJAN is to bring an increase in the income of rural poor. The project was initiated in April 2012 with a goal to enhance the livelihoods of around 50,000 households in nine districts across Rajasthan, Madhya Pradesh, and Chhattisgarh through its program ‘Antyodaya’ by the end of 2017 with a committed grant of Rs.23.08 crores. In 2015, the project was scaled up to cover 50,000 additional beneficiaries till 2020 through a tripartite agreement signed between ABF-SRIJAN and BRLF. Commitment from ABF was revised to 19.4 crores with BRLF committing a grant of 5.6 crores. The overall project objectives include:

- ▶ To improve farm and animal productivity, and to reduce the cost of farming.
- ▶ To increase the income of the resource poor households (beneficiaries) by 50% post ABF-SRIJAN project.
- ▶ To empower the rural poor women by ensuring their participation.
- ▶ To 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.
- ▶ Creating a pool of professional human resources, including strong community cadre, and developing a motivated and capable team.

As reported by SRIJAN, the partnership with ABF served a significant milestone as it helped them to strengthen their existing livelihood model, invest in developing a strong cadre of practitioners (professionals and para-professionals) for effective execution and enabling better systems (MIS, reporting systems) and mechanisms for greater program outreach and impact. Partnership with BRLF was expected to expand project coverage to villages with high proportion of tribal population, increase focus on horticulture, and build effective convergence with the Government schemes and programs. Overall, the project works on six key components<sup>1</sup>:

- ▶ Community Institution Building (CIB)
- ▶ Agriculture
- ▶ Natural Resource Management
- ▶ Livelihood development
- ▶ Leadership development and,
- ▶ Convergence

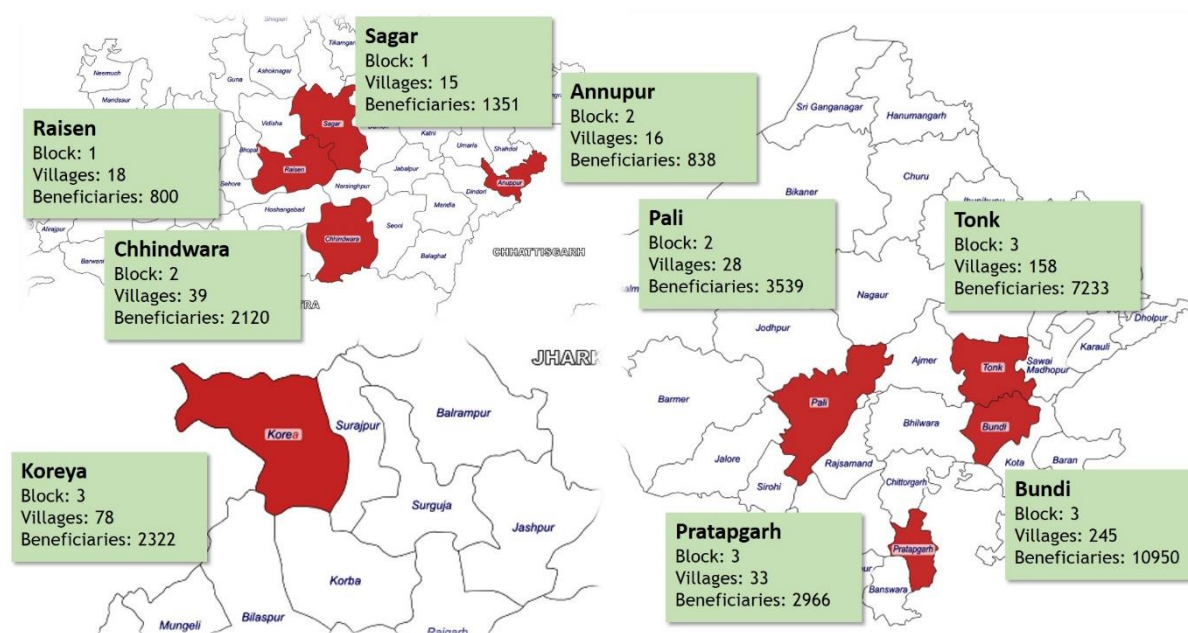
---

<sup>1</sup>The components are explained in chapter 3

## 2.3. Project outreach

The project is being implemented in 706 villages of 22 blocks covering five districts of Rajasthan and Madhya Pradesh each and one district of Chhattisgarh. Till September 2015, the project had reached out to 32119 households as compared to the set target of 50,000. The geographical and beneficiary outreach of the project till 2015 is presented below:

**Figure 6 Project coverage till 2015**



The project has supported the formation of two types of community-based institutions at the village level-self-help groups (SHGs) and village development committees (VDCs). As reported by SRIJAN, till September 2015, 3536 SHGs and 137 VDCs have been formed as part of the project. The district-wise outreach of community institution building has been outlined below:

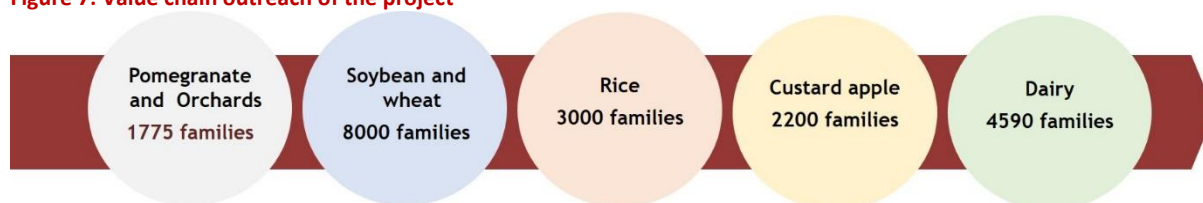
**Table 2: Number of SHGs and VDCs till September 2015**

State	District	SHGs	VDCs
Rajasthan	Bundi	1728	NA
	Pali	379	6
	Pratapgarh	140	NA
	Tonk	427	28
Madhya Pradesh	Chhindwara	252	103

	Sagar	217	NA
	Raisen	85	NA
	Annupur	52	NA
Chhattisgarh	Koriya	265	NA
Total		3536	137

As per data shared by SRIJAN, the project has supported 50,038 families through various livelihood clusters. The outreach of the different value chains supported under value chain creation till 2016 is presented in figure 16.

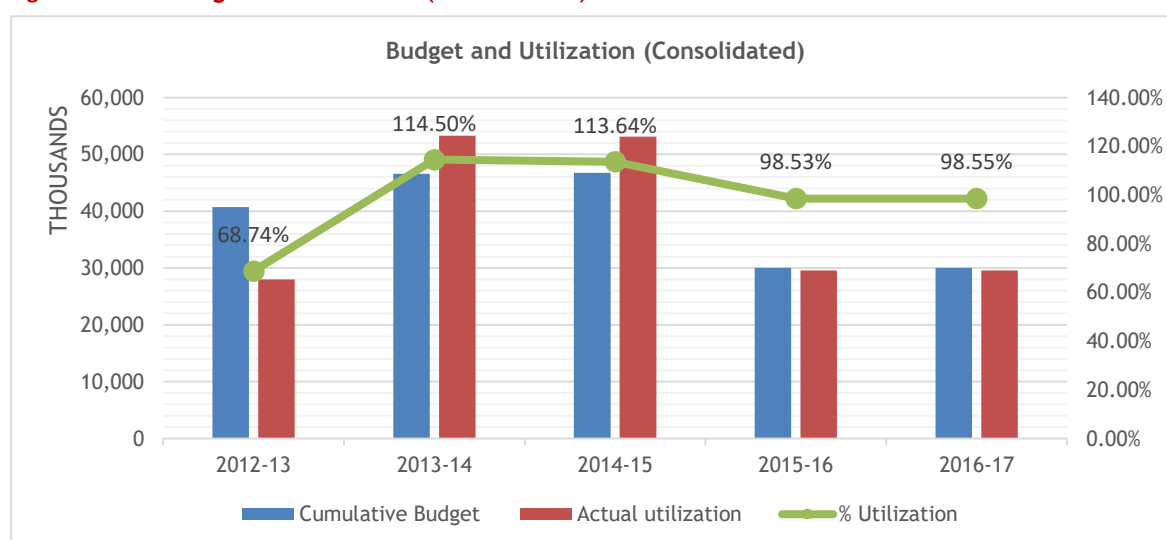
**Figure 7: Value chain outreach of the project**



## 2.4. Project budget and utilization

The initial committed outlay for the project as per the MoU signed between ABF and SRIJAN for the period 2012-2015 was INR 23.08 crores, out of which INR 14.13 crores (61% of the committed grant) was disbursed till 2015. In the year 2015, a tripartite agreement was signed between ABF, BRLF and SRIJAN. The project was extended till 2020 and ABF revised its commitment to INR 19.40 crores for the period 2015-2020 with BRLF committing a grant of 5.60 crores for the five-year period.

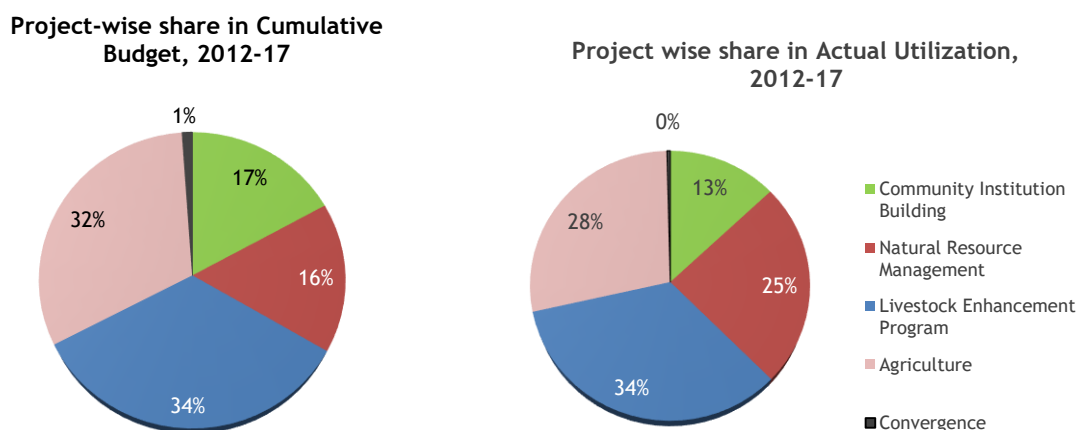
**Figure 8: Total budget and utilization (Consolidated)**



Allocated budget for livestock productivity and value chain promotion activities was 34%, followed by agriculture (32%), CIB (17%) and NRM (16%). In terms of actual utilization, the

expenditure on livestock productivity and value chain promotion remained at 34% in line with the budget. There was slightly higher expenditure reported on NRM (25%) which was mapped with reduced expenditure on Agriculture (28%) and CIBs (13%) respectively.

**Figure 9: Budget outlay and utilization**



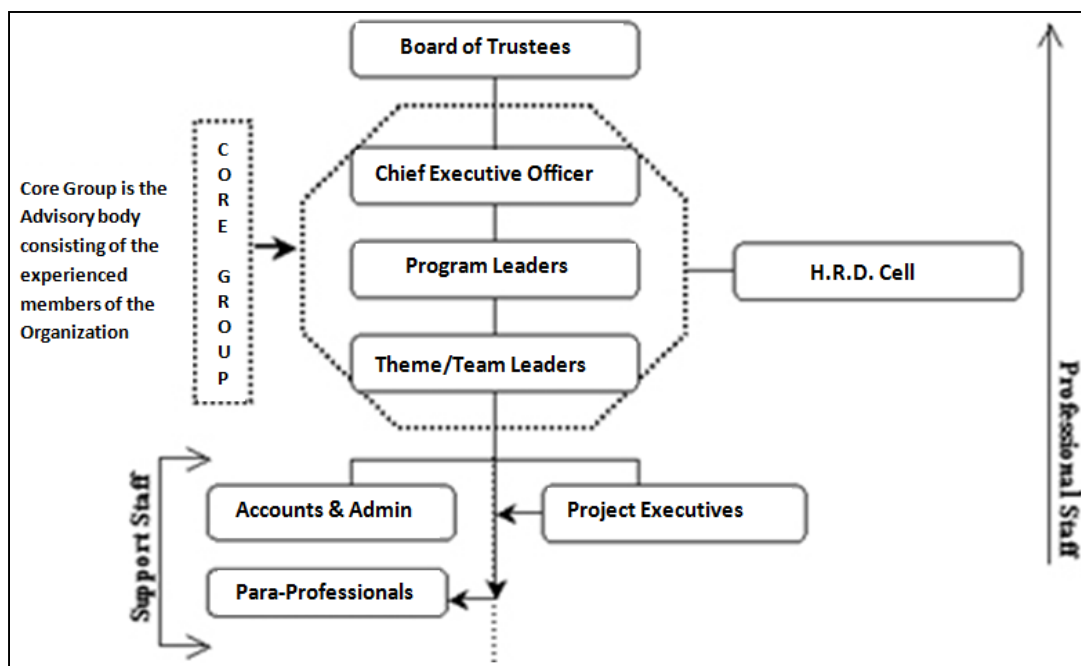
## 2.5. Project management and reporting

The effectiveness of project results is intrinsically linked to an organization’s structures, its capabilities and the adequacy of systems, policies, and procedures for project lifecycle management. As reported, 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.

Before the initiation of ABF-SRIJAN partnership, while SRIJAN used to work with multiple donors, each project was designed to a specific geography. The project management arrangements for such projects were simpler as it did not require coordination with different teams spread over multiple states and districts. The Antyodaya project was a first for SRIJAN in many ways. It was the first project that was not prescriptive in terms of choice of interventions. The ABF grant gave flexibility to select interventions for maximum outreach and efficacy. The ABF grant also encouraged convergence with other donors including government programs and allowed innovative approaches towards such convergence if it conformed to ethical guidelines and overall mandate of the project. Moreover, the ABF grant was the first, multi-location-multi-stakeholder project that SRIJAN implemented.

Considering the need to have better structure for managing the project, given its multiple geographies, the project organogram for SRIJAN was modified to look as below:

Figure 10: project management structure



The board of trustees provides oversight and takes care of the governance of the organization. The Chief Executive Officer (CEO) is the executive head of the organization. The CEO is also the chief functionary for the ABF-SRIJAN project, responsible for its overall execution, supervision, and liaison.

The Program leaders and theme leaders assist the CEO. Theme leaders are typically subject matter specialists on a thematic domain, like Livestock, Agriculture, or Value Chain initiatives. A program leader is a senior level executive who manages one or more projects at time. In case of large project like the ABF-SRIJAN, 2-3 program leaders may share responsibility to manage different components or geographical landscape of the program. The team leaders based out of different geographical locations of the project support the program leaders. Under the team leader, there is a cadre of professional staff members (Post graduates in relevant disciplines) and para-professionals or community level field coordinators.

Core group consists of Management Committee, Team leader forum and operational policy group and account core team. The CEO, the program leaders and the theme leaders together form the management committee which meets every month. The core group is also responsible for managing the expectations of the donors (ABF). To ensure proper coordination in project activities, monthly team leaders meeting is also held at SRIJAN head-office in New Delhi. To ensure proper coordination in project activities, quarterly project review meetings of team leaders is also held at different locations. The purpose of these monthly team leaders meeting is to review progress, discuss the challenges, exchange notes, and learn from each other. Since the team leaders are based in project area, such platforms provide them an opportunity to explore innovative programs and

replicate good practices. The replication of custard apple value chain from Pali to Chhindwara is an example for such discussions.

Each field team consists of three to five professional staff members who are placed at a block/village level to directly work in a cluster of 30 to 50 villages. At present, SRIJAN has a total of 378 employees working across project locations.

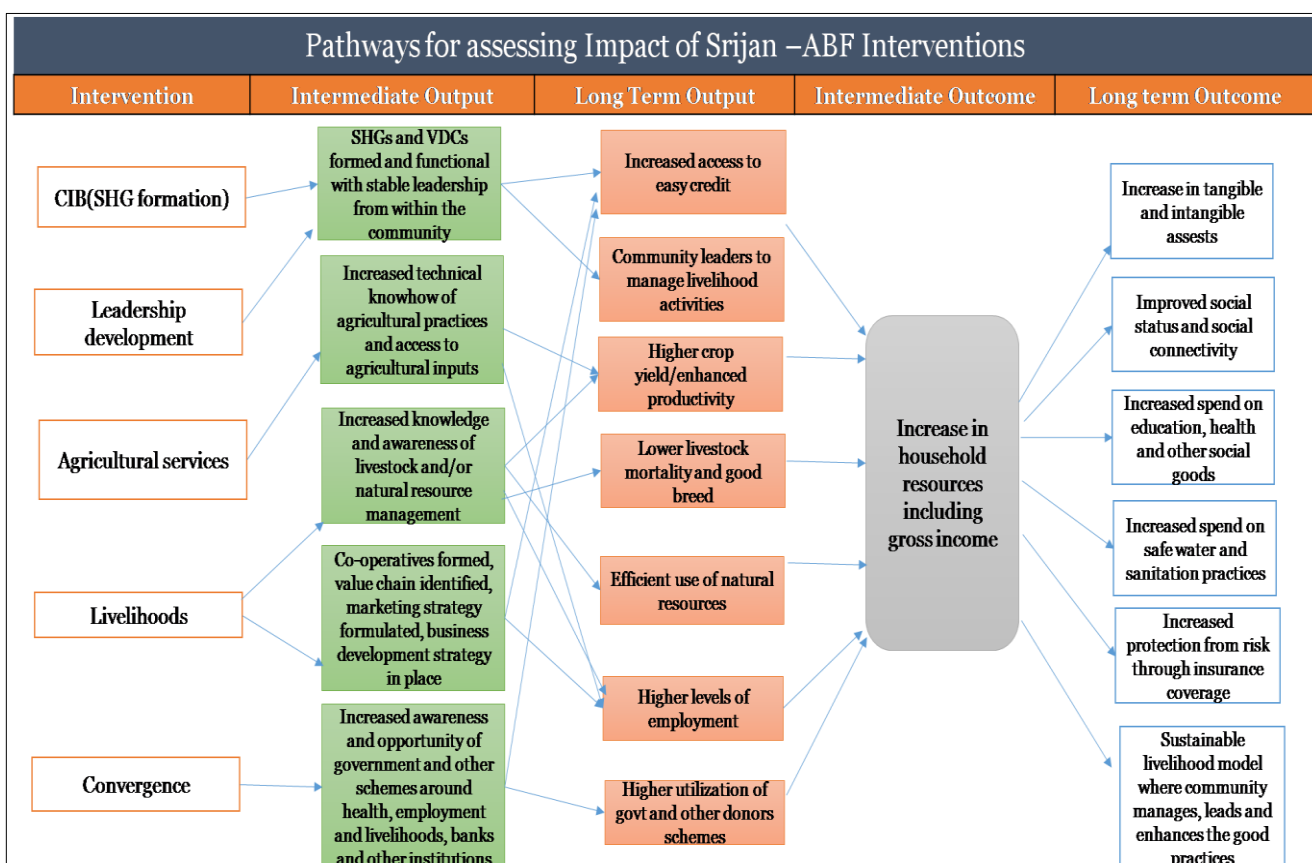
Project reporting is being undertaken as per the formats and timelines specified by ABF. SRIJAN conducted baseline survey of all the beneficiaries. The survey findings have been collated in an excel sheet. The assessment team observed a management information system (MIS) that has been developed by SRIJAN to record, manage, and analyze information related to beneficiaries across the project locations. SRIJAN have deployed MIS operators at project locations to manage location specific beneficiary's record. This database works both on online and offline modes.

Main features of the MIS include (i) Family database including the profile and the baseline data; and (ii) family level development intervention data such as Family Participation Record or family count record (FCR), family investment record (FIR) and family benefit record (FBR). It currently has data of over 40,000 families. The MIS is still a work-in-progress and undergoing rounds of trials. The assessment team however noted that none of the MIS monitor the increase in income, which is one of the main objectives of the project. While SRIJAN do collect data around the benefits of independent interventions, like for example, details of families adopting improved package of practice, yield due to adoption and quantity sold in the market; these remain at abstract level and are currently not being correlated with the baseline.

### 3. Project components and outcomes

To assess the effectiveness of different interventions towards achieving the intermediate and long-term output as well as outcomes, it is important to understand causal relationship between project components, interventions and associated results and impact. The pathways for assessing the effectiveness and impact of the project have been depicted below:

Figure 11: Impact trail of the ABF-SRIJAN project



The trail clearly spells out that each of the components of the project has been carefully taken up with the project objectives in mind. The project outputs are also coordinated with achieving the overarching goal of increase in income by 50% by the end of the project. However, in recognizing this, the bigger impact of the project is improving the living standards of the community and creating sustainable livelihoods where communities can manage, lead, and leverage on the support provided.

Before analyzing the achievements and impact of the project, each of these components, related set of activities/interventions and achievements have been discussed below:

#### 3.1. Community Institution Building (CIB)

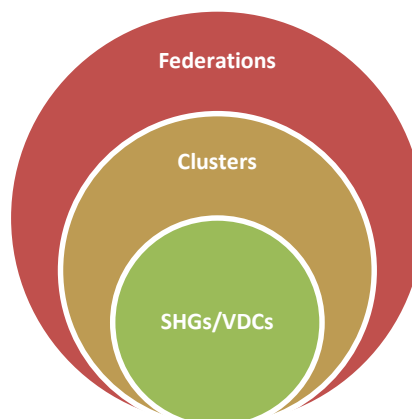
The SHGs are considered as the nodal organization for planning and executing other project interventions on livelihood, agriculture, livestock and NRM. The project builds capacity of the SHG leaders and members on various aspects related to inter-loaning, micro-credit, and micro-insurance etc. Since women are majorly involved in farming

activities, they are also given trainings related to farming practices and livestock productivity management. Key activities include formation of new SHGs, strengthening existing SHGs, orientation and training of its members and hand holding assistance for SHG management and documentation, Once the SHGs are established, the project promotes regular saving and thrift behavior amongst members, facilitates bank linkages and enables the women to grow their savings and access credit on easier terms.

All the SHGs within an area of 2-3 kms (or a Gram Panchayat) form a cluster. The clusters are again federated at block/taluka level.

**Figure 12: CIB pyramid model of the project**

These federated structures become the foundation for promoting value chain initiatives through commercial organizations with SHG members as its shareholders. These linkages provide the groups greater strength to negotiate better terms with markets, banks, and Government.



In some districts, the project also facilitated formation of Village Development Councils (VDCs). The VDCs act as a village level organization where farmers especially those cultivating horticultural crops discuss and debate issues regarding improved practices and initiate inter loaning amongst its members.

**Table 3: SHG savings and credit**

Districts	Savings (INR)	Bank credit (INR)
Bundi	61,66,590	80,66,000
Pali	94,05,000	2,45,92,000
Chhindwara	33,15,815	1,66,39,591
<b>Total</b>	<b>1,88,87,405</b>	<b>4,92,97,591</b>

The project has promoted more than 3536 SHGs which are organized into 272 clusters and 9 federations with 100% female participation in the saving and credit program and a consolidated saving of Rs. 5 crores. According to the annual report of March 2016, 57 percent of SHGs (1934) have bank account, and about one in each of the five SHGs mobilized credit from a bank or a financial institution. The SHGs in the sample location have together saved approximately 1.88 crores and have mobilized 4.92 crores of bank credit. Some of the successful SHGs promoted under the project were felicitated by different agencies including NABARD.

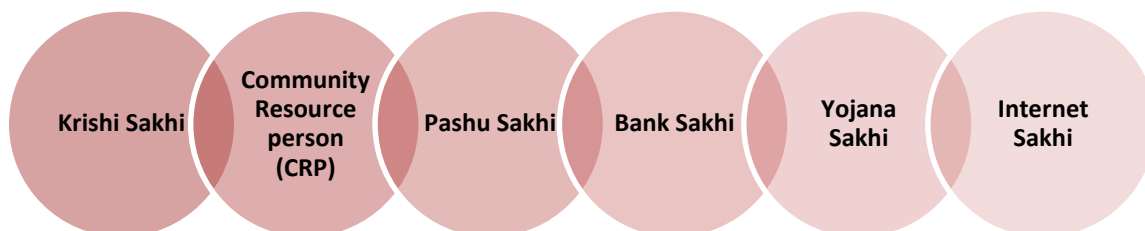
### 3.2. Leadership Development

Leadership development is an important component of the project. The project believes in building the capacity of the local leaders/staff i.e. para professionals so that they can take lead roles in building capacity of beneficiaries and build a long-term vision of their own to work for their own people.

## Community Cadres or Sakhis

Under the project the local men and women are trained as service providers, and are employed either as community cadre (Sakhis) or as staff in the producer company.

Figure 13: Community cadres



The project team selects the *Sakhis* based on their participation in the SHG meetings. Thereafter, women are encouraged to go through a series of aptitude tests to qualify as community cadres. The *Sakhis* primarily act as outreach partners where they mobilize other villagers to adopt good practices. Usually the improved package of practices (POPs) are introduced at the *Sakhi's* household or agriculture land, followed by training and exposure visits facilitated by the project. The aim of the trainings and exposure visits is to create awareness and provide access to Government schemes and to solve short term issues. The training module for each *Sakhis* devised thematically (agriculture, livestock, financial inclusion) a proper training kit and tools are provided to each of the cadre members.

Once these *Sakhis* are skilled enough, they conduct training in other villages. Each *Sakhis* responsible for training a given number of households under them. For example, *Krishi Sakhis* handles around 30 families under her, a *Pashu Sakhis* handles 20-30 households and a *Samuh Sakhis* handles 10-12SHGs. The cadres are initially paid a stipend through the project. However, gradually the *Sakhis* are encouraged to generate an income by charging nominal fees from the villagers who avail their technical services. As reported, on an average, a *Sakhis* can earn between INR 3000 -3500 a month. There are approximately 200 *Krishi* and *Pashu Sakhis* working across project locations reaching out to an estimated 6000 households.

The model has been recognized by the ministry of rural development, Government of India, under Mahila Kisan Sashaktikaran Pariyojana (MKSP) to empower 2000 women in agriculture by strengthening community institutions of poor women farmers, building skills among individual women, and leveraging their strength to promote sustainable agriculture.

### 3.3. Agriculture and horticulture development

The agriculture and horticulture interventions have been carried out in the following districts:

**Table 4: Agriculture and horticulture in intervention districts**

District	Theme	Variety
Koriya	Horticulture and Agriculture	Pomegranate and rice
Annupur	Horticulture and Agriculture	Pomegranate, mango, and rice
Chhindwara	Horticulture	Custard apple, guava, and mango
Bundi	Agriculture	Soy, wheat, and black gram
Tonk	Agriculture	Mustard
Sagar	Agriculture	Soybean and wheat
Pali	Horticulture and Agriculture	Custard apple and maize
Pratapgarh	Agriculture	Soybean

#### *Agriculture*

The agriculture extension program, under the project, is focused on crops such as paddy, maize, soybean, wheat, and black gram, and is aimed at enhancing productivity and income of small and marginal farmers, belonging to marginal communities. For each crop, the project develops a preferred package of practices (PoPs). The PoPs are scientifically tested and are customized according to the agro-climatic conditions of the intervention area.

**Table 5: POPs for soy and wheat crops**

Soybean PoP	Wheat PoP
Soil Application	Soil Testing & Soil Application
Seed Germination Test	Seed Germination Test
Seed rate 28-30 kg per acre	Seed rate 35-40 kg per acre
Seed Treatment 3gm Vitavax per kg	Seed Treatment 2.5gm per kg
Line Sowing & Implementation of Ridge and Furrow System	Line Sowing
Pest Management & Weed Management	Irrigation Management (6 times)
Plant Management & Micro Nutrient Management	Balanced Fertilizer & Micro Nutrient Management
Harvesting	Harvesting
Market Linkage	Market Linkage

Source: SRIJAN documents

SRIJAN also promotes transfer of technology from research institutions and best practitioner farmers in other regions. These technologies relate to seed, breed, pest and disease control, preservation, and processing post-harvest. Alongside PoPs and technical trainings, the project has introduced encouraged farm mechanization through use of machineries such as ridge furrow, BBF seed drill & seed covering devices. In Bundi, the project has facilitated community seed production, seed banks and introduction of short duration and disease resistant varieties through the federation of SHGs.

In term of agriculture, production yield of 7-quintal soybean from an acre of land (0.4 hectare) in 2014 was recorded in Sagar district. The annual report 2015-16 registers that the average production is between 2.5 quintal and 12 quintal/acre.

### **Horticulture**

The project has devised a package of practices for cash crops and tree plantations. Based on its experience of working on WADI project supported by NABARD, SRIJAN has developed a model for promoting horticulture on small patch of land that is profitable and suitable for predominantly tribal and marginal households having limited land available for cultivation of horticultural crops. Contrary to the traditional system of horticulture, that requires a minimum of one acre of land, Nano horticulture is promoted on plots of 0.4 acres and above by using appropriate plant geometry, using locally available materials and application of efficient technologies like drip irrigation, poly mulching, shed net etc. The crops supported by SRIJAN include:

- ▶ **Main Crops:** Mango, Guava, and Pomegranates
- ▶ **Border Crops:** Lemon, Jack fruit and Bamboo
- ▶ **Inter Crop:** Ladyfinger, Green Peas, Tomato, Potato, Chili and Brinjal

The POP for horticulture includes:

- ▶ Marking equal distance between saplings so that the tree can grow fully without fighting for resources
- ▶ Digging pits of approximately 2mts so that the sapling sits well and the water reaches the roots
- ▶ Providing organic vermi-compost and fodder into the pits
- ▶ Preparing the soil before plating the saplings
- ▶ Procuring high yielding saplings from nursery and transportation of the same
- ▶ Uprooting of plants and planting saplings

**Figure 14: POP for horticulture**



The project also supports the farmers in selling the product of their orchards to the producer company through collection centers and committees established in each project location where horticulture is being promoted. These collection centers are responsible for procuring the fruits and then selling it to the producer company. Additionally, various activities have been done under irrigation and natural resource management such as

building cemented water tank, well deepening, lift irrigation, drip installation, pitchers, and hydro gel application.

As per data shared with the assessment team, till 2016, 1689 farmers received support for Nano Orchards (Horticulture) covering an area of approximately 1000 acres across 92 villages. Project promoted orchards have now crossed 50,000 plants of various species. Today, there are farmers who can earn up to one lakh rupees from their half an acre “Nano orchard” of pomegranate. Furthermore, Horticulture department of Madhya Pradesh Government is seeking to learn the best practices and replicate it across the state. A MoU has been signed between the two in 2015.

### 3.4. Livelihood Development

SRIJAN believes in holistic development of the community. As productivity increases, the next challenge is to find a market that provides good price ensuring profitability. Value chain promotion therefore has been an important component of the project. The project has promoted formation of five farmer producer companies (FPCs). These are

- ▶ Samridhi Mahila Crop Producers Company, Bundi
- ▶ Maitree Producer Company, Tonk
- ▶ Ghoomar Agriculture and Horticulture Producer Company, Pali
- ▶ Chhindwara Organic Farmers Enterprise (COFE), Chhindwara and
- ▶ Sagar Shree Mahila Producer Company, Sagar

These FPCs collect, aggregate, process and sell the produce in bulk. These value chains refer to the whole range of goods and services necessary for an agricultural product to move from the farm to the final customer or consumer.

The livelihood model is built in such a way that at every community institutions, the members are involved gradually in the value chain process so that they get the experience in terms of managing the institution.

The Self-Help Groups are at the base of the value chain process. These SHGs acts as service centers, where they help the chain in collection, selection, storage and payments for the value chain. The clusters help the chain by mobilizing the community, providing business linkages, and taking up business planning and strategy roles. The apex institution is the federation that takes care of the management of the value chain and oversees the services and helps scale up the activities. The various value chains supported under the project are as follows:

#### ***Custard Apple value chain in South Rajasthan and Chhindwara***

The project has established a value chain for collection, processing, and marketing of custard apple in Pali, Rajasthan and Chhindwara, M.P. The raw custard apple is a found in abundance in the forest area adjoining the project location. These custard apples are of smaller size and do not command good market rate. The local communities used to collect custard apples as minor forest produce and used to sell it at throw away prices (between INR 5-7 apiece). There was no concept of selling custard apple in Kilos or bulk.

While SRIJAN was focusing its effort on creating SHGs for tribal women, they learnt about the exploitation by middlemen for the valuable NTFP resources grown in the region and

thought about value addition to their livelihood project. The SRIJAN team met with Scientist of MPUAT and with their technical support established a Custard Apple Pulp Processing Unit in Pali.

The uniqueness of the initiative is that at every chain of value addition SRIJAN involved tribal women so that ownership of the women increases along with enhancement of their income. The women members of Self Help Groups run the Village Level Collection Centers. The tasks like weighing, grading, and loading of crates were done by women employed at the center. From procurement to the Processing Unit all the records are maintained at village level by the Collection Centre in-charge from the village. The women who are employed in the collection center earn about 120/- a day. A register is maintained and payment is released monthly.

**Figure 15: Custard apple value chain process**



In processing center the ripened fruits after sorting are sent for processing. The pulp extractor is used to separate the fruit from seeds. The pulp is then packed in quality packets and hardened in freeze for 10 - 12 hours at a temperature of - 30 degrees centigrade. The hardened pulp is stored in freezers and later shifted to cold rooms in Udaipur. The pulp is later sold through the Ghoomar Producer Company of women to big buyers like Vadilal etc.

The now involves around 1200 poor tribal women of Bali block of Pali. Thirteen village level collection centres of custard apples have been established. The production centre being managed by Ghoomar Agriculture and Horticulture Producer Company has sold around 14 tons of custard apple pulp for an approximate value of INR 20 lakh rupees in just over two years of starting the initiative.

The success of Pali was replicated in Chhindwara, where pulps of not just custard apples but other fruits like mango, guava and jamun are being extracted, processed, and sold. The Chhindwara Organic Farmers' Enterprise (COFE) was responsible for the collective marketing of fruits and vegetables. As per data shared by SRIJAN, the total business of COFE till date is INR 15.62 lakhs and the total profit of COFE is 3.18 Lakhs.

### ***Soy productivity and profitability***

In Bundi, SRIJAN promoted Samridhhi Mahila Mandal Trust (SMMT), a women-led SHG federation of 600 women SHGs comprising around 6,200 women. With the aim to provide market linkage and quality inputs to these small and marginal farmers, the Samridhhi Mahila Crop Producer Company Limited (SMCPCL) was established in November 2011. It provides

**Figure 16: Samridhhi Mahila crop producer company**



quality seed, fertilizer, and other inputs to the shareholders. The company has an annual turnover of INR 4 crores and has facilitated procurement of 220 tons of Soybean through its collection centers and direct purchase from the Mandi. Apart from this, SMCPCL provides warehousing facility to small and marginal farmers to help reduce distress sale and provides quality seeds of soybean and wheat to bridge the seed gap in the region. As reported by some of the farmers in Bundi, the seeds sold through the SMCPCL is procured directly from Pant Nagar Agricultural University and has become very famous in the district. People call the seed as *Sansthan Wali Beej* (Seed belonging to SHGs) and travel to Khatkar (SMCPCL outlet), to purchase the same.

### ***Livestock Productivity enhancement and Milk Marketing***

The main intervention activities carried out under livestock productivity is as follows:

- ▶ Procuring better breed of Procuring Better Breed of Buffaloes/Cows
- ▶ Training of Farmers and Pashu Sakhis
- ▶ Health Camps: these are 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: they give training to families for mineral mixture
- ▶ Milk marketing: establishment of dairy provides them market linkage and saves them from exploitation from the local milk vendors.

Maitree Dairy was established in 2006 in Tonk, Rajasthan. The SHG members decided to set up the dairy, complete with the infrastructure required for collecting and marketing milk. All members of the federation who contribute milk to their respective MCCs are producers for the company. SRIJAN helped set up bulk milk chilling units (BMCU), rapid milk chilling units (RMCU) and milk collection centers(MCC). These centers help to increase the shelf life of milk and the stock is sold in retail with the name Maitree fresh.

As per the 2014-15 annual report, Maitree Producer Company has purchased a total of 13 lakh liters of milk in one shift in 345 days. The average milk procurement per shift per day is nearly 3,825 kg from 1010 pourers and from 46 milk collection centers. The average income per family is about Rs. 47,250 per year through the value chain. Additionally, in other locations, especially among the tribal community of Bali block of Pali, Goat rearing is one of the major traditional livelihood activities that is promoted under the goat based livelihood programme.

**Figure 17: Livestock productivity and milk marketing**



### 3.5. Natural Resource Management

The key activities under natural resource management include (i) Soil and moisture conservation through field bunding (soil and stone bunds), (ii) Provide irrigation facilities or and create hectare meter (cubic meter) of water resources through conservation of surface water. SRIJAN has also been constructing and renovating stop/check/earthen dams in various locations. Additionally, through participatory Irrigation Management (PIM) and JSYS (tank rehabilitation) project in MP, SRIJAN has brought water to a command area of approximately 2000 ha. (iii) Water accessibility: Beyond surface water, SRIJAN also works on the poor farmers to give water accessibility to lands situated outside the command area of the built structures, by constructing and renovating dug and shallow tube wells.

**Table 6: NRM activities across project location**

SRIJAN has implemented NRM project in Bundelkhand (Sagar district of Madhya Pradesh), Rajasthan (Tonk and Pali), and eastern Madhya Pradesh (Annupur)		
District	Activity	Results
Sagar	Farm ponds	<ul style="list-style-type: none"> <li>Constructed 22 farm ponds with a pondage of 19000 cubic meters.</li> </ul>
Annupur	Dug wells	<ul style="list-style-type: none"> <li>Constructed more than 200 dug wells in Annupur and have been created and renovated over the past 3 years in 18 villages, increasing the irrigated area to almost 140 hectares.</li> </ul>
Tonk	Farm ponds and field bunds	<ul style="list-style-type: none"> <li>The pondage created was 16000 cubic meters and farm bunds covered almost 1200 acres.</li> </ul>
Pali	Check dams, gully plugs, farm bunds	<ul style="list-style-type: none"> <li>Convergence through the Integrated Watershed Management Programme (IWMP) of the government.</li> </ul>

### 3.6. Convergence

Convergences with other development programs help to supplement and complement funds for holistic development for the community. Therefore, SRIJAN has collaborated with Government agencies and other stakeholders to bring change at the grassroots level. The money directly goes to the community institutions such as SHGs, federations and producer companies and watershed committees

In terms of agriculture, 14 cr was the total convergence in Bundi alone, where 2 Cr was leveraged from MNREGA and other linkages contributed to about 9.38 Cr. Cashless villages have been promoted in Rajasthan by partnering with NABARD and convergence through MGNREGA. Moreover, under “*Apna Khet, Apna Kaam*”, 313 acres of land was treated and made available for agriculture.



In horticulture, the Horticulture and Food Processing Department of Government of Madhya Pradesh has started a program “Madhya Pradesh Udhyaniki Swarn Kranti Abhiyan” and has planned to bring 15 lakh hectares of additional area under different horticulture crops. SRIJAN, along with the Government of Madhya Pradesh, has been scaling up capacity building programme to add value to the Department’s initiatives and increase its knowledge and creating a model of sustainable horticulture based livelihoods for small farmers in all 51 districts of MP. SRIJAN plans to accomplish this goal by developing Cluster (one crop) based model of production for small farmer: a Nano orchard (less than 0.5 acre) model, keeping in mind various schemes and dovetailing with other schemes like MGNREGA, NRLM, MIDH, NABARD and World Bank. So far 103 Acre was brought under Nano orchards, 21 Nano orchard plots have been pit filed, fenced, and planted with seeds. Up till now, a target of 4700 has been achieved under the convergence intervention in Pali.

Government is recognizing the efforts made by SRIJAN to increase the capacity of the community and build leadership skills. NRLM has hired Pashu Sakhis from Pali who would support their livelihood project and act as CRPs. Moreover, 484 goat sheds were constructed through MPOWER & NREGA in Pali. In Chhindwara, 65 self-help groups have been linked with banks, and have supported with a loan of Rs. 3 Crores to these SHGs for various income generating livelihood activities. 68 farmers have been converged through MNREGA (Nandan Fal Yojna).

Apart from this, efforts have been made in health and sanitation. In Bundi, the SHG members from most of the villages are building toilets under the Swachh Bharat Abhiyaan. A list of 3100 poor families has been successfully submitted under NREGA for obtaining the appropriate benefits. The SHG members were made aware of the prevailing social security schemes and many of them also submitted applications for insurance schemes such as PMJJBY and PMSBY.

## 4. Impact of Project Interventions

The focus of this chapter is to understand the effect of the project interventions in creating sustainable livelihoods through various components. The effect is assessed through a sample survey of beneficiaries in the districts of Pali and Bundi in Rajasthan and Chhindwara in Madhya Pradesh. The key to understanding the effect of the program needs a clarity of the processes adopted as a part of the project strategy, their operationalization, and the assumed trajectory of effects on the outcome, in this case - sustainable livelihoods. An indicative measure of sustainable livelihoods in our sample is the income of the beneficiaries. An increase in income of the beneficiaries from the baseline to the midline is indicative of the fact that the causal chain of linkages that represent the success of the project strategy has been set off.

As in the case of the program achievements, we organise this chapter by interventions and their immediate effect on the expected outputs and how these cumulative effects contribute to changes in income. A change in income is however not the end of the tunnel, it is important to understand the effects a change in income has at the level of the household. In other words, how the increase in income is spent - that indeed is the real impact of generating sustainable livelihoods.

In our approach of assessing impact we follow a pre-post methodology -we compare the baseline information of our beneficiaries with the current sample of the mid line. The tracking has been made possible through a pre-assigned unique identifier. In the first subsection, we assess the village level characteristics of our sample respondents to make sure that all analyses are robust to make valid claims of the impact on sustainable livelihoods. This analysis is then followed by the impact of the interventions on different aspects of their lives, starting from asset ownership to food security to spending patterns of the respondents.

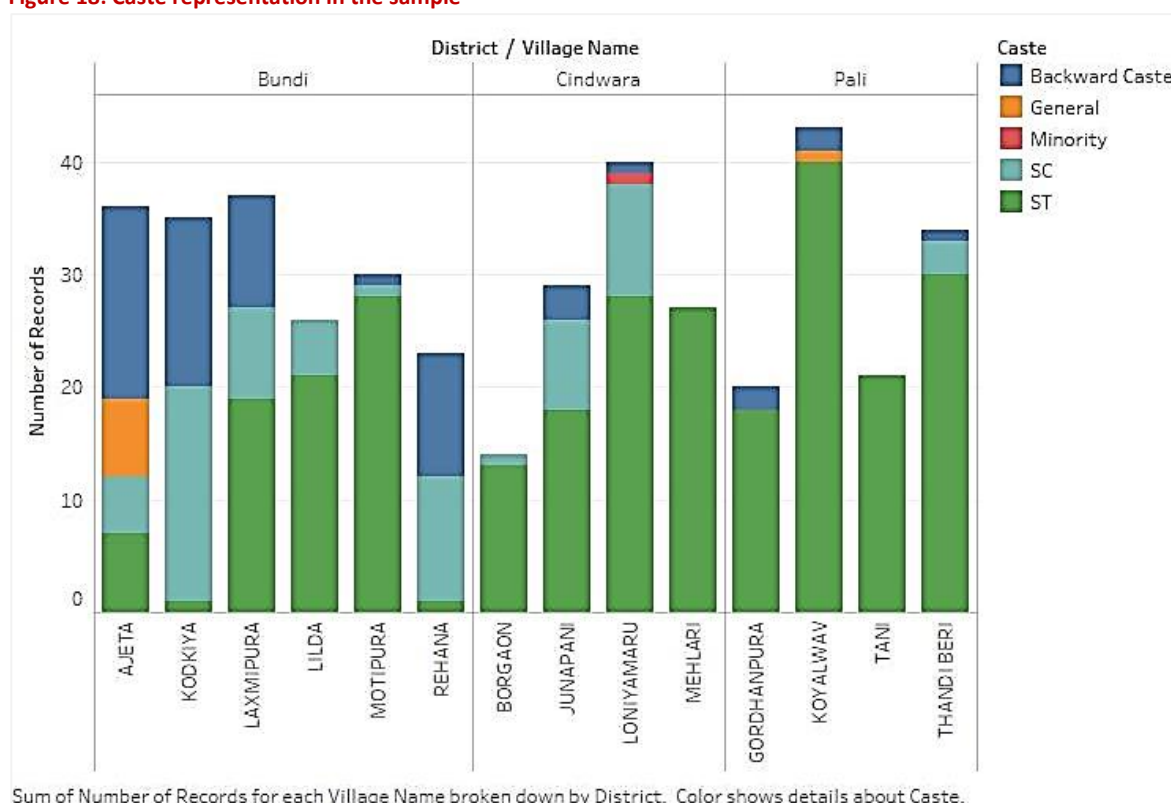
The chapter is organised as a visual narrative, further documentation of actual prevalence of characteristics or distribution of features is documented by districts in the Appendix of this report.

## 4.1. Profile of respondents

### Social composition and inclusion

Any impact assessment crucially hinges on the question, who is the impact for- what defining socio-demographic or economic characteristics are correlated with the magnitude and the nature of the impact. The importance of such correlations is crucial to the success of project interventions as it would have implications on the strategy of the program to concentrate efforts for a demography or class of people. The sample of program intervention recipients that this assessment represents is discussed below by their village of residence in each of the three districts.

**Figure 18: Caste representation in the sample**

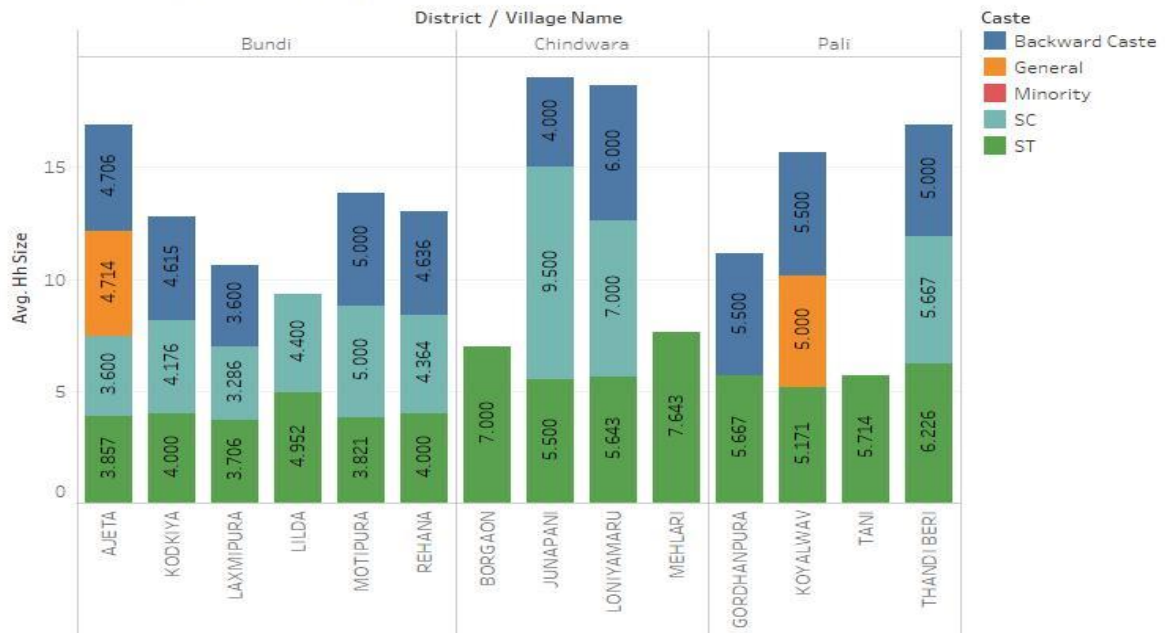


Most of the respondents in our sample were schedule tribes with some villages like Mehlari in Chhindwara being entirely comprised by scheduled tribes. The highest variation in caste representation is noted in Ajeta village in Bundi where backward castes are a majority in the sample of respondents. It is safe to conclude that our sample is predominantly tribal across the villages of study followed by scheduled castes and backward castes with a fair share of representation in Kodikya village of Bundi.

The average household size in Bundi is 5 members or less across all social categories. The household size in villages of Chhindwara is high across all social categories in Chhindwara. Junapani, Mehlari and Loniymaru in Chhindwara has more than 7 members per households.

**Figure 19: Household Size by social categories**

Average household size by Social group



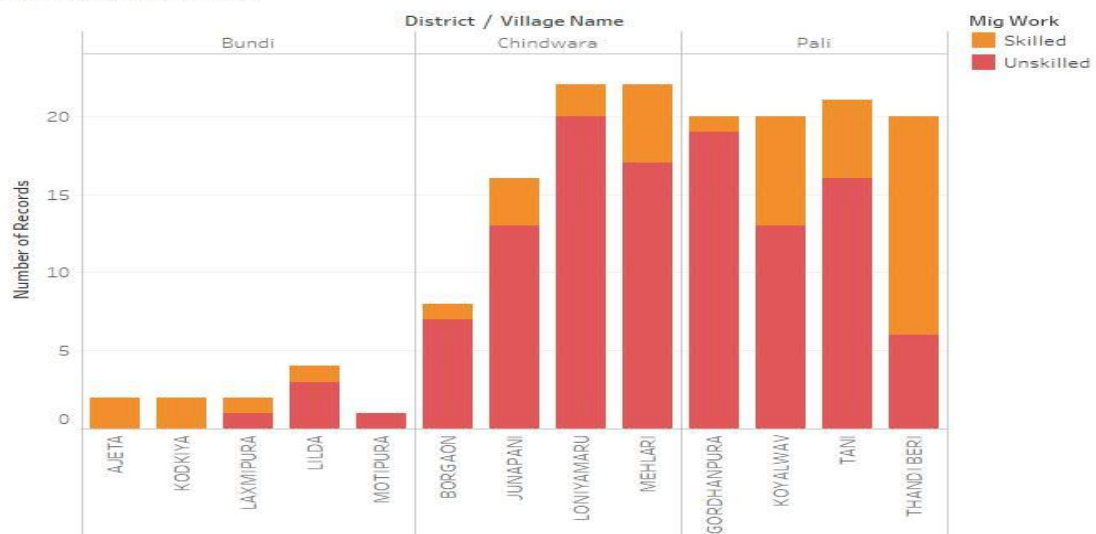
Average of Hh Size for each Village Name broken down by District. Color shows details about Caste.

## Migration

Overlapping migration characteristics with household size clearly reveals that villages with bigger household sizes migrate more. All respondents in the sample from Chhindwara have some family member who migrates for work, mostly for unskilled work. All the respondents in Govardhanpura and Tani in Pali reported migrating for work.

**Figure 20: Migration by type of work**

Migration by type of work



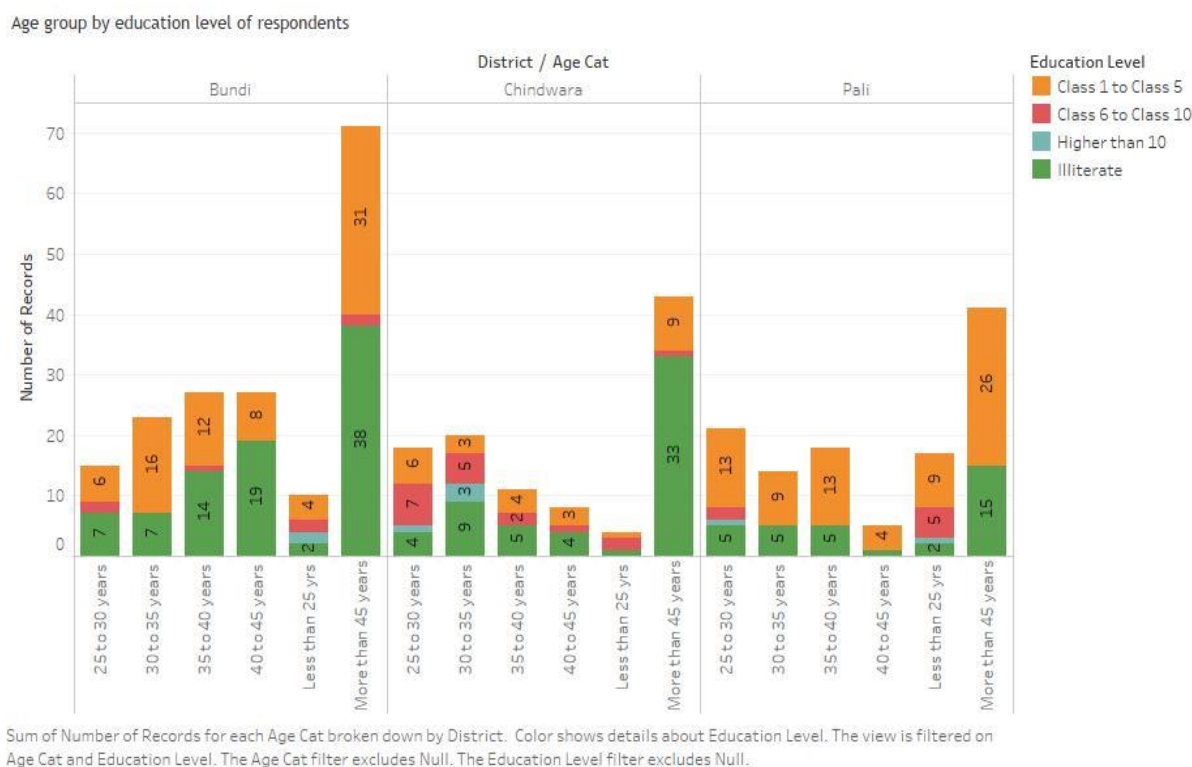
Sum of Number of Records for each Village Name broken down by District. Color shows details about Mig Work. The data is filtered on Migrate, which keeps Yes. The view is filtered on Mig Work, which excludes Null.

While the migration characteristic is not very clear in the baseline figures, interaction with the beneficiaries through focus group discussions indicate a reduction in number of days of migration by families in Bundi and Pali.

### Respondents age and education

Most senior respondents in our sample are from Motipura in Bundi followed by Kodikya village and Ajeta village. Tani and Govardhanpura in Pali have more senior members than the other villages. Majority of the respondents are either illiterates or have undergone basic primary education. The proportion of secondary and higher education is more in Chhindwara.

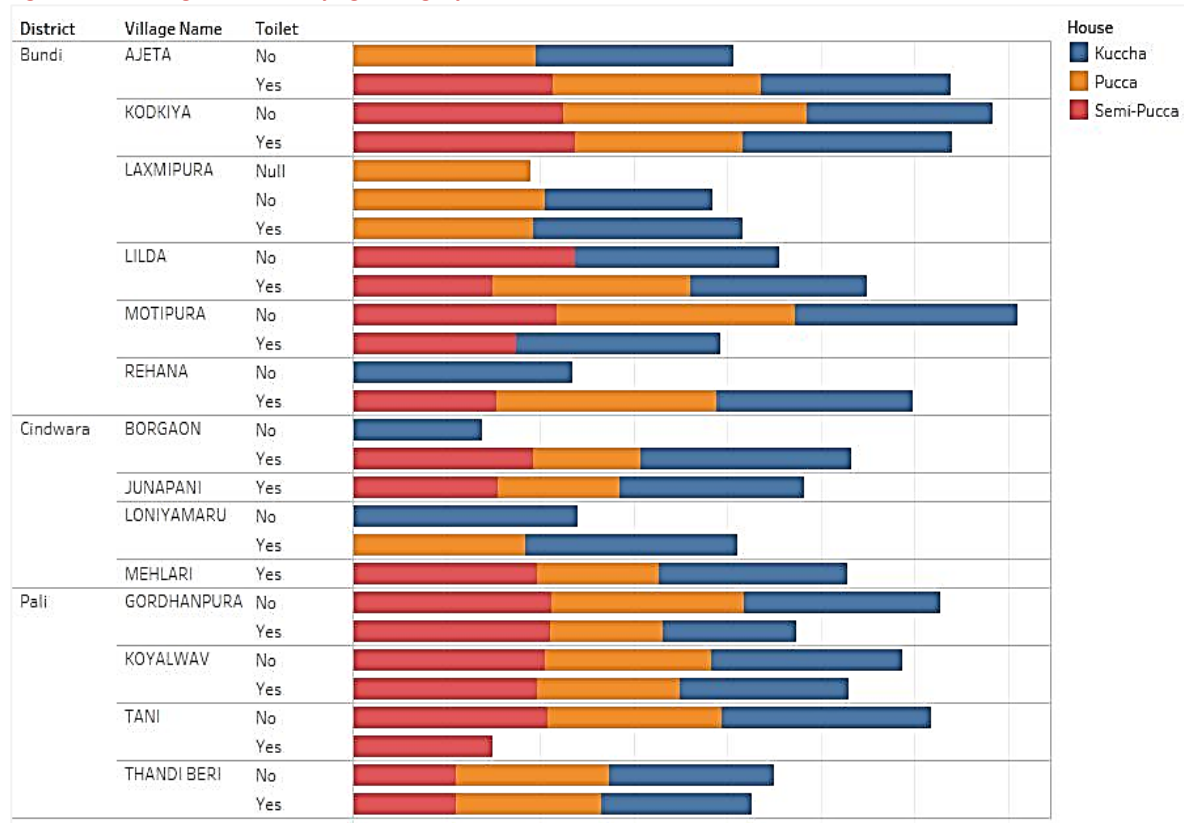
**Figure 21: Age distribution by education**



### Housing types and access to toilet

Almost all respondents in Junapani and Mehlari in Chhindwara have toilets. More than two thirds of the respondents in our sample live in kuccha houses shown by the blue section of the graph. Most of the respondents who report having a toilet also live in kuccha houses. Koyalwav and Govardhanpura in Pali has the highest number of women without toilet, these women in the sample are older, ironically most of them also live in pucca houses. Motipura in Bundi has the largest number of women in Bundi without a toilet, most of these women are younger and live in Kuccha houses. Kodikya in Bundi has the highest proportion of women living in pucca or semi-pucca houses and having access to toilets. It is important to note that access to toilets and housing type are important approximations of economic status and given project interventions it is safe to hypothesize that the impact of sustainable livelihoods should influence these characteristics of the population.

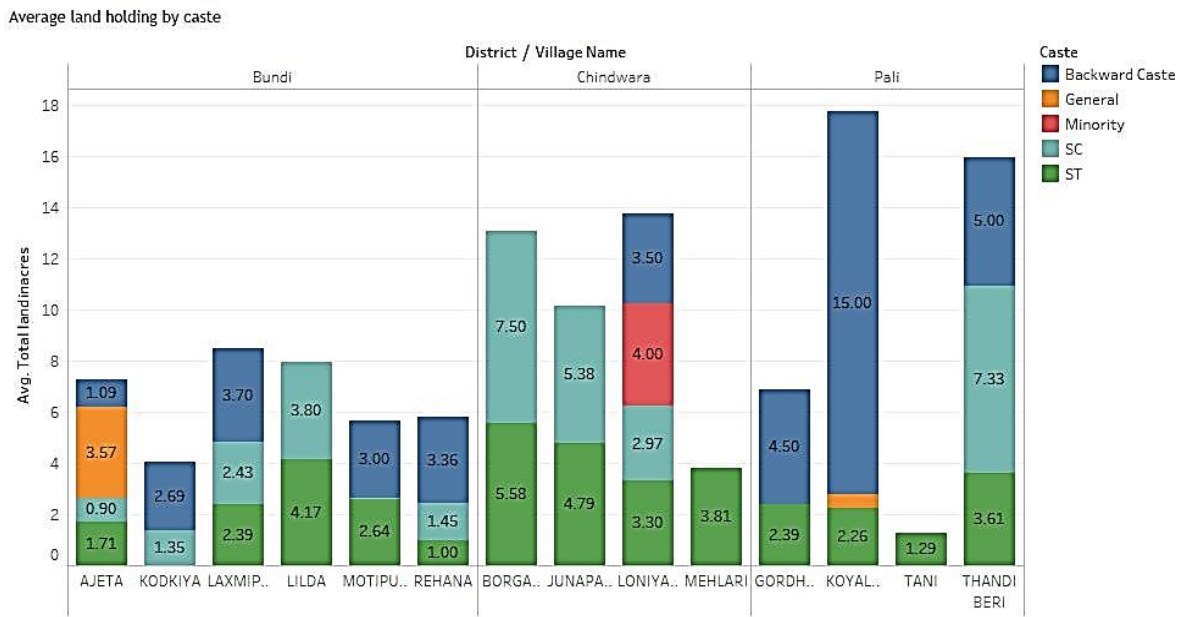
**Figure 22: Housing conditions by age category and toilet access**



### Land holding

Land holdings in rural India forms an important aspect of economic and socio-cultural status. The status of land holdings among the respondents in our sample is crucial to locate them in the continuum of social hierarchy given other characteristics. As shown in the graph xx below beneficiaries from Thandiberi and Koyalwav in Pali, Loniyamaru in Chhindwara and Boregaon in Chhindwara have the highest average land holdings in acres. The dynamics of belonging to a caste and the subsequent correlation with land holdings is clear- Schedule castes and backward castes hold more land on average than Schedule Tribes in most of the villages, though Schedule Tribes form most of our sample. The inequality in the distribution of land is a parameter to be put into consideration when assessing the impact of the interventions on sustainable livelihoods.

**Figure 23: Economic status indicated by land holdings**

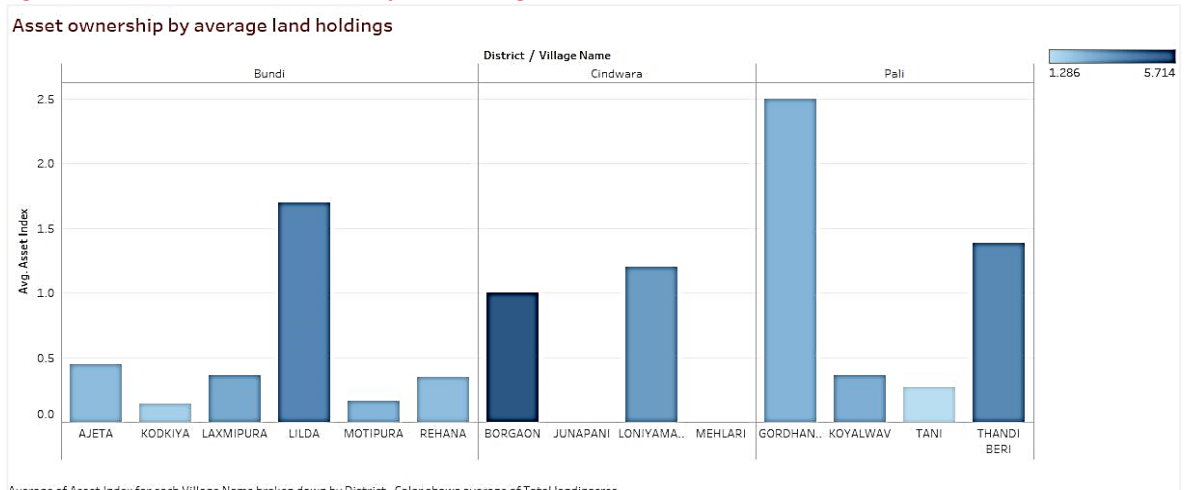


Average of Total landinacres for each Village Name broken down by District. Color shows details about Caste.

### Asset ownership index

Another potential representation of the economic status of the beneficiaries in the sample is their possession of asset. Given the communities we survey are predominantly agricultural we concentrate on assets which are relevant to cultivation- pump motor, tube wells, motor cycles and farm ponds and create an additive index of the number of each asset owned by the beneficiary. By this measure, Lilda in Bundi, Loniymaru in Chhindwara along with Govardhanpura and Thandiberi in Pali have the highest mean number of assets. The colour shade of blue represents the average amount of loan availed by the beneficiary, the darker the shade the higher is the average amount of loan taken. By this measure Lilda in Bundi and Thandiberi in Pali have beneficiaries with higher average amount of loan from SHGs and have higher mean number of assets. We explore this correlation in further details in assessing the impact of community institution building processes.

**Figure 24: Economic status indicated by land holdings**



Average of Asset Index for each Village Name broken down by District. Color shows average of Total landinacres.

To conclude, we note that most of the respondents in the sample are from a predominantly tribal area with land holding of less than 3 acres and majority of them live in kuccha houses. Except a couple of villages in Chhindwara, most villages have respondents who do not have access to toilets. It was noted that there is an inequality of land holding amongst castes. In present study, the SCs and backward castes were seen to have bigger plots of land as compared to schedule tribes. The inequality in land holdings across castes within villages should be factored in when assessing the differential impact across respondents in different villages. The average household size is the largest in Chhindwara, the average being 7 members per household. Every household in Chhindwara has at least one member who migrates out for work and mostly it is unskilled in nature. It was seen that villages with bigger household migrate more as compared to smaller households. Further, asset generation was an important indicator to understand the economic standing of the respondent. Trends indicate that beneficiaries who have taken higher amount of loan from inter loaning groups have higher mean number of assets.

## 4.2. Impact on access to credit

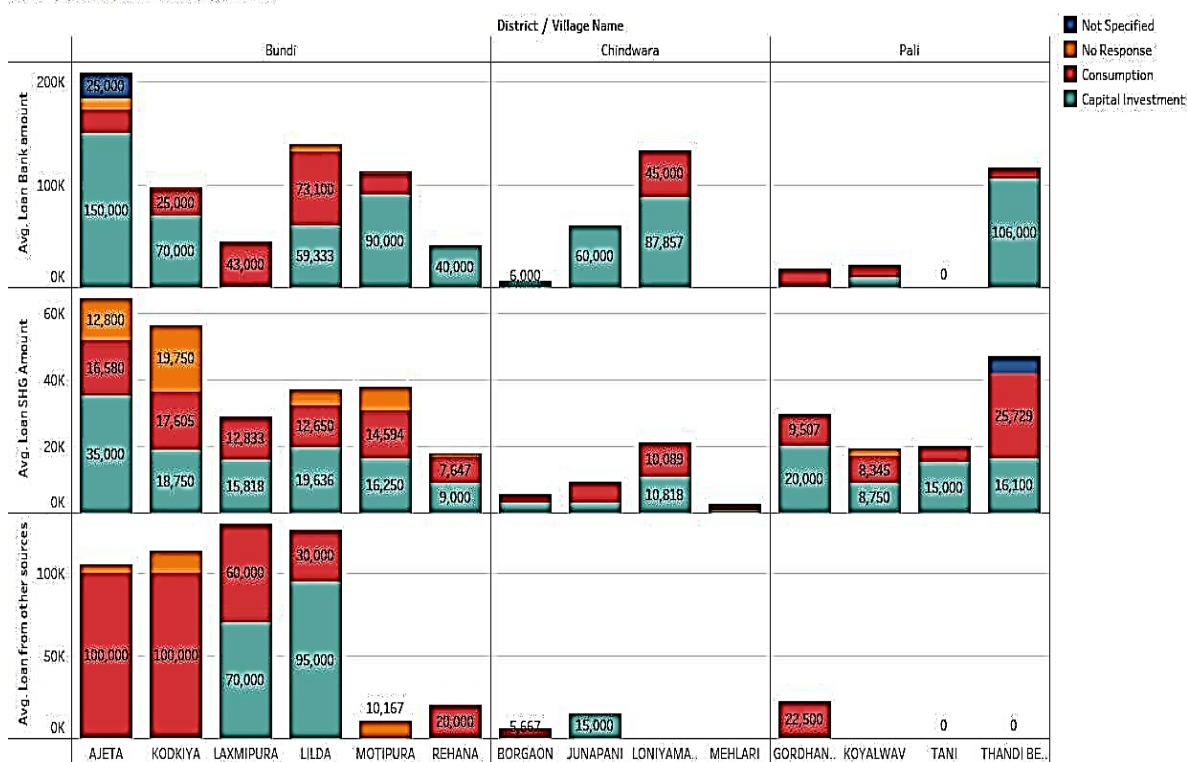
The foundation stone of all project interventions lies on the community institution building- an institution built on the trust of the community to act as the catalyst to pull each other out of hardships and contribute to the overall economic development of the community. With the support of Axis Bank Foundation, SRIJAN has devoted a lot of human, financial, and technical resources to improve its model of community institution building in the areas of the survey. The impact of these efforts shall be more pronounced in the long term on the outcome-of not just improved sustainable income at the household level but also on strengthened human and social capital base for the community.

### Improved access to institutional credit

The survey findings indicate more financial resources available at the disposal of women, as indicated by the average amount of loan taken by the women.

**Figure 25: Average amount of loan received by source and purpose**

Average amount of loan by source and purpose



Average of Loan Bank amount, average of Loan SHG Amount and average of Loan from other sources for each Village Name broken down by District. For pane Average of Loan Bank amount: Color shows details about Loan Bank purpose. For pane Average of Loan SHG Amount: Color shows details about Loan SHG purpose. For pane Average of Loan from other sources: Color shows details about Loan other sources purpose.

The graphic in figure 25 depicts the average amount of loan availed by the respondents from various sources. The top panel of the graph shows loans taken from the SHGs, the middle panel indicates loan availed from banks while the lower panel shows loan availed from other sources like friends, relatives, and money lenders. The graph clearly indicates a decrease in depending on other sources of loan across all the villages. The survey data also show an increase in access to institutional credit. More importantly, there is a high proportion of women who reported these loans being taken for investing in livelihood or income generating activities (graphs represented by blue colour).

Except Mehlari in Chhindwara all the women reported availing loan from at least one source. In Bundi, the survey findings still indicate dependence on loans from other sources. Most such loans are high value and taken for personal consumptions or occasions like marriage, festivals, health related reasons, etc.

Villages like Motipura and Lilda in Bundi and Thandiberi in Pali have the highest average amount loans being taken from self-help groups. Members in Loniymaru in Chhindwara reported an average of Rs 40,000 as loan taken from SHGs. Highest members attribution to success of the program was reported from Pali and Chhindwara where there were almost no loans taken from money lenders and some amount of loan taken in each village of Pali. The institutional shift in access to credit is a major impact of the community institution building process.

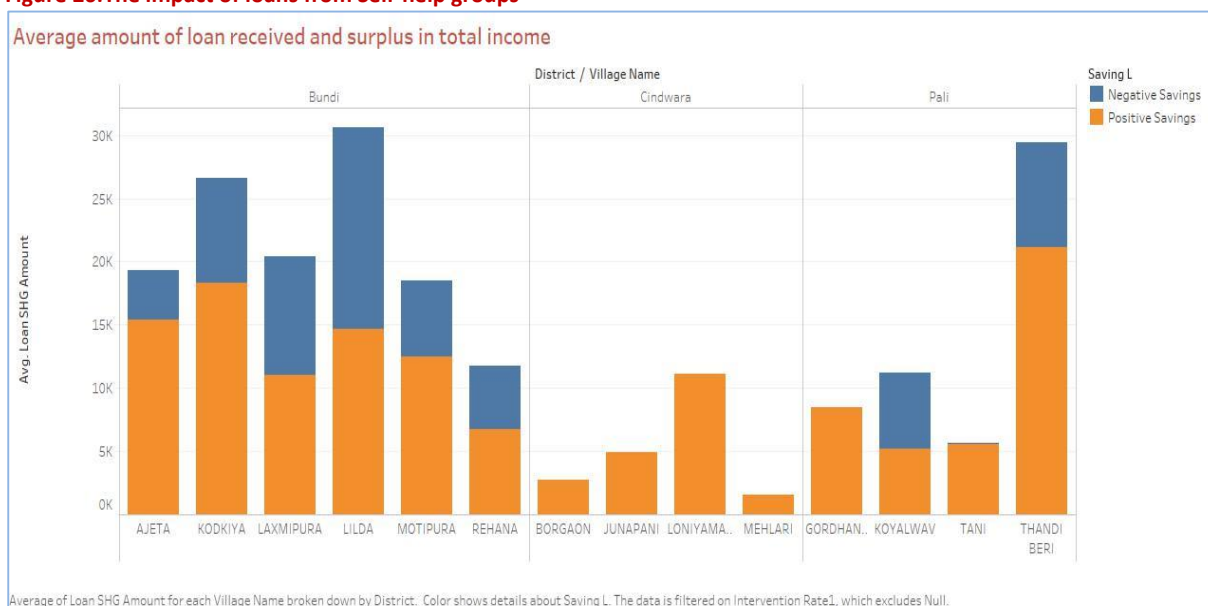
*Women expressed that before SHGs were formed in their respective villages, they used to take money from their husbands or fathers for things. Today, the men in the household ask the wives and daughters for money.*

### Positive disposable income

The real impact of the efforts towards community institution building is to improve the economic status of the beneficiaries of the program by allowing them to access credit which they can then utilize to create surplus disposable income for sustainable channels of livelihood for themselves and their families.

In the figure below we see the average amount of loan taken across the sample villages and the proportions of respondents who ended up with positive disposable income- the difference between total income (sum of income from farm, animals, services, labour forestry and others and total loan received) and total expenses (sum of expenses on farm, animals, household, social, education and health).

**Figure 26: The impact of loans from Self-help groups**



The success of community institution building in creating positive disposable income among the beneficiaries is clear in most of the villages in the sample. All the villages in Chhindwara

show positive savings. Other than Lilda, in Bundi the proportion of beneficiaries who have negative savings is not very significant. The average amount of loan secured from SHGs by the beneficiaries who have negative savings is lower than the average amount of loan secured by the beneficiaries who have positive savings. This trend indicates that there is a bigger scope for expansion of the self-help groups in terms of the loans that are given out to bring the beneficiaries to a level of positive savings where they are in a state to invest in more income generating activities.

#### **Case Study#1: Jamku Devi, Jyotipura-Tonk**

Jamku Devi belongs to a very poor family with a marginal land holding of 2.5 bhiga. She lives with her husband and two sons in a small village called Jyotipura, in Tonk. To meet the needs of the family, Jamkudevi started to work in the village aganwadi center but it could not meet her needs. As a last resort, her family decided to keep their land with the local moneylender as collateral. It was in 2010, when she heard about SHG formation in her village and decided to join Puja SHG in her village. She regularly attends the SHG meetings and



gained a lot of knowledge about agriculture and animal husbandry. With her monthly savings, Jamkudevi was able to release her land from the moneylender. Moreover, she has also purchased goats and buffalos by taking loans from the SHG and is rearing 3 goats and 2 buffalos. Today, she is able to install tube well in her field and purchase good quality hybrid seeds for sowing. In terms of social assets, she could also educate her children and has also constructed a toilet in her house.

To sum up, the data indicates there are more financial resources available at the disposal of women by creating self-help groups and providing linkages with banks. Women have been taking loans from community institutions from the village level to the federation level. Majority of these loans are taken for education, marriages, and health reasons. Trends highlight that villages in Bundi and Pali have the highest average loans being taken from SHGs. Although, women were taking loans from other sources such as money lenders, family, and friends, but the rate has considerably declined.

The institutional shift in access to credit is a major impact of the community institution building process. Further, the sample indicates a correlation between inter loaning and increased economic status of the beneficiaries. Women are now presented with an easy opportunity to access credit and create a decent disposable income for themselves and the families. Women who have taken loans from the SHGs are able to create income generating assets which help improve their living standards. In terms of intangible impact, women attributed an increase in confidence and a sense of independence to their respective SHGs. Moreover, women as a collective are coming forward and acting as pressure groups to fight against social issues like alcoholism, domestic violence, constructing roads, etc. Additionally, they have also taken up allied income generating activities such as rope making, vermi-compost, and levelling to earn a decent livelihood.

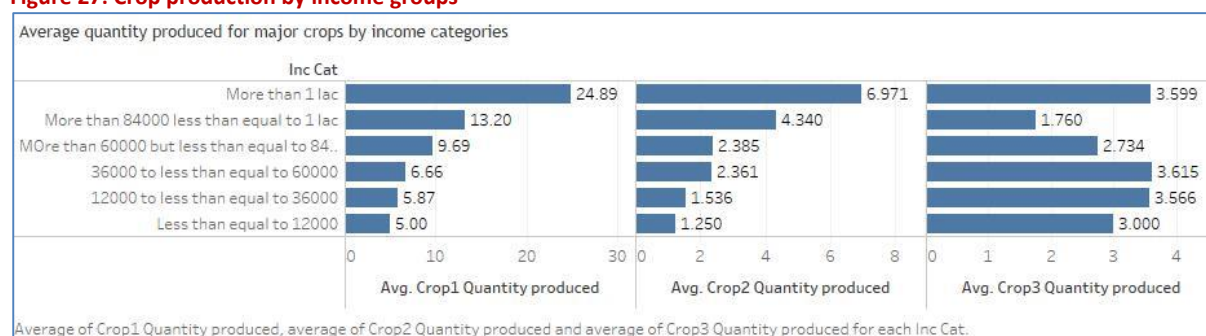
### 4.3. Impact of Agricultural Interventions

Agricultural interventions by the SRIJAN have been at the heart of the primary package of interventions that have been implemented in the program areas. It is important to assess the impact of these interventions on the economic well-being and income of the beneficiaries given agriculture is the primary source of livelihood. The interventions were specific to the needs of the geography ranging from access to irrigation through loans provided by self-help groups to training and knowledge dissemination on better yielding cultivation practices and awareness of market prices for the produce.

#### Improved crop production and productivity

The technical knowhow of better agricultural practices- like sowing distances, use of fertilizers and multi cropping practices is intended to increase yield of crops significantly. There were also directed efforts to reduce the cost of cultivation through low cost fertilizer solutions and introduction of high yielding variety seeds. In this section, we summarize the effect of these efforts from our primary quantitative survey and field experiences.

**Figure 27: Crop production by income groups**



The major crop in the areas of intervention, that were a part of our sample, is wheat denoted by Crop 1 in the above graphic. Crop 2 is rice, urad or soybean depending upon the district of survey. Crop 3 is maize or makka mostly. In the above graphic, we try to see how the average production of these groups vary by the income category the beneficiary belongs to. Across the three crops the pattern of higher income groups achieving a higher average production is consistent with our hypothesis that increased income allows the farmers to access means of cultivation and irrigation which contribute to better yield of the crops. Not very surprisingly, the lower income groups have higher yield of maize and makka almost at par with the higher income groups denoting a significant access to barrier to cropping patterns available for the economically backward in these areas.

The project interventions are crucial within the backdrop of creating a fit for purpose environment for improving yield and reducing costs through low cost innovative solutions. One such example can be the villages of Chhindwara where the farmers were trained to make their own vermi-compost and use it in the field and even sell the surplus in the market to generate income. The introduction of vegetables like tomatoes and brinjal on smaller pieces of land have encouraged the food practices of the families in Pali and even led to a source of income for farmers who are without income between crops. Overall training on irrigation practices, access to wells and building appropriate dams to access water round

the year in an area which is arid and dry has led to improved practices and increased productivity among the villagers of Pali. One such success story is shared below.

#### **Case Study #2, PrakashiBai, Motipura, Bundi**

PrakashiBai, a resident of Motipura, Bundi works for SRIJAN as a village community resource person. Her job is to mobilize women in other villages to form SHGs. Prakashi Bai hails from a very conservative household, where women were not even allowed to step outside the house. However, SRIJAN's continuous efforts and persuasion convinced her family to let her join the SHG. Prakashi Bai expresses that the first thing that she was keen on learning was how to improve her crop productivity. She took training in sowing, seed testing and treatment, germination and spacing. After the training, she bought high yield seeds of the soy and urad from the soy Samriddhi company. Due to her improved technical knowhow and skills, her husband also started supporting her. She expressed that she used to put 12-15 kgs seeds in one bigha of land, but with the information she attained from the training center, she started putting 4-5 kgs of seeds with proper spacing. Today, she can yield 3.5 bag of soy per bigha, which is way above the district average. Last season, Prakashibai could sell one bag of soy for 7500/- . She has also started selling seeds for 200/- a kg to the producer company. She expresses that her family now involves her decision-making regarding the field and the crop to be taken.



#### **Improved income from agriculture**

It is however important to explore the translation of higher productivity into actual income from agriculture. The income or rather the profit from agriculture for the beneficiaries can be derived from a difference between farm income and farm expenses. In the settings that the interventions are rolled out, it is also important to note the dynamics of belonging to a particular caste. It is important because belonging to a social group also determines the access to markets and information, which in turn determines the income of the beneficiaries through sell or purchase of agricultural products.

**Figure 28: Change in agricultural income from baseline to midline**

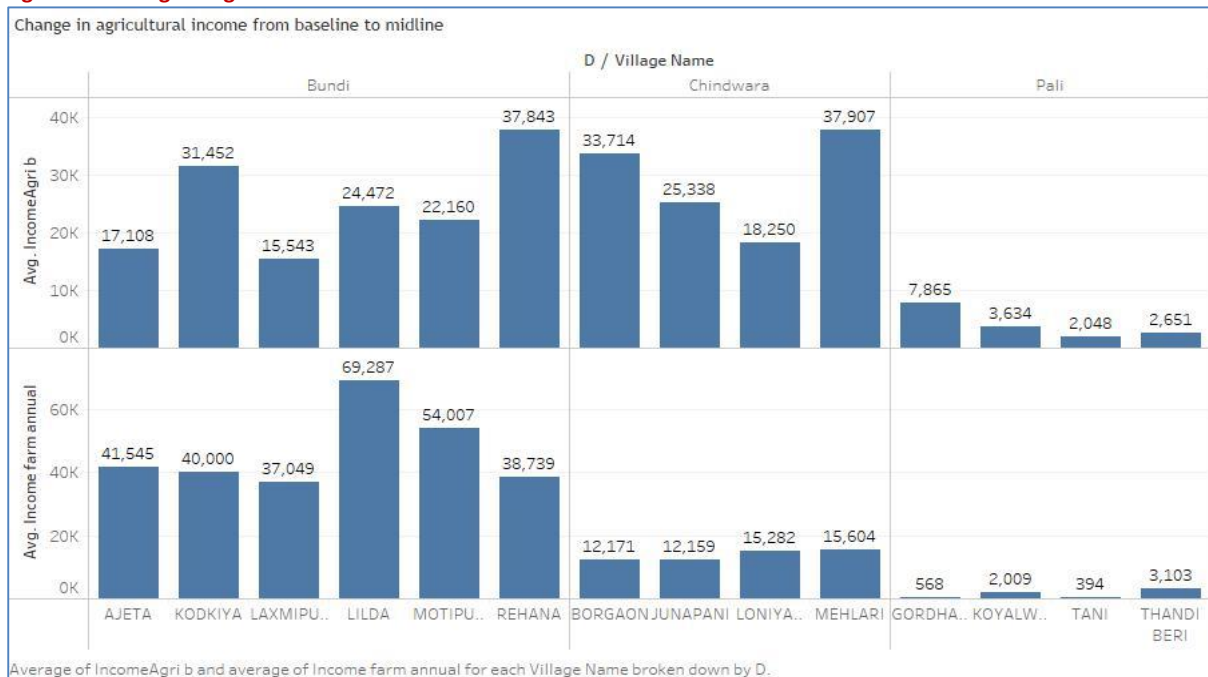


Figure 28 shows an important trend in the shift of agricultural income from baseline to midline which needs attention. In Bundi district as we move from the top to the bottom panel we can see an increase in income in most of the villages on an average, however the same is not true for Chhindwara and Pali. It is important to understand here that the interventions in Bundi in agriculture were structurally different from those in Pali and Chhindwara. In Bundi, the interventions were more focused on access to agricultural markets or how to generate income from the agricultural produce and clearly the interventions were a success as noted in the graph.

In Pali and Chhindwara the interventions were more focused towards behavior change on farming practices- the right ways of sowing seeds, the use of fertilizers, cropping choices and cropping patterns. In Pali the introduction of Urad as a pulse was a major intervention however most of the Urad that was produced in the villages in Pali were used for self-consumption, thereby not being captured in the agricultural income for the farmers in Pali in the midline results. In Chhindwara, the interventions are more around horticulture with the actual produce having long gestation periods thereby the actual increase in yield which will lead to an increase in income is still to come for the villages in Chhindwara.

**Case Study #3 Sangita Tirgam, Rangeen Khapa, Chhindwara**

Sangita Tirgam, a lady farmer of village name Rangeen Khapa in Chhindwara, lives with her 1 daughter, 2 sons and her husband. Her family has 5 acres of land but no source of irrigation. The only way she could irrigate her land was through seasonal rain. The income level of the family was very low as they no source of income other than seasonal crops that too only on 1 acre of land. SRIJAN had intervened in the village in year 2007; it was then she started to take part in the meetings and registering the knowledge imparted in those meetings. Through NRM activities, she was able to construct a well in her field and steadily her family also

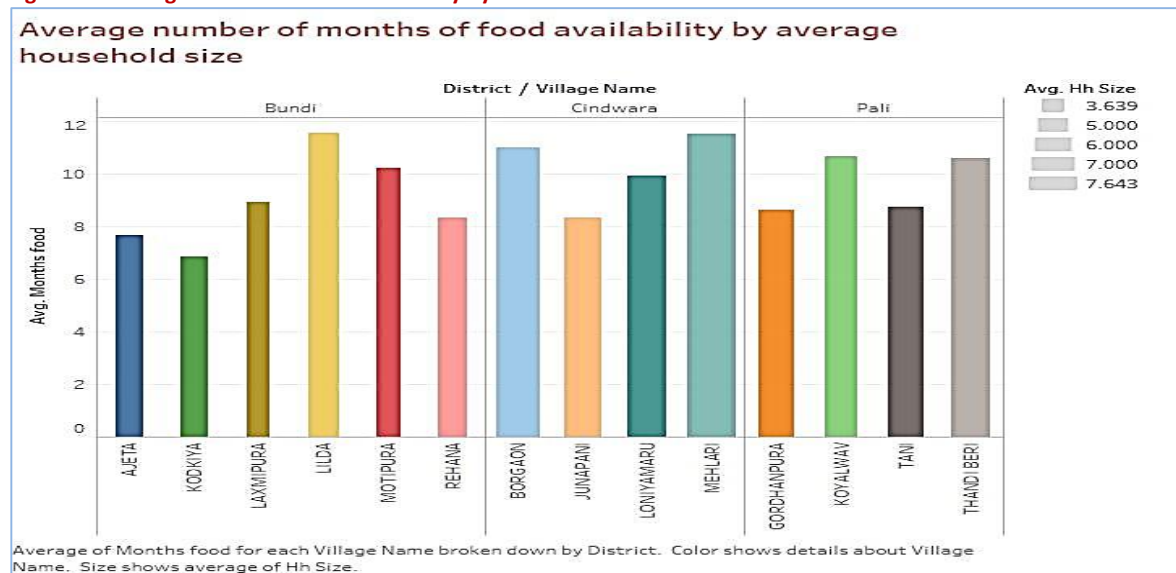


started a nursery, where she and husband were making sapling of pulses, papaya, tomato, and chilies. They started to sell the saplings in the village to the farmers at minimal prices. By this time SRIJAN had initiated the wadi program with the small and marginal farmers in the villages and Sangita too decided to do it in her 1 acre of rocky and barren land. Today, they have 50 fully matured plants of Mango and guava, which is in the fruiting stage. Over the last three years, each plant had been giving them minimum of 25 kg of mango and guava which now they sell to the COFE outlet and to their prime customers in Chhindwara. The family was so motivated that her husband decided to make Alzola pit by himself in the plot. The family once whose income level was Rs.30000/- year is now able to earn Rs. 90000/- year. Moreover, with the rise in income they could construct a pukka house.

### Food security

Food security or availability of food round the year is an important impact parameter for determining socio economic well-being. As already established, majority of the households under the project are STs, SCs or from other backward and marginalized communities. Most such families are dependent on subsistence farming. Food security in the study context has been measured as period for which the families are able to sustain their food requirements consisting of food grain, pulses, and oil without purchasing the same from market.

**Figure 29: Average months of food availability by household size**



As shown in figure 29, except Kodikya and Ajeta villages in Bundi, all other villages reported having sufficient food for at least 8 months. The thickness of the bars is representative of the size of the household; Mehlari in Chhindwara has the highest average household size and reports availability of food almost throughout the year.

In conclusion, the agricultural interventions pursued by SRIJAN had a positive impact in terms of increased income from baseline in real or nominal terms. The results for the impact of agricultural interventions are to be interpreted with an understanding that in the areas where agriculture is mostly done for sustenance, any positive income from agriculture is indicative of a surplus and a connect to markets which should be counted as an achievement of the program.

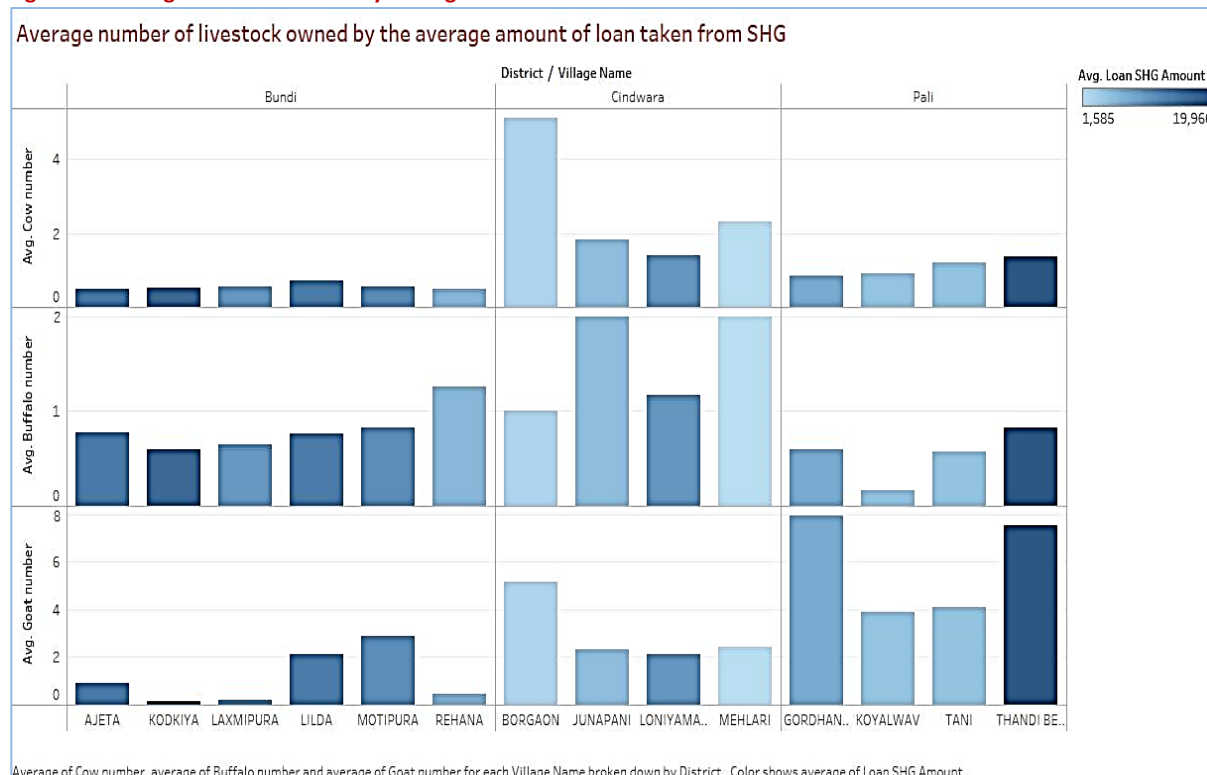
## 4.4. Impact of Livestock and Allied Interventions

The interventions adopted by the project included a comprehensive approach to improving livelihoods and the approach was to improve livelihoods through ownership of livestock. The interventions primarily included training of the beneficiaries in maintaining healthy livestock. In Pali, for example, the program staff worked to create awareness on livestock care, linked the beneficiaries to the necessary government programs and took steps to reduce livestock mortality by appointing Pashu Sakhis to work with beneficiaries. In Pali, the beneficiaries also received loans to build goat shelters. This section looks at the impact of such efforts across the three districts among the beneficiaries in our sample.

### Livestock ownership

Beneficiaries from Chhindwara and Pali reported to have more buffaloes, cow, and goats than Bundi beneficiaries. The color palette of blue in the above figure shows the average amount loan received from SHGs by the beneficiaries- the darker the color the higher is the average amount of loan received. One can clearly see in Bundi, beneficiaries have taken loans and invested in buffaloes in Ajeta and in goat calves in Motipura village. This correlation is also seen in Thandiberi (dark blue) village in Pali where beneficiaries have invested more in goats. Boregaon village in Chhindwara has an average of 4 cows, more than 2 cow calves on an average and more than 4 goat calves. Boregaon, by far has the richest holding of livestock in the sample.

**Figure 30 Average livestock owned by average amount of loan taken from SHG**



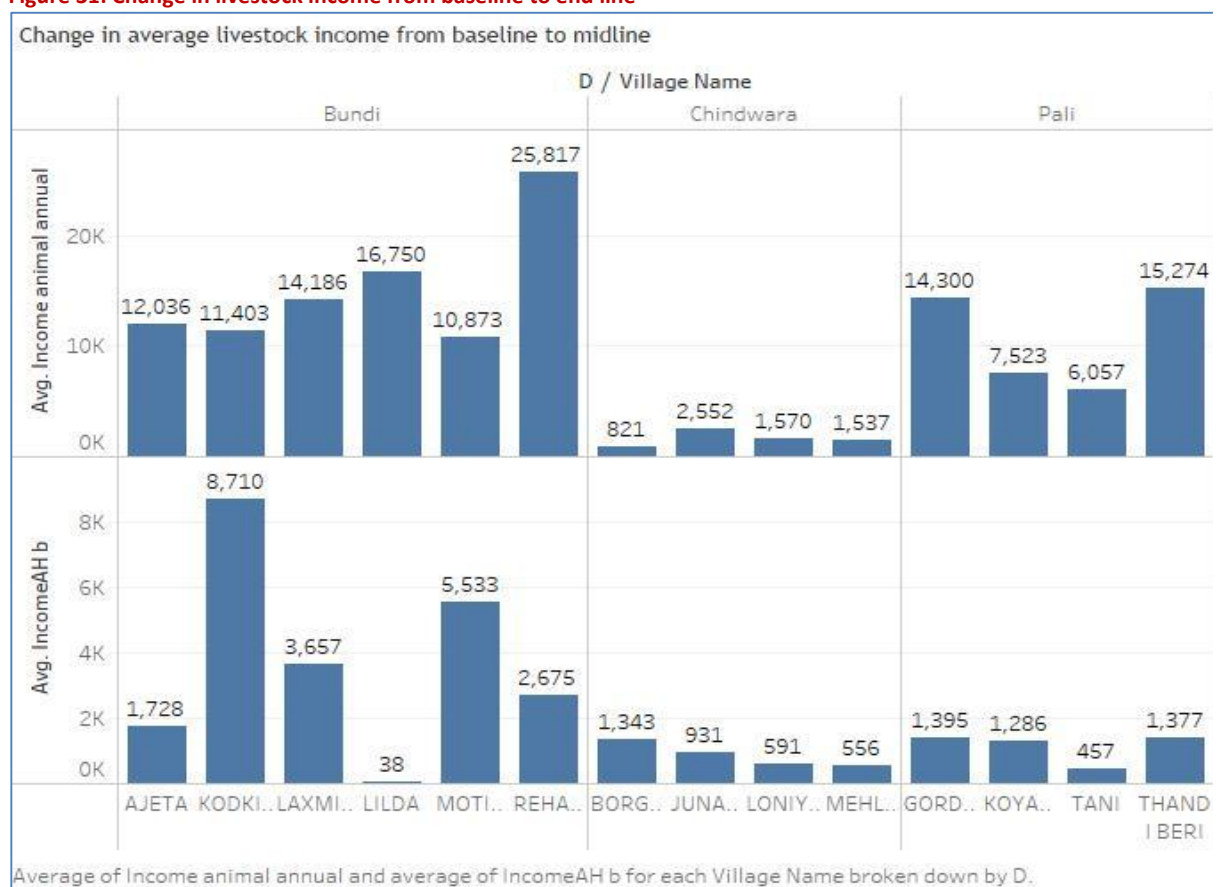
Ajeta village in Bundi was one of the richest villages in terms of agricultural production and income, when it comes to livestock we find that beneficiaries have invested in buffaloes and buffalo's calves using the loan to diversify on their income generating portfolio.

Similarly, Boregaon in Chhindwara did not figure much in terms of agricultural productivity, because their major occupation is livestock rearing, they do not use support from self-help groups in terms of money but in terms of technical knowledge of livestock rearing and tackling livestock mortality. The details of this effect have not been captured in the quantitative survey, but we can infer that the interventions are tailored to the need of the beneficiaries and localized to maximize the impact.

### Income from livestock

The average change in livestock income from baseline to end line is Rs 7700 per month and the median change is Rs 1500, indicating that about half of the beneficiaries in the sample stood to gain 1500 rupees over time. The histogram shows that most beneficiaries who own any livestock depending on geography and climate, experienced an average gain in income of up to 25000 rupees.

**Figure 31: Change in livestock income from baseline to end line**



#### Case study #4 Santra Devi, Khwaspur, Tonk

Santradevi, a resident of Khwaspur, hails from a very poor family. In her village, there is a shortage of water which affected the agriculture productivity and restricted the farmers to take up any livestock related activity. SRIJAN's effort of forming the SHG in her village helped her to gain expertise in agriculture and animal management. She soon acquired skills from the trainings and was selected as a Krishi Sakhis by SRIJAN. She is now able to implement the agricultural practices in her field which has



resulted in a good yield of 7 quintals in maize production. She benefited a lot from the DPIIP livestock productivity project, where she was given buffalos. Today, she continues to rear them and has been able to sell buffalos costing nearly 1.5 lakhs. She has a good number of milking buffalos and is able to sell the milk in dairy and the local market at a good price.

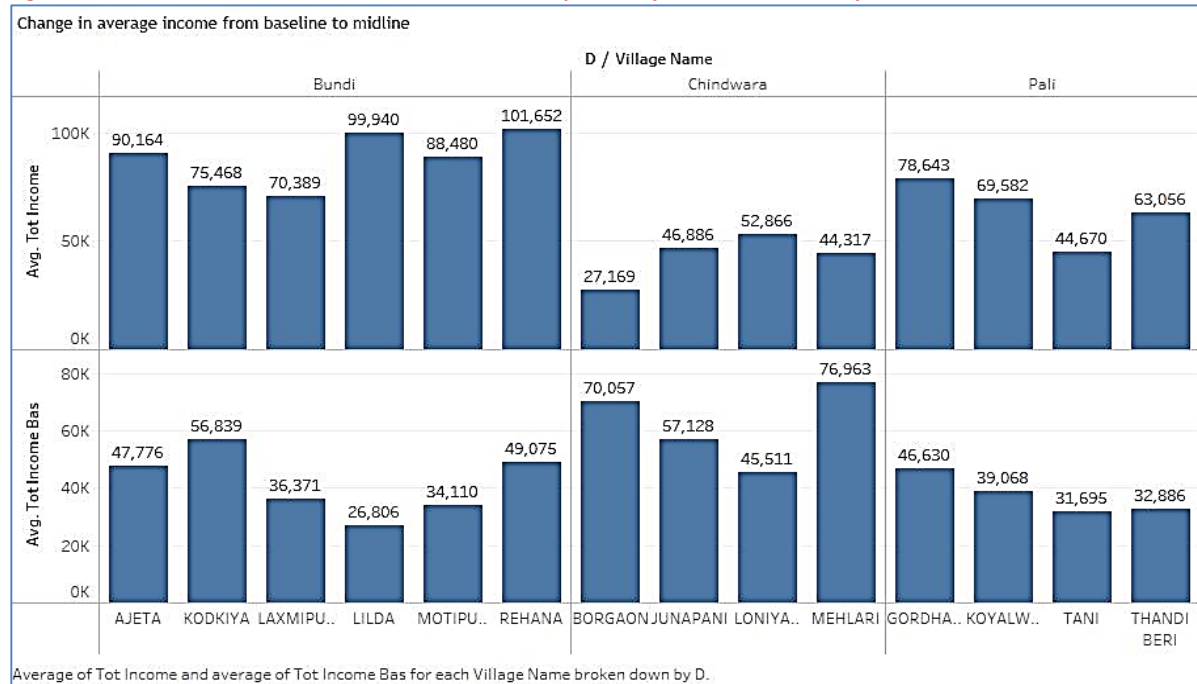
### 4.5. Impact on overall family income and spending

The change in income from baseline to the current midline survey for the same set of beneficiaries is indicative of the progress track that is made by the interventions in the villages of our sample. It may be noted that analysis on change in income is affected by many factors. Income and expenditure surveys are a rigorous exercise that involves several rounds of probe and triangulation, as farmers do not keep any record of their income. Mostly such income is presumed or a result of best approximation. Comparison with baseline data should however provide an indication of the trend in terms of increase or decrease in project income.

The change in income in our 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. We also calculate savings for the beneficiaries before availing any loan from SHGs, banks or moneylenders and after availing the loan. This step is taken to understand whether the loans available through the interventions in the program areas can create surpluses for the beneficiaries.

Measurement issues aside, one should also take into consideration the choice of statistics for reporting the change. A mean or average is easy to understand and read however is easily influenced by outliers in the sample- case in point Ajeta village in Bundi which has some beneficiaries with significantly higher income. We have compared 415 beneficiaries of the program from our midline survey and their changes in income from baseline.

**Figure 32: Mean income midline, baseline, and mean expenses by Caste of beneficiary**



As shown in figure 32, the top most panel is the average total income in the midline sample and the lower panel is the average total income in the baseline for the same set of beneficiaries. Change in household income is most pronounced in Bundi followed by Pali. Mean average income of beneficiaries in Lilda increased by almost three times, while that of Laxman Pura more than doubled. Ajeta and Rehana village also reported an average increase in come by more than 100 percent. Similar trends were observed in Pali where the average change in income from baseline is around 100 percent. In Chhindwara, the survey findings suggest a decrease in income except in case of Loniyamaru village where mean household income has increased by around 12 percent.

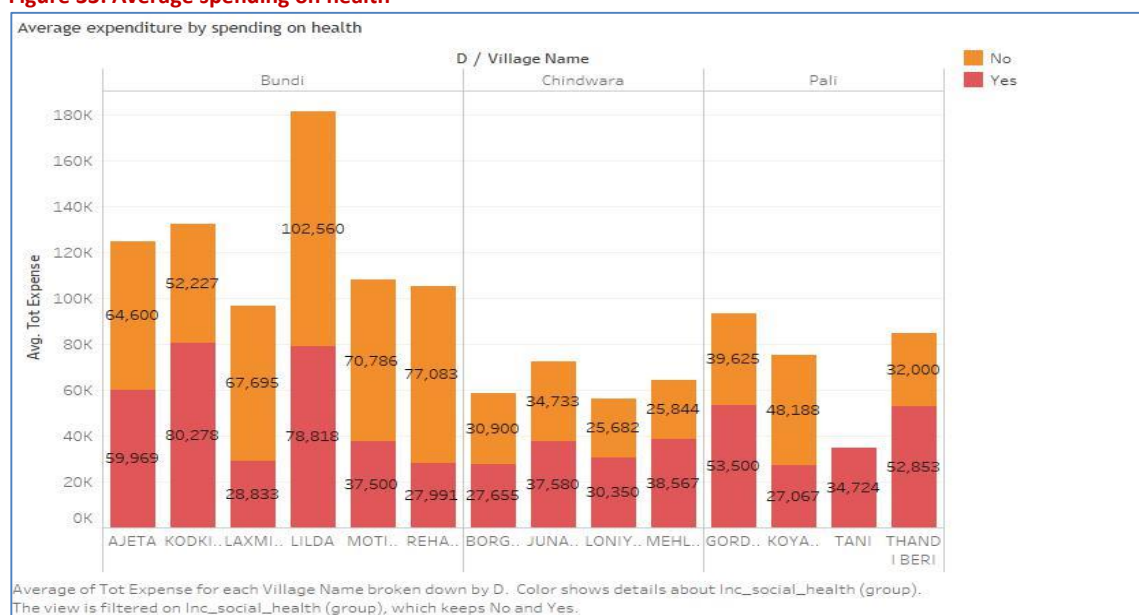
The results on change of income may be influenced by a range of factors. The interventions in Bundi is older than the interventions in Chhindwara. Most of the interventions in Chhindwara have been started recently and given that horticulture plantation through Nano-Orchards is the main intervention, impact may be visible after some time.

Moreover, there are many associated factors which are not captured in the quantitative assessment that could influence the results. The project area in Pali district is hard to reach with limited access to irrigation. The conditions make agriculture particularly difficult and the major intervention in these villages has been on custard apple processing plant which was registered as a company recently under Ghoomar. The positive impact of such an intervention at an individual level will be a time taking process.

## Spending on health and sanitation

The research findings indicate an increased expenditure on education, health, drinking water and purchasing productive assets. Majority of the respondents in the sample reported an increase in spending on health facilities such as accessing better medical facilities and spending on good quality medicines. The access to nutritious food also improved during the project. With the introduction of kitchen garden and organic fruits and vegetables, women indicated that the family can now spend towards growing vegetables in the backyard and can eat healthy, pesticide free products at a lower cost. The spending trend on health is almost consistent across Bundi, Pali and Chhindwara.

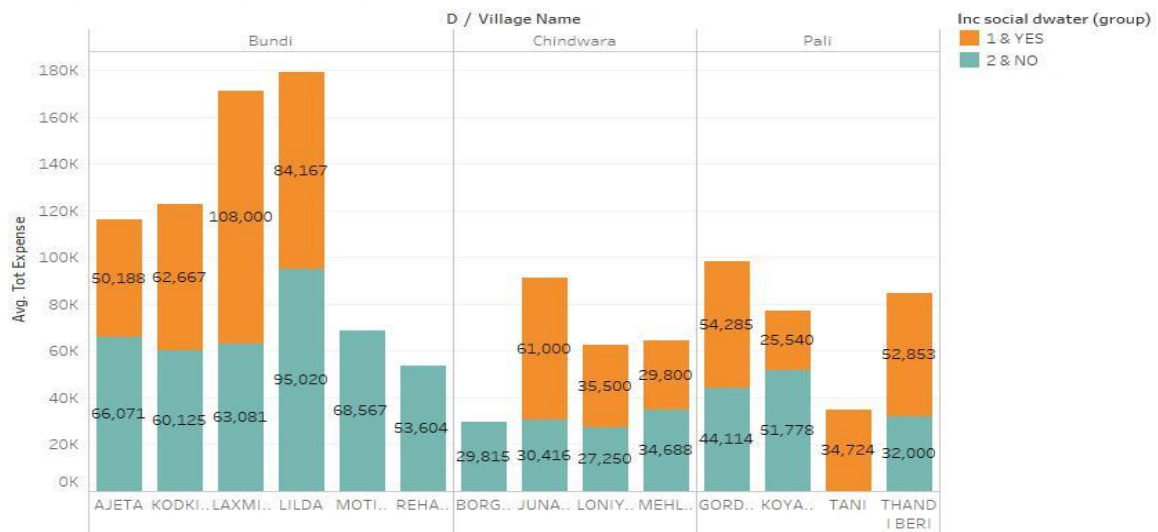
Figure 33: Average spending on health



Water and sanitation has been one of the key expenditure for project beneficiaries. The survey results point out to the fact that clean drinking water is a social good that families are willing to spend on. Families have spent on constructing pumps, borewell and wells for their daily usage. Except respondents from Tani, a small village in Pali which lies in a remote hilly area, majority of respondents from all villages in Bundi, Pali and Chhindwara spends on drinking water facilities. All respondents in Motipura, Rehana in Bundi and Borgaon in Chhindwara affirmed spending on drinking water. Most of the sample villages are poor schedule tribe dominated villages with very little amenities or natural resources. The nearest water resource, especially in Chhindwara and Pali is considerably far, moreover bad roads and no transportation limits their access to these water resources.

**Figure 34: Average spending on drinking water**

Average expenditure by spending on drinking water



Average of Tot Expense for each Village Name broken down by D. Color shows details about Inc social dwater (group). The data is filtered on Inc social children (group), which keeps 1 & YES and 2 & NO. The view is filtered on Inc social dwater (group), which excludes Null.

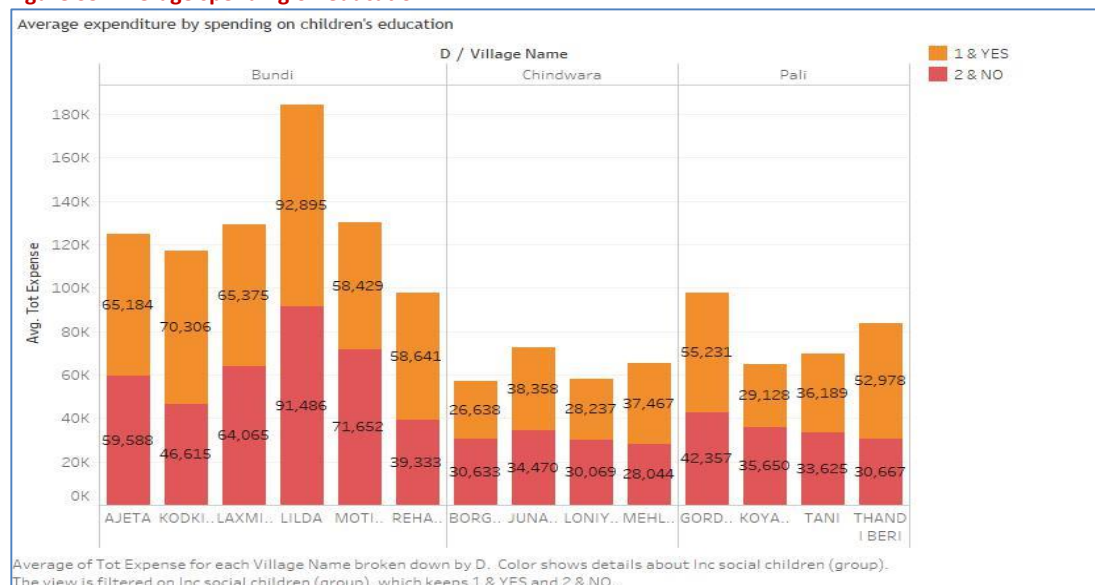
As discussed in section 4.1, the amount of people spending on sanitation facilities such as constructing toilets is higher than those not constructing. Almost all respondents in Junapani and Mehlari in Chhindwara have toilets. Koyalwav and Govardhanpura in Pali and Motipura in Bundi have the highest number of respondents without toilet. Kodikyia in Bundi has the highest proportion of women having access to toilets. It is important to note that access to toilets is important approximations of economic status. However, where people are not able to spend on building toilets, SRIJAN with convergence from Swacch Bharat mission, is providing beneficiaries the support to invest in such social goods.

### Spending on education

In terms of education, the survey and discussions with the beneficiaries bring out that majority of the beneficiaries are spending their increased income on education. Children now no longer need to give up their studies and support the family since the communities are increasingly becoming mindful of educating their children. Figure 35 shows that the average percentage of people spending on education is more than the ones not spending across all sample districts. Discussions revealed that families prefer sending their children to private English medium schools in the nearby towns than enrolling them in the village government schools. Interestingly, the families in the study realize the importance of educating their girl child and are supporting them to take up further studies. Although, respondents do see the benefit of farming, they believed that the exposure to knowledge coupled with experiences would enable their coming generations to pursue different careers which would allow them to increase their quality of life as well as their socio-economic status.

*Durga Bai in Ajeta, Bundi is a CRP. She is also a book keeper for the SHGs. She has done her BA, B.Ed. and is now pursuing her MA. With the income she earns, she funds her own education and dreams of becoming a teacher.*

**Figure 35: Average spending on education**



**Case Study #5 Sobhagi Devi, Rajasthan**

Sobhagi Devi a well-known personality of her village. She belongs to a poor family had a marginal land holding. The poor availability of water for irrigation affected the productivity badly due to which she faced financial issue. When she heard about the SHG, she wanted to learn and change the state of her family. Today, she serves as a Krishi Sakhis and people visit her to take advice and suggestions regarding agriculture. She has left no stone unturned and today there are 100 farm ponds in her Panchayat. With the increase in income, she understands the importance of education and is now sending her only girl child to a private school. Moreover, she has also been able to build a pukka house and has also built a toilet in it. She has installed a tube well in her field too.



**4.6. Note on project sustainability**

Project sustainability means continuity as well as escalation of development process initiated through project interventions even after exit of the implementing organization. An organization’s sustainable livelihood framework places the rural poor people in the center and aids them in creating a livelihood for themselves and their households. The organization through this framework creates opportunities as well as the access to these for the rural poor. Most of the opportunities are in the form of livelihood assets, such as natural resources, technology, skills, knowledge and capacity, health, education sources of credit, or their networks of social support. Access is also influenced by the prevailing

social, institutional and political environment, which affects the ways in which people combine and use their assets to achieve their goals.<sup>2</sup>

SRIJAN-ABF project's core objective is to promote "sustainable livelihoods". To this end, they have designed a model that ensures sustainability from the bottom to the top level. SRIJAN through its livelihood model initially plays the role of facilitator and then slowly shifts the responsibility over to the community. The project wants to make the community both socially and financially sustainable and efforts have been put to improve self-esteem, technical capacities, and socio-economic status of community inculcated during the project.

SRIJAN through its interventions, created strong affinity based and quality institutions of women at the village level which are the primary building block of the livelihood development program. This gave women a sense of identity, association with the institution and the space to take on leadership roles. After mobilizing women to form successful SHGs, SRIJAN supports the formation of higher level federation by aggregating SHGs which provide a platform to the members to voice their social and financial needs directly and reduce their dependency on the implementation agency. The federations help in knowledge and technology dissemination to the members of the community as well. SRIJAN gives handholding support to these federations by building their capacity through regular trainings and exposure visits. Once these clusters are formed, SRIJAN reduces its support and acts as an overseer.

To make the community financially independent, SRIJAN has supported the formation of five farmer producer companies across project locations that are running successful value chains. The value chain model is built in way that at every institution stage, the community members are involved gradually in the company so that they get experience in terms of managing the farmer producer company. These companies act as hubs of production, collection and commerce. The organization and governing of the company is such that SRIJAN facilitates the selection of board of directors from within the clusters and helps them in day to day running of the company. Steadily through leadership and management trainings, it gives women leaders the space to negotiate directly with various stakeholders and take business and management decisions for the company.

To sum, the interventions carried by SRIJAN are need based and demand driven. The organizational linear strategy of giving hand holding support, training leaders, transferring responsibilities and acting as an over-looker works well to establish socio economic sustainability within the community. The organization is building the capacity of the beneficiaries and their collectives to manage their operations including norms, systems and processes of their institutions and the producer company. Furthermore, the organization is building the confidence and skills of the community by giving them recognition and exposure with the wider community and providing them the space to negotiate directly with the government, market and other stakeholders.

---

2

## 5. Way forward

### 5.1. Conclusion

The sustainable livelihoods framework is a result of extensive research undertaken over the years by leading economists and sociologists. It seeks to take a more comprehensive and integrated approach to poverty alleviation than traditional interpretations, which largely considered poverty in relation to a narrow set of indicators (such as income and productivity). The framework consists of five major components that are related through sequential relationships and feedback. These components are:

- ▶ **The vulnerability context:** It describes the external factors that are beyond direct control but influences people's assets and livelihood opportunity. Every livelihood project operates within a vulnerability context that may be further classified as shocks (conditions like drought or other natural disasters, distress within family etc.), trends (resources, technological advancements, ability to cope with changing environment) and seasonality (price fluctuation, lack of opportunities etc.)
- ▶ **Livelihood assets:** The SL framework outlines five assets clusters. These are human capital (capability, skills, knowledge), natural capital (quality of natural resources), financial capital (savings, access to credit), physical capital (infrastructure, tools, equipment), and social capital (institutions, networks, mutual trust, and support)
- ▶ **Transforming structures and processes:** Here structure primarily refers to the institutions or organizations that creates and enforces rules and legislations. Process refers to the interaction between the institution and the individuals;
- ▶ **Livelihood strategies:** Concern the individual's available and implemented options for pursuing livelihood goals. The greater the diversity of livelihood strategies, the higher the household's resilience to the shocks, trends, and seasonality conditions within the vulnerability context.
- ▶ **Livelihood outcomes:** Refer to the outputs of livelihood strategies. Achievements may include higher income, greater well-being (e.g. self-esteem, physical security, political empowerment), reduced vulnerability, greater food security, and/or improved environmental sustainability.

The livelihood cluster model, as propagated under the ABF-SRIJAN Antyodaya project demonstrates merit on each of the components of Sustainable Livelihood framework mentioned above. The project operates across ten districts in three states representing distinct demography and socio-economic characteristics. The vulnerability context at each of the location remains similar. The project area is predominantly agrarian with a high concentration of tribal and socially backward caste. Agriculture is the mainstay of livelihood, challenged by rain-fed, low input-low technology-low productivity cycle and with limited knowledge base and opportunities for diversification. The project works with women, who continue to be socially and economically marginalized with limited voice and participation in household and community level decision making.

The project focuses on all five asset clusters. Human resource development is critical for bringing long term and sustainable solutions. The project invests in building a strong human resource base at the level of organization (SRIJAN), community level cadre and community institutions (including producer companies). The interventions are demand based and balanced in terms of creating financial capital (SHGs- bank linkages, savings, revenue through producer companies and enhanced income), natural capital (NRM interventions like check dam, gully plugging, farm ponds etc.), and physical capital (improved package of practice, improved technology for agriculture, livestock, and horticulture productivity). The underlining aspects of project's success is the social capital it has forged within the community under its influence. The SHGs, clusters, federations and producer companies are organically linked and nested in each other.

The livelihood strategies have been effective in building the quality institutions and its networks. The strategy to work primarily with women SHGs and their networks has helped in breaking gender stereotypes. As observed women are the forefront and driving the change not just at individual and family level, but also at community level and beyond. An important learning from the project is that women, if collectivized, and provided appropriate knowledge and transfer of techniques, can bring effective change in the domains that have traditionally been dominated by men. It is a well-known fact that women play a larger role than men in agriculture. Still the decision making has traditionally been with the men. The project strategies and output, helps in changing this fallacy and builds a strong case of gender role reversal in domains of agriculture, horticulture, natural resource management and forestry.

*During focus group discussions, the women reported a perspective change in community outlook towards them. It was stated that being a member of SHG is a matter of pride as they relate to the improvements in agriculture yield, improved income, and association with the producer company.*

The project livelihood strategies scores well through the lens of sustainability. Sustainability refers to the continuation of project activities and sustenance of outcomes after the end of external support. For a project to be sustainable, the onus is on the community to have the ownership and desired capabilities to manage and sustain the benefits with minimum external support. The community institutions promoted under the project are key to ensure sustainability of the project. The project has also helped create a cadre of service providers from the local community. These service providers (Sakhis) are critical stakeholders to maintain the quality and timeliness of services required for sustainability of benefits. These Sakhis can take lead roles in building capacity of the community members and create a livelihood for themselves by working for their own people.

Village level SHGs are nested at cluster level and federated at taluka or district level to make them more powerful in influencing local behavior and bargaining capacities. Formation of producer companies with SHG group members as shareholders makes these institutions even more sustainable. The federation are then strengthened to build capacity of SHGs take care of value chain interventions after exit of SRIJAN.

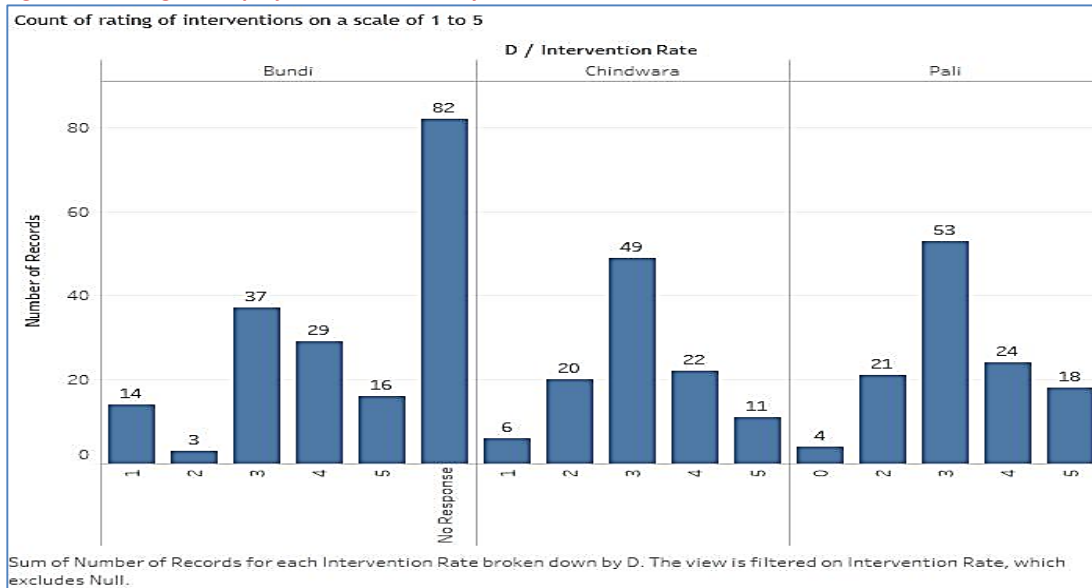
Formation of five farmer producer companies across project locations that have established successful value chains of Dairy, Soy, Guava, Custard Apple and Jamun. The

value chain model is developed in manner that at members of every institution (SHG) are engaged in the company. These companies act as hubs of production, collection, and commerce. SRIJAN provides handholding assistance to these companies and the project ensures that the board of directors are selected from amongst the clusters and federations. The project focuses on building leadership and managerial capabilities and provide women leaders the space to negotiate directly with various stakeholders and to take business and management decisions for the company.

The project has demonstrated several models of convergence with existing Government schemes like NRLM and MGNREGA. This model is recognized by NRLM and they have also started to implement it throughout the country. The partnership with government supported agencies like BRLF provides an opportunity to converge with many other schemes making such interventions sustainable. The project has also promoted some innovative concepts like Nano-orchards that can be taken up on less than an acre of land. The Government of Madhya Pradesh have appreciated such models has even signed a MoU with SRIJAN to replicate the model as parts of its horticulture mission.

The change in the income of the beneficiaries indicates that mean income has increased by about 52.65% to become Rs.69, 114 from an average of Rs.45, 227, an increase of about Rs.23, 836. It is to be particularly noted that the impact description will become comprehensive only by attributing the increase in income to value creation and asset generation. An increase in the standard of living through the ownership of economic and social goods is a key indicator of sustainable livelihood. Survey and discussions with the beneficiaries reveal that most of them utilized the increased income by increasing expenditure on health, education, safe drinking water and sanitation indicating better living conditions. Increased investment in productive assets such as tractors, agricultural implements, tube-wells, bore wells, and insurance are financed by loans from SHGs, banks is helping the beneficiaries achieve self-sustainability as it regenerates income. This approach is helpful in bringing communities out of the poverty circle.

**Figure 36: Rating of the project interventions by beneficiaries**



A five-point rating scale was used to ascertain the perception of the beneficiaries of how effective the SRIJAN interventions have been in influencing the change in their income and living conditions as opposed to other factors. It was observed that most of the respondents, about 79% were satisfied with the effectiveness of the interventions giving it a rating of 3 or above. Out of these 37% respondents overall, and as high as 45% in Bundi, attributed their income change to the interventions by rating it 4 and 5. The positive perception and attribution of the community is indicative of the impact that SRIJAN has created.

## 5.2. Recommendations

The livelihood model through which SRIJAN operates is organic and evolving. The recommendations provided below are forward looking with a view 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. These have been further explained in the following sections.

Area of assessment	Opportunities or Gaps	Recommendations
<b>Recommendations for ABF</b>		
<b>Partnership with BRLF</b>	<ul style="list-style-type: none"> <li>• Despite having a tripartite agreement, the reporting system for ABF and BRLF remains separate.</li> <li>• Lack of clarity on how the partnership can be used to leverage greater degree of convergence with other Government schemes and programs in areas focused by BRLF.</li> </ul>	<ul style="list-style-type: none"> <li>• ABF should review the specific tasks agreed during the tripartite and look for common platforms for SRIJAN to share the progress of the report.</li> <li>• ABF and BRLF should develop mechanism for jointly monitoring the project with participation of SRIJAN.</li> </ul>
<b>Documentation and dissemination of ABF-SRIJAN livelihood model</b>	<ul style="list-style-type: none"> <li>• Documentation are essential for any impact assessment. Although, SRIJAN documents most of the intervention related data into their MIS. However, there are various aspects about the livelihood model such how the ABF grant was used, details on the convergence, and learnings of the project that are not documented in detail.</li> </ul>	<ul style="list-style-type: none"> <li>• Documentation of the various aspects that the ABF grant was used for, in terms of building human resource capacity, geographical consolidation, and process involved in mobilizing funding from various sources and challenges faced.</li> <li>• Highlighting the innovative practices that would assist in disseminating the learning which could be replicated in other parts of the country.</li> </ul>
<b>Recommendations for SRIJAN</b>		
<b>Develop streamlined system for monitoring Income against baseline</b>	<ul style="list-style-type: none"> <li>• 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</li> </ul>	<ul style="list-style-type: none"> <li>• SRIJAN in consultation with ABF develops and implements a monitoring system that helps in collecting and analyzing data on income and expenditure at regular intervals to monitor the increase in</li> </ul>

	<p>are gaps in systems for monitoring the change in income from the baseline.</p> <ul style="list-style-type: none"> <li>• The project team notes that a streamlined approach towards monitoring the increase in income for individual families in comparison to the baseline income is missing</li> </ul>	<p>income in comparison to the baseline.</p>
<b>Develop standard methodology for calculating income</b>	<ul style="list-style-type: none"> <li>• It should be noted that calculation of income, especially for rural agrarian communities are dependent on a range of factors. The research team notices the methodology of calculating the income is not consistent across project locations. The methodology used by SRIJAN for calculating the income of beneficiaries during the baseline was based on gross income as opposed to the net income of each household. This leads to miscalculation and follow up on accounts become difficult.</li> </ul>	<ul style="list-style-type: none"> <li>• It is important to have a standard methodology for collecting income and expenditure data so that follow up data accounts for all the factors mentioned above.</li> </ul>
<b>Monitoring indicators and reporting for other objectives</b>	<ul style="list-style-type: none"> <li>• At an organizational level, there is no monitoring of small samples (control and target) at regular intervals to map the progress of the interventions.</li> <li>• Leadership development and the impact on the community cadre in terms of increase in income, knowledge and skills is not documented.</li> </ul>	<ul style="list-style-type: none"> <li>• SRIJAN, as an implementing organization should undertake surveys for a small control group in every village at regular intervals to monitor the impact of the livelihood interventions.</li> <li>• SRIJAN should also develop a monitoring framework to capture the number of community cadre and community resource person appointed and details related to income generation at the village and project level. This is important as it is one of the key component of the project and helps measuring the sustainability of the project.</li> </ul>

## **Recommendation for ABF**

### **Partnership with BRLF**

The bilateral partnership between ABF and SRIJAN was converted into a tripartite agreement between ABF, SRIJAN and BRLF. The mandate of BRLF is highly complementary to those of ABF and SRIJAN. The idea behind this partnership was to leverage more resources for project interventions in talukas having ST population of more than 20%. The assessment team noted that despite having a tripartite agreement, the reporting system for ABF and BRLF remains separate. Both the institutions follow their own templates and periodicity of reporting. Moreover, the assessment team did not observe any joint monitoring of the project being undertaken by ABF and BRLF and action points suggested to SRIJAN based on such monitoring exercise. Discussions with SRIJAN also indicated lack of clarity on how the partnership can be used to leverage greater degree of convergence with other Government schemes and programs in areas focused by BRLF.

The assessment team recommends ABF take stock of the tripartite agreement and review the specific tasks agreed and acted upon. ABF and BRLF should develop mechanism for jointly monitoring the project with participation of SRIJAN. ABF should also look to create common platforms for SRIJAN to share the progress of the project and discuss the challenges and opportunities with BRLF and ABF.

### **Documentation and dissemination of ABF-SRIJAN livelihood model**

The ABF-SRIJAN Antyodaya project has several distinguishing characteristics that needs to be thoroughly documented and disseminated as part of ABF knowledge management initiatives. The documentation can build upon the impact assessment report by focusing on the design of the project, the phases it went through and the lessons that it learned and incorporated over the years. The document may highlight various aspects that the ABF grant was used for, in terms of building human resource capabilities, geographical consolidation and addressing the gaps faced in conventional livelihood projects. The document should also highlight how SRIJAN was able to mobilize funding from various sources and could utilize the funds for common goals and purpose. Documenting the process, challenges faced and how they were addressed and highlighting the innovative practices would assist in disseminating the learning to a larger audience and may even lead to replication of SRIJAN model to other parts of the country starting with some of ABF supported project areas.

## **Recommendations for SRIJAN**

### **Develop streamlined system for monitoring Income against baseline**

The partnership between ABF and SRIJAN started in 2012. The project MoU along with other objectives stressed upon an increase in income by at least 50% from the baseline level as a key outcome of the project. The project interventions that include establishing community institutions like SHGs; their federations and promoting their access to finance, improved package of practice, value chain and markets are all geared towards improved livelihood security. The project considers increase in income as a good proxy for improved

livelihood and hence monitoring data on income is becomes crucial for enumerating impact of the project interventions.

While data on family income and expenditure is being collected at the baseline stage, the assessment team did notice a gap in systems for monitoring the change in income from the baseline. The project team do maintain data on individual interventions such as the SHGs loan and bank details, details on farmer wise inputs, harvest, yield and production of specific crops etc. SRIJAN has already developed and operationalized its MIS systems that collects data on family information and benefits. What is missing however is a streamlined approach towards monitoring the increase in income for individual families in comparison to the baseline income.

*It is therefore recommended that SRIJAN in consultation with ABF develops and implements a monitoring system that helps in collecting and analyzing data on income and expenditure at regular intervals to monitor the increase in income in comparison to the baseline.*

### **Develop standard methodology for calculating income**

It should be noted that calculation of income, especially for rural agrarian communities are dependent on a range of factors. These factors include nature of farming (commercial or subsistence), irrigated or rain fed, type of crops (food grain, pulses, oilseeds, or cash crop), crop yield or productivity; available markets and pricing etc. In case of subsistence farming, the harvested crop is not sold in the market. It is usually stored for self-consumption. The calculation of income in such cases are based on assumptions related to savings made by not buying the produce in the market. In case of rain fed farming, drought can have an adverse impact on productivity of crops and could adversely impact income. Market driven forces and price volatility also affects pricing of crops and affects the income.

*It is therefore important to have a standard methodology for collecting income and expenditure data so that follow up data accounts for all the factors mentioned above.*

### **Monitoring indicators and reporting for other objectives**

The assessment team noted that the methodology used by SRIJAN for calculating the income of beneficiaries during the baseline was based on gross income as opposed to the net income of each household. A gross income is the total amount an individual earns and is calculated before any deductions or expenditure. While analyzing the data, the assessment team noted that for few beneficiaries the expenditure was more than the income. Therefore, to carefully understand the various income sources and the major expenditure, it is pertinent that one takes the net income of the beneficiaries that reports the total income after all expenditure is deducted.

Moreover, the assessment team also recommends that SRIJAN, as an implementing organization should undertake surveys for a small control group in every village at regular intervals to monitor the impact of the livelihood interventions and map the progress that SRIJAN has made as an organization. For example, when the team visited Chhindwara, it was observed that most of the saplings were planted a year ago and had not reached fruiting stage. It was therefore difficult to a mark the impact of the project at such an

early stage. Therefore, the team feels that it is here where SRIJAN can turn to a more cost-effective way of sampling a small controlled group and monitoring indicator rather than taking the whole census.

In terms of leadership development, the assessment team notes that SRIJAN should also develop a monitoring framework to capture the number of community cadre and community resource person appointed and details related to income generation at the village and project level. This is important as it is one of the key indicators of promoting a sustainable livelihood model and this could also be replicated in other places

# Annexure I

## 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	9	2.2	8,519	5	1.2	9,360	841	9.87
12,001-36,000	192	46.4	26,854	109	26.3	26,900	46	0.17
36,001-60,000	123	29.7	48,343	109	26.3	47,997	-346	-0.72
60,001-84,000	56	13.5	71,439	89	21.5	71,592	153	0.21
84,001-100,000	20	4.8	91,940	27	6.5	91,189	-751	-0.82
Over 1,00,000-	14	3.4	1,18,121	75	18.1	1,54,530	36,409	30.82
Total	414	100	45,277	414	100	69,114	23,837	52.65

(Table 2)

Average income per beneficiary before the intervention	45,277
Average income per beneficiary after the intervention	69,114
Increase in average income	23,836
Increase in average income (in %)	52.65%

## Data as per NGO partners records<sup>3</sup>

(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	3180	13	5292					
12,001-36,000	9059	36	24777					
36,001-60,000	6347	25	47976					
60,001-84,000	3190	13	71617					
84,001-100,000	2006	8	93882					
Over 1,00,000-	1184	5	113855					
Total	24966	100	43955					

(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 %)	

<sup>3</sup> SRIJAN does not collect or monitor data on income post baseline survey

(Table 5)

Beneficiaries in the corresponding Interventions								
Income range <sup>4</sup>	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	46200	32119
Cost Per Beneficiary	4997	4185
Increase in average income	50%	69114 (52.65%)

(Table 7)

SL No	Respondent Name	Baseline Income	Midline Income	Change in Income	Percentage Change
1	CHUNNI RAM	80000	27000	-53000	-66
2	BABLI BAI	21500	8000	-13500	-63
3	BALI BAI	24000	56000	32000	133
4	WASU BAI	31300	62000	30700	98
5	BHATI BAI	24000	25000	1000	4
6	AJI BAI	22300	53000	30700	138
7	JAGI BAI	15800	81500	65700	416
8	KANI BAI	42300	48000	5700	13
9	KANIYA DEVI	51400	88000	36600	71
10	KALI BAI	23400	60000	36600	156
11	KAMDI BAI	21500	132000	110500	514
12	LAKHU BAI	31500	65000	33500	106
13	LASI BAI	16600	90000	73400	442
14	PARVTI DEVI	26300	67750	41450	158
15	LALI BAI	26300	132000	105700	402
16	MANJU BAI	25000	74000	49000	196
17	MANJU	31500	94500	63000	200
18	MOVNI DEVI	25000	25000	0	0
19	NOKI BAI	23600	60000	36400	154

<sup>4</sup> SRIJAN not keep baseline data by intervention type. Information on this parameter is NOT AVAILABLE

SL No	Respondent Name	Baseline Income	Midline Income	Change in Income	Percentage Change
20	NONRI BAI	37000	89900	52900	143
21	PAWNI BAI	22500	61000	38500	171
22	PYARI BAI	45000	35000	-10000	-22
23	PEPI BAI	54000	37000	-17000	-31
24	PINKA BAI	26400	37000	10600	40
25	LILA BAI	10000	149000	139000	1390
26	ROOPI BAI	57000	71500	14500	25
27	RINKU BAI	50000	62000	12000	24
28	SANA BAI	30000	63800	33800	113
29	SHANTI BAI	33000	42600	9600	29
30	SODI BAI	27800	40000	12200	44
31	SOMI BAI	35000	76200	41200	118
32	SOMI BAI	32600	59500	26900	83
33	SEEMA BAI	60000	65000	5000	8
34	SAVITA BAI	37600	36000	-1600	-4
35	SONI BAI	37000	80000	43000	116
36	VARJU BAI	35000	98000	63000	180
37	BABLI	24000	31000	7000	29
38	BASU BAI	27000	38000	11000	41
39	DHARMI BAI	18000	57000	39000	217
40	GIVI BAI	36000	42000	6000	17
41	KAISI BAI	36200	46000	9800	27
42	MEGI BAI	28000	43500	15500	55
43	GOMI	26000	53000	27000	104
44	MUGLI	39800	65000	25200	63
45	PEPI BAI	25000	52200	27200	109
46	PUNI BAI	29000	46600	17600	61
47	PAVANI BAI	28000	34500	6500	23
48	RANGI BAI	28000	40000	12000	43
49	REMI BAI	37000	29000	-8000	-22
50	SMI	19000	48780	29780	157
51	SAVITA BAI	28000	77800	49800	178
52	SHANTI BAI	26000	79500	53500	206
53	HODRI BAI	50000	28000	-22000	-44
54	SOMI BAI	37000	31000	-6000	-16
55	SAGDI BAI	25000	66900	41900	168
56	TERSI BAI	27000	32000	5000	19
57	VANJU BAI	28000	45000	17000	61
58	BHURI BAI	35300	83800	48500	137
59	BHURI BAI	72000	78000	6000	8
60	BHUTI BAI	30300	50000	19700	65
61	BASU BAI	22400	34000	11600	52
62	CHAMPA BAI	28200	76000	47800	170

SL No	Respondent Name	Baseline Income	Midline Income	Change in Income	Percentage Change
63	CHAMPA BAI	31500	68500	37000	117
64	CHAMPA BAI	34500	49320	14820	43
65	CHUNI BAI	50000	69100	19100	38
66	DEVI BAI	35600	103000	67400	189
67	DEVI BAI	41100	76000	34900	85
68	DHARMI BAI	49500	50500	1000	2
69	GAJRI BAI	31000	45000	14000	45
70	GANGA BAI	27500	42000	14500	53
71	HARI BAI	31900	70000	38100	119
72	HODRI BAI	25500	49000	23500	92
73	INDIRA BAI	31500	69700	38200	121
74	JAMI BAI	32000	83000	51000	159
75	KAKLI BAI	36900	65000	28100	76
76	KANKU BAI	39800	69500	29700	75
77	KHETU BAI	6500	60000	53500	823
78	KHETU BAI	50000	86000	36000	72
79	KANYA BAI	28000	46000	18000	64
80	LALI BAI	37500	51000	13500	36
81	LEELA	35000	81000	46000	131
82	MANJU BAI	19800	85000	65200	329
83	MANU BAI	61000	59000	-2000	-3
84	NANDU BAI	31000	84000	53000	171
85	NOKI	30200	90000	59800	198
86	REKHA	40900	125000	84100	206
87	RINKU BAI	34000	165000	131000	385
88	PUPI BAI	50000	72000	22000	44
89	RAMI BAI	30500	80500	50000	164
90	SHANTI BAI	30000	78000	48000	160
91	SOMI BAI	35000	29000	-6000	-17
92	SUANA BAI	66000	88000	22000	33
93	SUMI BAI	37700	127000	89300	237
94	SUNDRI BAI	32000	65000	33000	103
95	SITA BAI	33500	54800	21300	64
96	SAKI BAI	55000	54000	-1000	-2
97	THAVRI BAI	33500	77000	43500	130
98	TERSI BAI	16000	103400	87400	546
99	THAVRI BAI	34000	74000	40000	118
100	VANJU BAI	36000	94000	58000	161
101	AJMI BAI	24000	80000	56000	233
102	KHUSHBA BAI	55000	75000	20000	36
103	CHAMPA BAI	55000	54000	-1000	-2
104	CHUNI BAI	24000	16000	-8000	-33
105	CHAMPA BAI	36000	50000	14000	39

SL No	Respondent Name	Baseline Income	Midline Income	Change in Income	Percentage Change
106	DARMI BAI	72000	80000	8000	11
107	DEVI BAI	65000	66250	1250	2
108	DEVI BAI	63000	14000	-49000	-78
109	DEVI BAI	67000	48000	-19000	-28
110	JAMI BAI	66000	53600	-12400	-19
111	KHETU BAI	57000	43000	-14000	-25
112	KOKI BAI	55000	60000	5000	9
113	KAMDI BAI	36000	74000	38000	106
114	KANKU BAI	53000	92000	39000	74
115	MIRI BAI	56000	74000	18000	32
116	METHI BAI	47000	69000	22000	47
117	NEKI BAI	60000	64000	4000	7
118	NENU BAI	68000	72500	4500	7
119	PURKI BAI	52400	118000	65600	125
120	SANY BAI	92000	77000	-15000	-16
121	ASHA BAI	50000	24500	-25500	-51
122	BHANVAR BAI	120000	86000	-34000	-28
123	BHANVAR BAI	70000	145750	75750	108
124	BHOORI BAI	21000	128125	107125	510
125	VAHI BAI	70000	23600	-46400	-66
126	DURGA BAI	12250	82000	69750	569
127	DAWARIKA	20000	50600	30600	153
128	HEM KANWAR	30000	89500	59500	198
129	KAILASH BAI	18000	74300	56300	313
130	KAILI BAI	49200	60800	11600	24
131	KALI BAI	16000	42500	26500	166
132	KALI BAI	87000	212500	125500	144
133	KAMLI BAI	10000	31500	21500	215
134	KANTI BAI	49600	70000	20400	41
135	LAD BAI	50000	151500	101500	203
136	MANJU BAI	27900	54000	26100	94
137	MANJU SHARMA	27900	55000	27100	97
138	MANOHAR	100500	149500	49000	49
139	NATI BAI	18000	66000	48000	267
140	PARI BAI	18000	135000	117000	650
141	PARVTI	74000	308625	234625	317
142	PREM BAI	42000	92000	50000	119
143	PREM BAI	33700	150200	116500	346
144	PUSHPA BAI	31000	28000	-3000	-10
145	PUSHPA BAI	93000	158134	65134	70
146	RADHA BAI	32000	128400	96400	301
147	RAM KANYA	31000	11000	-20000	-65
148	RAMMURTI BAI	30000	46600	16600	55

SL No	Respondent Name	Baseline Income	Midline Income	Change in Income	Percentage Change
149	REENA SHARMA	60000	70375	10375	17
150	REENA	120000	72000	-48000	-40
151	SEEMA	29000	53600	24600	85
152	SEEMA	50000	120000	70000	140
153	SITA BAI	35000	40000	5000	14
154	TASVEER BAI	43500	80000	36500	84
155	UGANTA BAI	45000	60000	15000	33
156	AJAPLAL	33000	46000	13000	39
157	ANUP UIKE	50000	63000	13000	26
158	ADAL SINGH	38000	12000	-26000	-68
159	AKALIYA MASRAM	37000	33000	-4000	-11
160	AMRU BAI	80000	290000	210000	263
161	ANITA MASRAM	20000	26000	6000	30
162	BABNASHA MASRAM	43000	16000	-27000	-63
163	RAMBHARAJ	45000	35000	-10000	-22
164	DURGA MASRAM	60000	68000	8000	13
165	DHAMMU	33000	28000	-5000	-15
166	GULABWATI PARTETI	45000	30000	-15000	-33
167	KAPUR MASRAM	50000	25000	-25000	-50
168	KIRAN MARKAM	100000	300000	200000	200
169	KAUSHLYA MASRAM	46000	50000	4000	9
170	MAHALAL BHLANI	53000	26000	-27000	-51
171	MALTI MASRAM	32000	30800	-1200	-4
172	MANTU SALLAM	86000	35000	-51000	-59
173	MILA BAI	51000	18000	-33000	-65
174	NEMWATI	43000	23300	-19700	-46
175	MATA RAM	40000	32800	-7200	-18
176	NANI PATI	34000	43500	9500	28
177	NANIPRAI	34000	49000	15000	44
178	NARESHANA MASRAM	25000	38620	13620	54
179	OMWATI DHURVE	55000	65000	10000	18
180	PARVATI	38000	57000	19000	50
181	PRITA PANDEWAR	84000	147100	63100	75
182	RAJESH	20000	57000	37000	185
183	RAMADHAR	46000	32000	-14000	-30
184	RAMRUSI VIKEY	44000	35000	-9000	-20
185	UDAL YADAV	50000	50000	0	0
186	SAMLA PARETETI	81000	33000	-48000	-59
187	SANGEETA DEHARIYA	20000	40000	20000	100
188	SAREKHA	59000	37000	-22000	-37
189	SAVITA SALLAM	20000	29800	9800	49
190	PARSUMASRAM	20000	16000	-4000	-20
191	SARUPLAL UIKEY	102500	139000	36500	36

SL No	Respondent Name	Baseline Income	Midline Income	Change in Income	Percentage Change
192	SOMWATI	25000	15000	-10000	-40
193	SOKAWATI	55000	47200	-7800	-14
194	PANCH LAL KAKODIYA	55000	30000	-25000	-45
195	SUMARWATI	36000	52000	16000	44
196	SURAJLAL BHALAVI	33000	24000	-9000	-27
197	SUSHMA	30000	30000	0	0
198	BISTO BAI	30000	36000	6000	20
199	YASHODA RAJ	21000	35000	14000	67
200	BHROSI BAI	25000	85000	60000	240
201	BADAM BAI	6000	35000	29000	483
202	BHURI BAI	82000	130000	48000	59
203	CHANDRAKANTA	67000	73000	6000	9
204	DHOLI BAI	120000	71000	-49000	-41
205	DAWARIKA	20000	40000	20000	100
206	GYARSI BAI	112000	92000	-20000	-18
207	GORI	63000	63000	0	0
208	KISHORI BAI	27000	76500	49500	183
209	KRASHNA BAI	96000	115000	19000	20
210	KAILASH BAI	35000	70000	35000	100
211	LALITA	88000	40000	-48000	-55
212	LADO BAI	35000	70000	35000	100
213	MANBHAR	30000	36000	6000	20
214	MANBHAR BAI	30000	30000	0	0
215	MAMTA BAI	80000	95000	15000	19
216	MANOHAR	51000	76000	25000	49
217	MANJU	65000	50000	-15000	-23
218	MADHU BAI	51000	80000	29000	57
219	MANJU	20000	60000	40000	200
220	NOSAR	53000	46000	-7000	-13
221	PARVTI	12000	40000	28000	233
222	PREM BAI	55000	40000	-15000	-27
223	RAMKNYA BAI	108000	125000	17000	16
224	SANJU BAI	90000	55000	-35000	-39
225	SANJU BAI	88000	30000	-58000	-66
226	SHANTI	31000	27000	-4000	-13
227	SUGNA BAI	45000	66000	21000	47
228	SARVNI	57000	81000	24000	42
229	SUSHILA BAI	50000	58000	8000	16
230	OM BAI	70000	384000	314000	449
231	ANJNA	80000	168500	88500	111
232	ANITA BAI	40000	25000	-15000	-38
233	BIMLA BAI	25000	60000	35000	140
234	BIBU BAI	29000	68000	39000	134

SL No	Respondent Name	Baseline Income	Midline Income	Change in Income	Percentage Change
235	BARHMA BAI	15000	75000	60000	400
236	BARJI BAI	30000	69500	39500	132
237	BARJI BAI	30000	151000	121000	403
238	BHULI KUMARI	50000	25000	-25000	-50
239	DHAPU	13000	146300	133300	1025
240	DHAN KANWAR	60000	19400	-40600	-68
241	DWARKA	35000	110000	75000	214
242	FORNTA	15000	55000	40000	267
243	GOBRI BAI	6000	33000	27000	450
244	GHISI BAI	21000	13000	-8000	-38
245	HEMRAJ	55000	327500	272500	495
246	KAILI BAI	22000	70000	48000	218
247	KONHI	72000	159500	87500	122
248	KANTI	28000	122000	94000	336
249	LALI BAI	72000	30700	-41300	-57
250	MURTI BAI	60000	80000	20000	33
251	MANBHAR	14000	28000	14000	100
252	MONI BAI	50000	20000	-30000	-60
253	MAMTA	35000	25400	-9600	-27
254	MATHRI	21000	74000	53000	252
255	MANBHAR	13000	18000	5000	38
256	MEERA	50000	50000	0	0
257	NATI	62000	42000	-20000	-32
258	NIRMLA BAI	15000	67000	52000	347
259	PARVTI	70000	22000	-48000	-69
260	RAMJANKI	25000	55000	30000	120
261	RENA	15000	19200	4200	28
262	SONIYA	15000	19600	4600	31
263	SUMITRA BAI	45000	70000	25000	56
264	SUGNA BAI	50000	25000	-25000	-50
265	JASODA BAI	35000	120000	85000	243
266	OKARI BAI	40400	87500	47100	117
267	BARHMA BAI	32000	214000	182000	569
268	BHAIRI BAI	43000	30000	-13000	-30
269	BEENA	20000	20000	0	0
270	DILBAR	75000	61500	-13500	-18
271	GHISI BAI	10000	77000	67000	670
272	GEETA BAI	60000	44000	-16000	-27
273	GEETA BAI	66000	146800	80800	122
274	HEM KANWAR	55000	89000	34000	62
275	JASODA BAI	50000	141000	91000	182
276	KALAVTI	100520	186500	85980	86
277	LAD BAI	90000	158800	68800	76

SL No	Respondent Name	Baseline Income	Midline Income	Change in Income	Percentage Change
278	MANGI BAI	67000	51000	-16000	-24
279	NAND KAVRI BAI	10500	18000	7500	71
280	REKHA	45000	238000	193000	429
281	RAJ KANTA	21000	31000	10000	48
282	REKHA	20000	36000	16000	80
283	RUKAMNI	70000	273000	203000	290
284	RAMNATHI	15000	16000	1000	7
285	RANI BAI	90000	127000	37000	41
286	SHANTI BAI	46800	132000	85200	182
287	SUGNA BAI	113300	107500	-5800	-5
288	SUGNA BAI	60000	34500	-25500	-43
289	VIMLA BAI	33600	112200	78600	234
290	BATASIYA	84000	99000	15000	18
291	VINITA	84000	63000	-21000	-25
292	KAPURA	58000	12500	-45500	-78
293	FUDIYA	48000	52500	4500	9
294	FATTELAL	25000	40400	15400	62
295	GYASVATI	70000	31000	-39000	-56
296	HIRAWATI	70000	32000	-38000	-54
297	JAGAN LAL	33000	50200	17200	52
298	JEVANTI	130000	43500	-86500	-67
299	KALESIIYA	202000	49000	-153000	-76
300	KALASIYA BHALANI	132000	27000	-105000	-80
301	KIRANLAL BHALAVI	88000	85000	-3000	-3
302	KUNNU BHALAVI	66000	14500	-51500	-78
303	LALITA	64000	75000	11000	17
304	MANGALVATI	99000	88000	-11000	-11
305	MAYA	70000	36550	-33450	-48
306	OJHELAL	66000	44500	-21500	-33
307	PARVATI	52000	26000	-26000	-50
308	PIYAWATI	43000	24600	-18400	-43
309	PREMWATI	76000	38700	-37300	-49
310	PUNA RAM	82000	45000	-37000	-45
311	PUSHPA	76000	32000	-44000	-58
312	RAKHELAL	98000	41000	-57000	-58
313	RAMCHANDRA	78000	32000	-46000	-59
314	SARITA	74000	37600	-36400	-49
315	SAMARWATI	56000	34000	-22000	-39
316	UJJANI	54000	42000	-12000	-22
317	BIRJU VADIVA	55000	41000	-14000	-25
318	CHAMMU	53000	34000	-19000	-36
319	DASARU NARRE	64000	3800	-60200	-94
320	GOLA RAM	61500	23000	-38500	-63

SL No	Respondent Name	Baseline Income	Midline Income	Change in Income	Percentage Change
321	ITARLAL TEKAM	88000	15200	-72800	-83
322	JHAMAR DHURVEY	102000	12970	-89030	-87
323	MANSARAM UIKEY	100000	50400	-49600	-50
324	LAKHAN	82000	35500	-46500	-57
325	SARVAN	96000	15700	-80300	-84
326	SABAD LAL	59300	21600	-37700	-64
327	LILAWATI	39000	20300	-18700	-48
328	SANT RAM	67000	37500	-29500	-44
329	SAVITARI	37000	43000	6000	16
330	FAGNU	77000	26400	-50600	-66
331	ANUSUIYA	60000	25000	-35000	-58
332	BABITA	55000	29000	-26000	-47
333	CHAMPA	35000	39400	4400	13
334	SANTO	63000	30000	-33000	-52
335	DURGA MASTKAR	55000	118000	63000	115
336	KACHRA	90200	31000	-59200	-66
337	HEMA	45000	36000	-9000	-20
338	RANGOLI SALAM	107000	33000	-74000	-69
339	KAVITA	36000	75100	39100	109
340	KESIYA	30000	30000	0	0
341	MANISH	60000	45000	-15000	-25
342	MANWATI	88000	60000	-28000	-32
343	MEENA	24000	20000	-4000	-17
344	MAHTAB SALLAM	56000	167200	111200	199
345	NANU MARRAIBE	68100	37500	-30600	-45
346	RAHVATI	66000	40000	-26000	-39
347	RAMKALI	42000	36000	-6000	-14
348	URMILA	36000	18000	-18000	-50
349	SHANTI	49800	60700	10900	22
350	RAVAITI BAI	91600	35000	-56600	-62
351	RUPWATI	78000	43000	-35000	-45
352	RASIYA	48000	12000	-36000	-75
353	RAMKUMARI	44800	43300	-1500	-3
354	SARSWATI	83000	45500	-37500	-45
355	SARKILA	40000	38000	-2000	-5
356	SARLA LAL	38000	23000	-15000	-39
357	SHYAMKALI	50000	66000	16000	32
358	SHANKAR KUDAPE	51200	63000	11800	23
359	VIMLA PAWAR	66000	60000	-6000	-9
360	ANJNA	28000	99200	71200	254
361	BADAM BAI	34000	99000	65000	191
362	BARDI BAI	20000	155000	135000	675
363	BARMA BAI	27000	53500	26500	98

SL No	Respondent Name	Baseline Income	Midline Income	Change in Income	Percentage Change
364	BARMA BAI	33000	93500	60500	183
365	CHOTI BAI	26000	57600	31600	122
366	GHISI BAI	27000	117000	90000	333
367	GYANI BAI	5670	25000	19330	341
368	GEETA BAI	20100	112000	91900	457
369	KALI BAI	27000	95000	68000	252
370	KAMLESH	28000	120000	92000	329
371	KANCHAN BAI	27000	123200	96200	356
372	KAILI BAI	34000	76500	42500	125
373	KAJODI BAI	24000	106800	82800	345
374	KAILASHI	37000	65000	28000	76
375	MANGLI BAI	27000	92000	65000	241
376	MANJU BAI	25875	52000	26125	101
377	MOHANI BAI	27000	105700	78700	291
378	JUWASHI	28000	150500	122500	438
379	PANA BAI	24000	104000	80000	333
380	RAMKANYA	33000	155000	122000	370
381	RAJA BAI	14300	115500	101200	708
382	SARMA	27000	131250	104250	386
383	SUGNA BAI	32000	114200	82200	257
384	SHASAR	33000	104000	71000	215
385	SANTRA BAI	28000	76000	48000	171
386	ANITA BAI	52000	45000	-7000	-13
387	BEENA	39500	151000	111500	282
388	BHAWRI BAI	34000	456950	422950	1244
389	FOOLA BAI	22000	105000	83000	377
390	FOOLA BAI	47000	42000	-5000	-11
391	GHISI BAI	24000	75000	51000	213
392	GOKLI BAI	102000	24000	-78000	-76
393	HAR BAI	44000	27000	-17000	-39
394	JAMNA BAI	28000	104000	76000	271
395	JANKI BAI	24000	68625	44625	186
396	JASODA BAI	37000	106125	69125	187
397	KAILASHI BAI	26000	14000	-12000	-46
398	KAILI BAI	65000	35000	-30000	-46
399	KALI BAI	26000	26000	0	0
400	MASRI BAI	32000	66000	34000	106
401	KAMLA BAI	25400	35000	9600	38
402	KAMLA BAI	29500	146000	116500	395
403	KANCHAN BAI	24000	167500	143500	598
404	LATURI BAI	29000	54000	25000	86
405	MOHANI BAI	25000	104700	79700	319
406	PRAKASHI BAI	40000	133500	93500	234

SL No	Respondent Name	Baseline Income	Midline Income	Change in Income	Percentage Change
407	RAMESHI	25000	125800	100800	403
408	RAMDHNI BAI	13000	30200	17200	132
409	RATNI BAI	44000	114000	70000	159
410	RADHA BAI	20000	24000	4000	20
411	SANTOSH	24000	61000	37000	154
412	SHANTI	42000	162000	120000	286
413	SITA BAI	24000	46000	22000	92
414	SOHNI BAI	24900	50000	25100	101
415	SUGNA BAI	31000	55000	24000	77