

FINAL REPORT

EVALUATION OF THE WOMEN  
EMPOWERMENT AND  
ENTREPRENEURSHIP PHASE V  
MADHYA PRADESH, INDIA

For HAND IN HAND SWEDEN

HAND IN HAND INDIA

DECEMBER 2020

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## ACRONYMS

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BDS	Business Development Services
BLNs	Block Level Networks
CLNs	Cluster Level Networks
DRE	Detailed Roles and Effects
EFR	Enterprise Facilitation Centres
FBEs	Family Based Enterprises
FGD	Focal Group Discussion
FPO	Farmer Producer Organisation
HIH	Hand-in-Hand
HIHI	Hand-in-Hand India
HQ	Head Quarters
ICDS	Integrated Child Development Services
ICRW	International Centre for Research on Women
KII	Key Informant Interview
KVK	Krishi Vigyan Kendra
LFA	Logical Framework Approach
LM	Läkarmissionen
MEs	Micro Enterprises
MEL	Monitoring, Evaluation and Learning
MFI	Micro Finance Institution
MP	Madhya Pradesh
NABARD	National Bank for Agriculture and Rural Development
NRLM	National Rural Livelihoods Mission
NSDC	National Skill Development Corporation
OECD/DAC	Organisation for Economic Cooperation and Development/Development Assistance Committee
PAT	Poverty Assessment Tool
PEA	Political Economy Analysis
PMJDY	Pradhan Mantri Jan DhanYogana
PRI	Panchayati Raj Institution
PO	Project Office
RRCs	Rural Resource Centres
SCs	Scheduled Castes
STs	Scheduled Tribes
SHGs	Self Help Groups
ToC	Theory of Change
ToRs	Terms of Reference
UNFPA	United Nations Population fund

## 1) EXECUTIVE SUMMARY

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This document evaluates the fifth phase of a long-term cooperation (starting in 2008) between Läkarmissionen and Hand in Hand. Phase V is a continuation of Phase IV, implemented by Hand in Hand India, Hand in Hand Sweden and, funded by Läkarmissionen. Phase V is implemented in the state of Madhya Pradesh, aiming to reach 12.000 people and includes a focus on building entrepreneurship skills and basic literacy of women, and also includes a new focus on rights, and an advanced literacy and digital literacy component.

The aim of the programme was to build capacity/knowledge to create or strengthens women's enterprises and/or income generating activities and creating links to available government schemes and programs to avail their benefits and creating sustainability in the change. The focus of HiH India's SHG job creation programme was to work through women's collectives with an aim of enhancing their social, financial and entrepreneurial skills. The end result was to bring about higher incomes, financial security and empowerment within their households, markets and communities.

This final evaluation was conducted from 6 October to 16 December 2020. The data collection took place from 3 to 8 November 2020, with remote data collection and KIIs with HiH India team conducted before field data collection and after wards as a validation mechanism. Field visits were done in Dewas and Khategaon in the district of Dewas, Nalcha/Dhar, Badnawar and Chapda in the district of Dhar, and Depalpur and Sanwer in the district of Indore.

Madhya Pradesh is one of the vulnerable states in India, with a high share of the population living in extreme poverty. The Hand in Hand (HiH) project targeted the most vulnerable and marginalized households, giving priority to their work on women rights, skills, economic independence and resilience, which makes it highly relevant in the current context. For this, HiH used a Poverty Assessment Tool (PAT) for identification of most marginalized women covering 10 locations of Indore, Dhar and Dewas districts.

In total team collected information from 396 stakeholders, 364 of them being direct project beneficiaries, with six days of data collection in six specific locations in all three project districts. With the above, the information provided below has a 95% confidence level,  $\pm 0,05$  margin of error and a population proportion of 0,5. Information was collected using Key Informant Interviews (KIIs) with partners, local authorities and programme teams, FGDs and surveys with programme beneficiaries, and validation workshops/KIIs with HiH India teams.

The following were the main findings:

- 1- The surveys, KIIs and FGDs were able to **verify that the project reached the most vulnerable population**. The survey showed that largest part of the sample (92%) belongs to Other Backward Classes (OBC), and Schedule Tribes (ST) and Castes (SC), which are educationally or socially disadvantaged. Most of the population are also mainly engaged on agriculture and allied economic activities. The project increased the number of people engaged in entrepreneurial activities.
- 2- The results of the surveys indicate that the desired **impact** was achieved.
  - a. **In terms of income:** for 70% of the households consulted, women beneficiaries are now significant contributors to the household income. In average household income reported was 1,72,143 rupees and a strong correlation was found between the time in which the participant was part of the project and the amount of the income. **Beneficiaries from Phase IV of the project showed sustained levels of income, 70% higher than those in their first year in the project. As the average annual household income reported in the baseline was 89,701, the project meant a 91% increase in the average income.**
  - b. **In terms of female economic independence: 85,1% of the women interviewed reported having now a micro-enterprise, 9,2% having a family business and only 4% not having any enterprise.** From those women which had a small family business at the beginning of the project, 90,2% of them were able to transform these businesses in microenterprises by

- end of the project. **The beneficiaries reported that the biggest economic benefit from having their own business/enterprise was the increase in their income (54%), moresay/independence in household decisions (9%), and access to the market (8%).**
- c. **Training on rights-based issues also allowed 81.9% women to participate more openly in discussions on sensitive topics, such as women’s legal rights, violence against women, women’s reproductive rights, and health among others.** In general, the ability of women to take part in decision-making process increased, both within the household (81.3% increase in terms of financial decisions), and at community/Panchayat level (60% average increase).
  - d. **Trainings on SHG management, functional and financial literacy and awareness on civic and economic rights have helped 85.8 % women to access credit/loan, enhance savings, claim their rights and entitlements** and overall increase in the capacity of women shows that the project is sustainable.
  - e. **The 99% of the project beneficiaries from both phase IV and V confirmed that they are more confident in approaching authorities than ever before and a large majority (87%) started accessing more than one scheme.** The trainings and awareness sessions have helped them in making applications under various government schemes and requesting improvements in water supply, road construction, drainage etc.
- 3- **Sustainability** is also being achieved by concentrating on creating community and institutional protection networks:
- a. At the community level **the consolidation of cluster level and block level networks is creating stronger links between the beneficiaries and common agendas of development.**
  - b. **Partnerships and convergence of initiatives with programmes like NRLM, NABARD, Financial Literacy Centres, Banks and linkages with other government schemes have provided opportunities for SHG women to increase the range of options they have as a community.** Examples include the construction of toilets, houses and new businesses, increasing insurance enrolment, increased access to low interest loans, distribution of fertilised seeds, plants and veterinary services.
  - c. **These networks have broken barriers in communities by representing women’s voices in Government forums and act as a single point of contact for accessing a plethora of Government schemes and credit.** It has also helped women from more vulnerable castes to be better respected in their communities, including through leadership roles
- 4- The HiH Team in India was **able maintain the relevance** of the project in changing circumstances:
- a. Project stakeholders, especially **local government officials, appreciated Hand in Hand India team for following their suggestions and recommendations.**
  - b. **With COVID -19 pandemic, the project activities were more dramatically re-strategized, and new services were provided without increases in the budget.**
    - i. HiH India worked with Government officials to ensure access to the ‘special COVID relief schemes’, which entitled families to a 3-month relief package.
    - ii. Creation and expansion of an online platform to sell their products (alongside trainings on digital marketing and platforms),
    - iii. Awareness raising trainings on hygiene and public health, access to various COVID-19 helplines, testing facilities, and free delivery of home rations.
    - iv. Training and advice for the consolidation of new businesses related to new needs arising from the pandemic (production of mask, hand sanitizer and cleaning products)
    - v. Training/motivation to move microenterprises towards payment through electronic/cashless transactions.
- 5- The project was able to deliver the proposed impact (**efficacy**) and create efficiencies by:
- a. **Proper planning of outputs/activities which meant that more than 75% of the activities were achieved by end of Year 2 and 80% by March 2020,** thus reducing the level of impact from COVID-19.

- b. **Focusing on functional training provision and using beneficiaries from previous phases to roll-out training to their communities has created added efficiencies** and ability to mitigate changes in context (local and central elections, COVID-19).
  - c. An **improved institutional framework that supports scaling up low-income women micro-entrepreneurs into formal and sustainable businesses**. Linkages have been established with local traders, government officials and banks, and these relationships mean increasing sustainability and ability of the project to create change.
  - d. A **strong monitoring and delivering strategy**. The project was structured around yearly, quarterly, monthly and weekly plans which were used to detect risk of under-delivery or a decrease in the quality of the outputs. Members from the Madhya Pradesh and Central Teams were active part of this, and shared responsibilities in guaranteeing success.
  - e. **Strong participation and engagement of women beneficiaries**. The stories and success from past beneficiaries, and their participation in some of the activities and trainings for Phase V, also helped to motivate the new beneficiaries. The above also allowed for COVID-19 impact on the project to be lower than expected.
- 6- As seen above **COVID-19 pandemic** and associated lockdowns created a great opportunity to test the sustainability and efficacy of the project.
- a. As it happened to many other vulnerable communities, COVID-19 generated strong losses on income and security. 93% of the women beneficiaries reported that COVID-19 led to decrease in their income by less than half. Yet **96% of them also said that they were less affected than their neighbours, being associated with the project has helped them cope better than those who are not part of the project**.
  - b. FGDs and interviews, revealed that beneficiaries were able money from the savings done within the project, or get additional credits to fend for their household needs and even built new businesses. A **good majority of the women beneficiaries continued to work and earn during the lock-down and earn for the family while their male-counterparts stayed back home**. Furthermore, beneficiaries brought home information on government schemes that could replace their partners earnings temporarily.
  - c. A **significant and positive unforeseen impact of COVID-19 has been that the pandemic helped men realise the value of women and this in return helped the value of women grow in the society**.

This evaluation presents much larger evidence than the one described above, but in general shows that **there is merit in using next phases to expand the model and share best practices across the HiH platform and with local governments**. For this have presented an extensive list of the recommendations at the end of this evaluation, both coming from our analysis but most importantly the voices of the beneficiaries. We hope that the evaluation shows new paths for the project to grow in the future and for the model to be showcased in the region as a model of empowerment based on learning but particularly self-help and motivation.

## 2) INTRODUCTION/METHODOLOGY

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### 2.1. BACKGROUND

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This document evaluates the fifth phase of a long-term cooperation (starting in 2008) between Läkarmissionen and Hand in Hand. Phase V is a continuation of Phase IV, implemented by Hand in Hand India, Hand in Hand Sweden and, funded by Läkarmissionen. Phase V is implemented in the state of Madhya Pradesh and includes a focus on building entrepreneurship skills and basic literacy of women, and also includes a new focus on rights, and an advanced literacy and digital literacy component.

In the first three phases, the focus was on entrepreneurship in Tamil Nadu, based on the Hand in Hand model of entrepreneurship and skills training for poor and marginalised women. In Phase IV, the project established activities in Madhya Pradesh, in addition to Tamil Nadu, and introduced a literacy component, acknowledging the need for entrepreneurs to gain skills in reading, writing and counting when running an enterprise. Literacy classes are held in parallel to the Hand in Hand entrepreneurship training.

Women's Empowerment and Entrepreneurship Phase V continues to focus on literacy and entrepreneurship of poor and very poor rural women in Madhya Pradesh. It provides women from Phase IV to further support and includes 6 000 new project participants. The project has been implemented in the same areas in Madhya Pradesh as in Phase IV (the districts of Dewas, Dhar and Indore).

The support given to new project participants focuses on enterprise creation and basic functional literacy. The continuing project participants from Phase IV receive focused training on enterprise development and advanced functional literacy. In addition to the mobilisation of women into Self-Help Groups (SHGs) and provision of training in entrepreneurship and basic literacy, the project supports the consolidation of:

- Enterprise Facilitation Centres -EFR (to focus on enterprise and value chain development for specific enterprise orientations).
- Rural Resource Centres -RRCs (to help develop communities, and provide support to obtain national identity cards, for example); and
- Engagement in Advanced Literacy training (with focus on entrepreneurship and rights, providing the participants tools to know and claim their institutional rights).

### 2.2. OBJECTIVES AND DELIVERABLES

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The overall goal of the programme is to contribute to reducing poverty and vulnerability amongst the vulnerable and marginalised in Madhya Pradesh, India by addressing the root causes of the problems of unsustainable livelihoods, illiteracy and inability to claim basic rights. In specific Phase V goal has been consolidated as *“to contribute to reduce poverty and hunger; provide access to quality education; abolish caste-based discriminations and seek to create equal participation between men and women in politics and local decision-making”*. The specific objectives set in the log frame and the achievement against each of them is included in the section Efficiency and Efficacy, page 28.

The purpose of the evaluation is to provide a final assessment of the V Phase of the Women Empowerment and Entrepreneurship programme, implemented in Madhya Pradesh, including programme management, and the integration of the Human Rights Based Approach throughout.

In accordance with the ToRs, the specific objectives were:

- 1) Evaluate the relevance, effectiveness and efficiency of the project and the extent to which the outcomes and outputs of the project were achieved, with a particular focus on societal level change (Impact) and the likelihood of those changes to persist after the programme's closure.

- 2) Identify the unexpected outcomes or consequences of the project and determine how can future projects plan for these and either promote positive ones and mitigate against or address negative ones in their planning and implementation.
- 3) Provide lessons for future delivery including what works, unintended consequences and key lessons, reflecting on this phase and the previous phases of the project.
- 4) Reflect on the effect this project has had on HIH model and capacity and provide recommendations to build on what works at an institutional level within the organization.

### 2.3. EVALUATION CRITERIA

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The ToR proposed 22 evaluation questions as the basis for this research. Based on introductory conversations with the HandinHand teams in Sweden and India, and the limitations and context now created in response to the COVID-19 pandemic, these questions were reduced to 14 questions and a final one added to assess possible changes caused by the COVID-19 pandemic. This last aspect is quite relevant in terms of impact and sustainability, as it is likely that the worsening in the economic situation which has resulted from the response to the COVID pandemic, have affected the scale of the project impact on women beneficiaries and the capacity to create long-term sustainability.

Those Evaluation questions, shared in Annex A.

### 2.4. STAKEHOLDER ANALYSIS

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The Consultancy Team worked with a wide variety of stakeholders to ensure the greatest scope of data collection. In order to adequately plan primary data collection, we consolidated a light touch stakeholder analysis on the basis of the documentary review and appraised after extensive consultations with the HiH Team in Madhya Pradesh. This analysis was done through two tools:

- 1) The Detailed Roles and Effects (DRE) analysis aims to identify the stakeholders which have been likely affected in a positive and/or negative ways the outcome of the project, to classify them in accordance with their importance and negative/positive effect, and thus determine the ways in which these stakeholders need to be consulted by the evaluation.
- 2) The Standardized Stakeholder which classifies stakeholders in accordance with their interest and relative power in the project and their type of engagement within the programme.

The summarized analysis is included in the Political Economy Analysis within the next section and fully completed stakeholder tools are provided in Annex B. Annex B also includes the detail/number of stakeholders interviewed during primary data collection in each category.

### 2.5. FRAMEWORK AND TOOLS

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The stakeholder analysis revealed that information on the different Evaluation Criteria is shared across various stakeholders, and that these stakeholders need to be engaged differently through different tools, as follows.

*Women beneficiaries* were consulted through a variety of tools including:

- FGDs to allow unexpected positive and negative outcomes, context dynamics, unknown stories and interests, and potential new ideas and recommendations to arise from group conversations and sharing/comparison of multiple experiences. At the end of each FGD a short survey to all of its participants will be undertaken in order to consolidate additional quantitative information.
- Case studies to specifically review cases of success but also failure, to determine ways in which the project can adapt to provide better results.
- Surveys and short interviews to collect quantifiable information on the results and be able to compare with results from previous evaluation.



KIIs were used for all other stakeholders. Stakeholders that need to be “*Engaged closely and influence actively*”<sup>1</sup>, given their influence and power, were inquired about project efficiencies and inefficiencies, specific contextual dynamics, lessons and specific recommendations for next phase. Interviews with partners that needed to be “*kept satisfied and influenced*”<sup>2</sup>, mainly aimed at identifying if the potential ways in these actors could become a spoiler of the project and whether a mitigation strategy was implemented and sufficient.

The tools used for every single stakeholder and the numbers of stakeholders interviewed are described in Annex C.

## 2.6. PHASED APPROACH

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The evaluation applied a mixed methods approach, using multi-pronged participatory and phase approaches for the consultations and data collection, ensuring triangulation of primary information for validation purposes. The phased approach followed the below process:

### Phase 1: Inception Phase/Documentary Review

Documents analysed included:

- the HiH Sweden and India (HiH India) strategy documents, policies, implementation, gender, environment and guidelines on gender/environment.
- project’s proposal/business case and projects concept note, including theory of change, log frame/results framework, and monitoring, evaluation and learning (MEL) plans.
- Project documents for previous and current phases, including previous evaluations and or reviews.
- Project’s assessment reports (including financial and audits), and previous research, surveys/end lines/baselines and internal programme reviews.

Additional documents obtained during the field visits was limited but included documentary evidence of SHG and local bank’s credit lines, and examples of budget sheet’s used by women beneficiaries. These were used to validate initial findings as well as survey results.

The inception report was presented and reviewed by user representatives of the Läkarmissionen (LM), Hand in Hand India (HiH India) and Hand in Hand Sweden (HiH Sweden).

### Phase 2: Primary data collection

This phase included:

- 1) Desk-based/remote primary data collection: Key Informant semi-structured Interviews (KIIs) and Focal Group Discussions (FGDs) were conducted remotely with Programme Teams of Hand in Hand India (HiH India) and Hand in Hand Sweden (HiH Sweden).
- 2) In-field primary data collection: Local researchers delivered face-to-face KIIs, case studies, surveys and FGDs with all stakeholders in six locations over 6 days of data collection (see detail below).

### Phase 3: Data analysis and Consolidation of the report.

Data analysis was based on the Evaluation Criteria and was based on triangulation between primary and secondary data. *Quality control mechanisms* were built-in through triangulation and regular feedback loops. A briefing meeting was done after the end of the primary data collection to ensure that any doubts were solved, gaps in the analysis identified, highlight any limitations/changes and share/validate the main findings.

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<sup>1</sup> Stakeholders such as: nationalised banks, officials from government schemes, Anganwadi workers, HiH teams in country and headquarters.

<sup>2</sup> Stakeholders such as Village elders, families/husbands of beneficiaries.

## 2.7. SAMPLING

In the evaluation, we aimed to reach a statistically representative sample of 372 people as a minimum. This sample was based on a 95% confidence level,  $\pm 0,05$  margin of error, a population proportion of 0,5 and a total population size of 12.000 people.

Determined Sample Size	
Confidence Level:	95%
Confidence Interval/Error:	0,05
Population size	12000
Population proportion P:	0,5
Alpha divided by 2	0,025
Z-Score	1,96
<b>Targeted Sample size</b>	<b>372</b>

In total we collected information from 396 stakeholders, 364 of them being direct project beneficiaries, with six days of data collection in six specific locations in all three project districts.

Data collection was done according to the below distribution and collected by the team local researchers and three experienced data collection.

Actional progress of field work								
Date	Locations/Branch	FGD benef	# KIIs Surveys	# Case Studies	# KIIs w/ Partners	Total	Phase	Number of FGDs
02-Nov	Depalpur, Indore	12	22	1	2	37	IV	1
03-Nov	Khategaon, Dewas	30	29	1	4	64	IV	3
04-Nov	Dhar/Nalcha, Dhar	30	31	2	8	71	IV	3
05-Nov	Dewas, Dewas	26	23	1	5	55	IV	2
05-Nov	Sanwer, Indore	34	15	0	4	53	V	1
06-Nov	Chapda, Dewas	70	24	1	2	97	V	5
07-Nov	Badnawar, Dhar	0	10	1	8	19	IV	0
	<b>Total</b>	<b>202</b>	<b>154</b>	<b>7</b>	<b>33</b>	<b>396</b>		<b>15</b>

The survey took information from 7 of the 10 locations of the project, taking into account the recommended samples presented by the HandInHand Team in India. Adjustments were done in the samples to be taken from Chapda and Sanwer to ensure we would make it representative sample from Phase IV and V, and thus equally representing those women that had been for longer in the project. We applied long and short surveys, with short surveys being given to those women that were part of the FGDs.

## 2.8. ETHICS OF RESEARCH

Data gathering followed standard ethical principles for evaluation, with a particular emphasis on confidentiality. The team adhered to several basic principles for the data collection:

### Locations and Safety of the interviews and FGDs

Taking into account the current limitations on mobility due to COVID-19 and the need to ensure utmost safety for the evaluation team and the stakeholders consulted in the ground, we consulted the HiH Team and women beneficiary representatives to determine the specific locations of the KIIs, surveys and FGDs. In all of the cases, we used open spaces and requested women to follow best practices and recommendations set by the national and local governments (particularly use of facemasks). The teams also accommodated interview times/locations to ensure women's participation, setting all data collection after 17hrs00,

Percentage distribution of sample vs. population				
Locations	Phase	Population distribution	Sample distribution	Phase distribution
Khategaon	IV	11%	15%	52%
Nalcha/Dhar	IV	6%	13%	
Dewas	IV	6%	10%	
Depalpur	IV	8%	7%	
Badnawar	IV	5%	7%	
Chapda	V	28%	25%	48%
Sanwer	V	22%	23%	

and data collection was moved a week before to avoid dates close to the Diwali festival and take advantage of reduced infection rates.

### Informed Consent

In compliance with best standards on data and information management, safeguarding and gender/conflict sensitivity, evaluation participants were provided with information about the project/programme being evaluated and the methodology used, in an accessible, plain language format. Participants were also provided with sufficient time to consider the information and raise any queries before deciding on their involvement. A consent form is included within each of the tools presented.

Personally, identifiable data, which will be returned in full to HiH focal points at the end of the process and deleted from our databases.

## 2.9. LIMITATIONS AND MITIGATIONS MEASURES

Limitations	Mitigation Measure
Number of cases and status of the COVID-19 lockdown does not allow for direct interviews of local partners, authorities or communities.	Our experienced team of local consultants proceeded with primary data collection during a time in which the lockdowns had been eased and transmission rates were lower. We also brought the data collection forward to avoid festival times as Diwali, which would have increased the risk. FGDs were done in open spaces and women were requested to use face masks, with masks being provided by the HiH teams where needed, and in many cases using facemasks produced by project enterprises. The local researchers and enumerators also checked their temperatures daily and reported if they experienced any likely symptom. In three of the cases, KIIs were moved to telephonic means to avoid contact with high-risk population.
Results shown in desk review documentation are inconsistent in some or high degree with the information collected through primary data collection	Data triangulation was a key part of the primary data collection and report writing process. All KIIs were done by two members of the team to ensure greater independence in data collection and the possibility for different views to be discussed and validated. When information was inconsistent, these inconsistencies were discussed with the HiH Team to understand possible reasons behind them and discard misunderstandings. This was only found in one case (decrease in land ownership) with validation finding that land ownership was not initially tackled by the programme, and thus low results were consistent with the ToC.
Time limitation does not allow for all relevant stakeholders to be consulted, creating gaps in the analysis.	An initial plan to ensure consultation with all relevant stakeholders was agreed with the HiH Teams in MP. The plan included possible plan Bs in case data collection in a specific location was not possible. team and a revision of gaps in the analysis will be done before data collection starts. Having a large research team will also allow that remote and in-field data collection is done in parallel when needed.

## 2.10 SCOPE AND TIMING

This final evaluation was conducted from 6 October to 16 December 2020. The data collection took place from 3 to 8 November 2020, with remote data collection and KIIs with HiH India team conducted before field data collection and afterwards as a validation mechanism. Field visits were done in Dewas, Chapda and Khategaon in the Dewas district, Nalcha, Dhar, and Badnawar in Dhar district, and Depalpur and Sanwer in Indore district. Additional aspects are included in the methodological section. The full actual work plan is included below.

The only changes experimented in the final workplan was an earlier start in field data collection to take advantage of lower COVID-19 cases in the region and avoiding large congregations of people during Diwali celebrations (November 15, 2020)

### 3) LIGHT-TOUCH POLITICAL ECONOMY ANALYSIS (PEA)

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Political economy analysis is concerned with the interaction of political and economic processes in a society: the distribution of power and wealth between different groups and individuals, and the processes that create, sustain and transform these relationships over time<sup>3</sup>. For this evaluation, this is particularly important as this project is aimed at consolidating entrepreneur women leaders on a holistic leadership, increasing the decision-making power within their households and their communities, as well as their ability to exercise their rights with society and government. This has the potential to create grievances within the communities and create obstacles/challenges for the implementation of the project and its sustainability.

Thus, the aim of this section is to identify the key power relations that exist within the beneficiary communities, the historical legacies, the ideologies, culture and values, and the potential for reforms as observed during the past years of project delivery. For this the PEA tool to be used is a Sector and Community Level Analysis which is based on the project Stakeholder Analysis<sup>4</sup>.

#### 3.1. HISTORICAL AND CULTURAL LEGACIES

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**What is the past history of the sector, including previous reform initiatives? How does this influence current stakeholder perceptions? What are the dominant ideologies and values which shape views around the sector? To what extent may these serve to constrain change?**

Women beneficiaries in this project have a history of being relegated and underpowered not only because of their gender but also because their belonging to a specific caste and their economic condition<sup>5</sup>.

According to recent studies by the United Nations Population fund -UNFPA and the International Centre for Research on Women (ICRW)<sup>6</sup>, Madhya Pradesh (MP) is one of the poorest states in India with over 37% of its total population of 60 million living below the poverty line. Scheduled Castes (SCs) and Scheduled Tribes (STs), two of the most marginalized groups, constitute 35% of the population and account for 60% of the poor. Gender-based discrimination is reflected in the unequal sex ratio (930/1,000) and lower human development indicators for women.

For example, life expectancy for women is lower than men's in the state (57 for men to 56,7 years for women), despite being higher at the national level (61,6 for men to 63,3 years for women). Literacy rate are also lower compared to the national level and men's state level, as female literacy rate in the state is 59%, whereas the national average is 65% (2011 census) and 79% for men at the national level. In terms of education, only 31% of girls' ages 15-17 are currently in school in Madhya Pradesh, with a majority (77%) discontinuing their schooling in rural areas at the secondary level and the rate of women's participation in the workforce in the state is as low as 33% and varies widely among districts. Furthermore, according to the National Family Health Survey, 46% ever-married women in Madhya

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<sup>3</sup> The OECD DAC definition of political economy analysis is available at: <http://www.oecd.org/dac/governance/politicaconomy>; see also S. Collinson, Power, Livelihoods and Conflict: Case Studies in Political Economy Analysis for Humanitarian Action, Humanitarian Policy Group Report 13, Overseas Development Institute, 2003.

<sup>4</sup>For a comprehensive review of sector tools, frameworks and approaches used by donors see (forthcoming) Sourcebook on Sector Political Economy Analysis, David Steinhilper, ODI.

<sup>5</sup>69.5% of the respondents belong to the Below Poverty Line (BPL) category, while 30.49% to other 'bottom economic categories.

<sup>6</sup>Nanda Priya et al (2015). "Masculinity, intimate Partner violence and son Preference in India - findings from Madhya Pradesh". New Delhi, India: International Centre for Research on Women. <https://india.unfpa.org/sites/default/files/pub-pdf/MADHYAPRADESH-F-lowres%20%282%29.pdf>

Pradesh have experienced spousal, physical or sexual violence, which is the highest in the country after Bihar.

Overall, Madhya Pradesh is a state, which ranks closer to high levels of rigid masculinity and son preferring attitudes. **Majority of the men are either rigidly masculine or moderately masculine and lower proportion of women experienced relationship control or manifested gender unequal attitudes. Economic stress faced by men is a strong predictor of masculinity and so is lack or lower levels of education for both men and women<sup>7</sup>. This is a likely predictor of the relevance of this programme, and thus a possible indicator that results shown so far in past Phases are likely to continue in this phase.**

**According to the baseline for this project, many women in rural areas in Madhya Pradesh lacked livelihood opportunities and entrepreneurial skills needed in order to lift themselves to a higher standard of living and many are illiterate which makes it even harder to break the poverty trap. Nor do they have access to affordable and reliable microfinance.** The women who are ultra-poor find it extremely difficult to take time to join any relevant programme and undergo training in entrepreneurship modules as they cannot afford to miss out on any income, or don't have sufficient functional literacy to feel they can participate. The women in the target group are thus in a poverty trap.

The previous phase of the HandInHand project, focused on the creation 1500 Self Help Groups, providing them capacity building trainings, skill building, literacy and access to credit, and creating economic opportunities for 6000 women in the state. **This phase aims to build on previous work and increment the possibility for women to cooperate with each other, through cluster networks and trainings increasingly being facilitated by previous participants.**

### 3.2. SPECIFIC COMMUNITY ROLES AND POTENTIAL FOR REFORM

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**Who are the key stakeholders in the sector? What are the formal/informal roles, mandates and interest of the different players? Who are likely to be the “winners” and “losers” from particular reforms? Are there any key reform champions within the sector? Who is likely to resist reforms and why?**

The stakeholder analysis done on the basis of the documentary review done so far, reveals that most of the stakeholders for the project can be classified as defenders and sustainers, or as promoters and enablers. The stakeholders with the highest level of power over the project are the government and bank partners, given their ability to provide credit and access to government schemes that can sustain the efforts created by Hand-in-Hand in the future. **The Hand-in-Hand team itself holds a great power as the ones responsible for the implementation of the activities but more importantly, creating the linkages with service and scheme providers which can continue to support women in the future.**

Furthermore, on the basis of the analysis from the evaluation and baseline reports, and case studies, it is important to recognize that the project has already created impact in women beneficiaries from Phase IV, because of such past interventions the women beneficiaries have a higher decision-making power and knowledge than those that just started in Phase V. **This means these women are themselves enablers of change within the programme,** and in some cases have taken into their hands the expansion of programme training or the leadership of Cluster Level Networks.

Amongst the stakeholders with lesser power but stronger interest, we found the Anganwadi workers and the panchayat members, ASHAs and teachers. Their interest is high as the project involved them directly as SHG members, and they act as 'knowledge agents' at the community level, by promoting

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<sup>7</sup> Obid.

awareness on how to access and improve levels of health, education and sanitation in households. They also act as ‘social development agents’ and help SHG women access Government schemes or provide access to centres where trainings are consolidated. Monitoring reports also reveal that these actors are also allowed to participate in the trainings provided and thus become partly beneficiaries of the project.

Between the actors that are potential spoilers of the project, documentary review only revealed two specific stakeholders: the village elders and in less measure, the families/spouses of the beneficiaries.

In the case of **village elders, we found they are the most likely spoilers of the programme.**

According to monitoring reports, there “was backlash by village elders regarding training women on accessing their rights and entitlements and particularly related to their increased mobility”. They were “displeased with SHG women’s frequent visits to the banks and their regular interactions with Government officials, as they feel it is spoiling the ‘culture’ of the village and setting a bad example to the other women”. Furthermore, **village elders’ attitude can also be linked to the fact that SHG women are from the lower castes, whereas village elders belong to the upper castes**<sup>8</sup>.

This situation has been addressed by convening meetings with the village elders and explaining them the project goals as well as the importance of empowering women for the larger good and benefit of their families and communities. Interviews during the field work validated that the mitigation strategy was effective. The HiH MP teams handled this issue initially by engaging with local authorities and using them to reach elders and village elders. The project teams also focused on sharing positive results across the community and even offering access to some training activities to women outside the beneficiary group and Anganwadi workers. This visibility and transparency efforts seemed to have achieved the results, as the field visits did not reveal any specific complains arising from elders.

Finally, families and husbands of the women beneficiaries can potentially be a spoiler or a promoter of the programme depending on the level of benefits the family is receiving and how they are being involved. Case studies showed that husbands and families were keen to support women entrepreneurs and their increased saying in decision-making power if they feel involved in the family and micro-enterprises consolidated, or when the benefits from the additional income are perceived to be helping them to better do their role as household providers (this seems to be linked with the length of participation in the programme). In those cases, male husbands and other members of the extended family, are likely to allow women to have an increase saying in decision making as it is not perceived

POWER/INTEREST GRID - HiH Women Empowerment and Entrepreneurship Madhya Pradesh			
Power	High	Latents Possible spoilers <b>Village Elders</b>	<b>Gov partners</b> Promoters Enablers <b>HiH Team</b>
	Low	Non-beneficiary neighbours Apathetics	<b>Partner banks/HSBC</b> <b>Beneficiaries Phase V</b> <b>Beneficiaries Phase IV</b> <b>Anganwadi workers</b> <b>ASHAs, Panchayat members, teachers</b> Sustainers Defenders
		Low	High
		Interest	

<sup>8</sup>According to the baseline analysis, the distribution of caste among the respondents indicates that 44.35 % of the respondents belong to the scheduled castes, 15.6% belong to the scheduled tribes and 32% of the respondents are from other backward castes.

as threatening to their own roles, but rather as a supporting mechanism. Evidence collected in the field shows this happening in the project with more information being presented in subsequent sections.

### 3.3. POWER RELATIONS/DECISION-MAKING POWER

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#### **To what extent is power vested in the hands of specific individuals/groups?**

As per the information provided above, power is mainly vested in village elders and government officials at the community and panchayat level, and husbands at the household level. Nonetheless, previous baselines and end lines for the project revealed that **decision making power in the household level (particularly for Phase V beneficiaries) is a lot higher than at the community/village level.**

For example, in terms of making decisions on household matters such as purchase of movable household goods, contributing to household income, purchase of groceries and children's marriage, a majority of the households (around 60%) responded admitted to having joint participation between the two spouses. Equally, decisions on domestic matters were mostly taken jointly by the husband and wife. In expenditures related to purchase of groceries and essentials (69%), purchase of clothes (75%), children's education (76%), and children's marriages (74.6%) respondents participated jointly. Yet only 2% of the (women) respondents said that they could take independent decisions in domestic matters, without consulting their spouses.

On the other side, relating to participations of women outside their house like in village panchayats, village federations, interacting with Bank/MFI officials, only 20% of the respondents and their spouses replied in the affirmative. 40% 'only men' participated in local bodies and institutions, highlighting the deeply patriarchal structure of the society which restricts women's participation in public spaces. Participation of women in these institutions was minimal (13-14%).

Furthermore, knowledge of the different government schemes and rights these women could access was varied (64% of the respondents were aware about financial inclusion schemes 'Pradhan Mantri's Jan Dhan Yojana (PMJDY), 55,2% of the Janani Sukasha Yojna/Women's Health Scheme, 51,3% of pension schemes (55.2%), but only 22,6% of the policy for land allotment) and only 1/3rd (one- third) of them had actually availed to any of the schemes.

The information collected and presented below shows significant changes on the above. As in the case of elders and spouses/families' intervention, **the project seems to have been successful in creating gender empowerment and changes in the power dynamics.** This has been achieved mainly through increasing awareness and literacy, the creation of community networks and a stronger association with government institutions. Our aim, over the next pages is to show what have been the main reasons that produced this change, and how can this be promoted further in the future.

## 4) KEY FINDINGS

Below we have the key findings from our documentary review and primary data collection methods as described above. Analysis has been done for each of the evaluation questions. Documentary review served as a basis for initial findings and identification of the gaps in the analysis, which were then tackled with primary data collection and a validation of the field findings presented to the HiH Team in India on 23 November 2020. Quantitative and qualitative information that supports these results was provided to the HiH India team to abide with safeguarding principles.

### 4.1. IMPACT

#### **Were women from the most marginalised groups (poorest, caste, disability, sexuality, religion, age, widowhood, mud-built home, illiterate) engaged? How and what was the impact for these women?**

Madhya Pradesh is one of the most exposed and vulnerable states in India, with a high share of the population living in extreme poverty. HiH project targeted the most vulnerable and marginalised households, giving priority to their work on women rights, skills, economic independence and resilience, which makes it highly relevant in current context. HiH ensured the engagement of the most marginalized groups using the Poverty Assessment Tool (PAT). This is a participatory tool which helps facilitator to prioritize most vulnerable household and women in a transparent way. For this, a 26 parameter PAT was used based on the condition of different assets, resources and income from the households. Ten percent of the sample was verified through FGD to ensure accuracy.

<b>Location/Branch</b>	<b>Agriculture</b>	<b>Allied</b>	<b>Own-Business</b>	<b>Labour</b>	<b>Salaried</b>	<b>Services</b>	<b>Others</b>
Chapda	16%	17%	28%	17%	23%	0%	0%
Sanwer	37%	18%	18%	16%	10%	0%	0%
Nalcha/Dhar	20%	29%	27%	8%	5%	8%	2%
Khategaon	19%	32%	29%	10%	8%	2%	2%
Dewas	6%	13%	25%	21%	27%	6%	2%
Depalpur	21%	4%	17%	21%	33%	4%	0%
Badnawar	4%	29%	17%	29%	17%	4%	0%
<b>Total all locations</b>	<b>18%</b>	<b>21%</b>	<b>25%</b>	<b>16%</b>	<b>17%</b>	<b>3%</b>	<b>1%</b>

The sample was able to verify that the targeting tool reached the most vulnerable population. For example, the survey showed that largest part of the sample (92%) belongs to Other Backward Classes (OBC), and Schedule Tribes and

Castes, which are educationally or socially disadvantaged. Most of the population are also mainly engaged on agriculture and allied economic activities, although the project has increased the number of people engaged in entrepreneurial activities.

Impact was aimed to be achieved by building capacity/knowledge to create or strengthen women's enterprises and/or income generations activities and creating links to available government schemes and programs to avail their benefits and creating sustainability in the change. The focus of HiH India's SHG job creation programme is to work through women's collectives with an aim of enhancing their social, financial and entrepreneurial skills. The end result is to bring about higher incomes, financial security and empowerment within their households, markets and communities. The SHGs of HiH India are subsequently federated into cluster level and block level networks (CLNs and BLNs) to enhance the social capital and promote livelihood activities of rural women. These networks have the potential to address gender issues (personal and community level), community development activities, and create and bolster income-generating activities for women, thereby contributing to their social and economic process of empowerment.



The results of the surveys indicate that the above objectives were achieved. **For 70% of the households consulted, women beneficiaries are now significant contributors to the household income.** In average household income reported was 1,72,143 rupees and a strong correlation was found between the time in which the participant was part of the project and the amount of the income, with beneficiaries from Phase IV of the project showing sustained levels of income 70% higher than those in their first year in the project. As the average annual household income reported in the baseline was 89,701, the project meant a duplication in average income in comparison to a “before-project” time set.

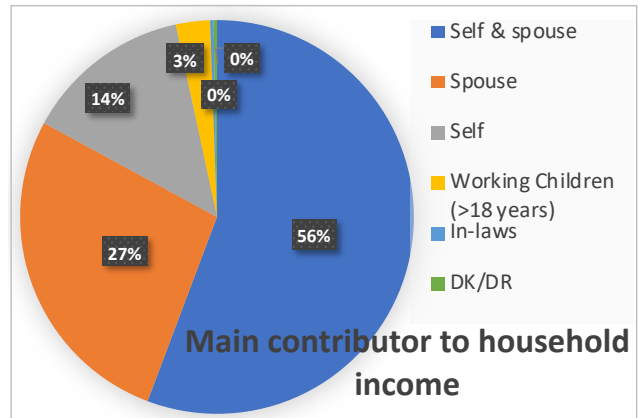


FIGURE 1 MAIN CONTRIBUTOR TO HOUSEHOLD INCOME

Furthermore, 85,1% of the women interviewed reported having now a micro-enterprise, 9,2% having a family business and only 4% not having any enterprise. From those women which had a small family business at the beginning of the project, 90,2% of them were able to transform these businesses in microenterprises by end of the project. **The beneficiaries also reported that the biggest economic benefit from having their own business/enterprise was the increase in their income (54%) and access to the market (8%).**

Years in the project	Average annual Income
1 year	100 000
2 years	179 092
3 years or more	175 557
<b>Total</b>	<b>172 143</b>

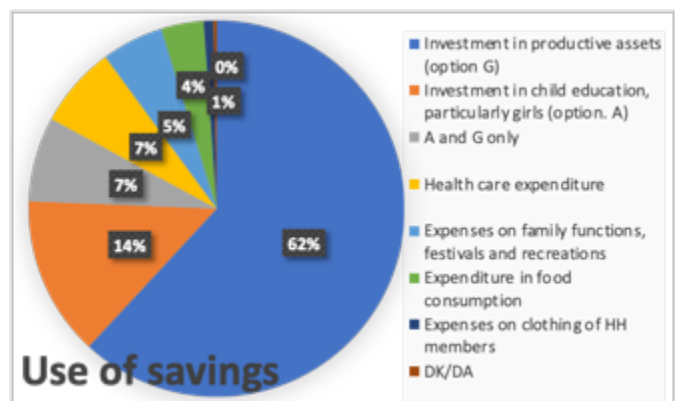
Type	Before project	After project
Family	317	33
Micro-enterprise	18	304
No enterprise	21	15
DK/DR	1	5
<b>Total</b>	<b>357</b>	<b>357</b>

**What was the impact on the ‘households’ of women working with and what evidence can be derived to show that working with women has a significant and sustained impact on overall household welfare?**

Preliminary review of project documents indicates that participating women had a significant and sustained impact on household welfare. This resulted in inclusive growth with a demonstrated increased income for poor and marginalized households, improved status of women and gender equality, an increased number of women influencing decisions in their families and assuming leadership positions in the community, better opportunities for youth, increased school attendance for children, improved nutrition and health and improved environmental sustainability.

A corollary of participation in SHGs was an improvement in a woman’s access to credit, save regularly, access formal savings institutions and participate in management of these savings. The financial mobility due to participation in the SHG has led to an improvement in quality of life, according to findings from the FGDs. Overall, many families were able to address their basic needs better than before. FGDs have shown that the record on the repayment of loans by women was regular, and that women were more likely to spend the income earned, on their families, leading to improved health and nutrition of the poor population and for improving the quality of their lives.

The above was validated by survey reports. The increase in income is also related to an increase in the ability to save. **99.7% of the participants**



said the project has given them the means to save between 100 to 500 Rs. per month, which represents an increase of 50% from the project baseline (according to the baseline, 62.5% saved less than INR 100 per month). According to the surveys, these savings were used mainly to buy productive assets and invest in child education, particularly girl's education. Overall, this meant an increase in productive assets ownerships, with 19% increase in households reporting ownership of one productive asset, and 9.6% increase in ownership of two or more productive assets, and a decrease of 28% decrease in women reporting no ownership of productive assets.

Also, as foreseen above, a longer time in the project is associated with a movement from agricultural and allied economic activities to business & trade, services and salaried job inside the households, as demonstrated in Table 4.

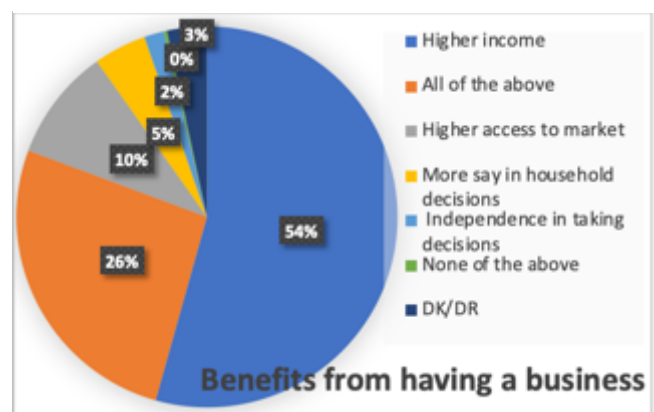
Table 4. Main economic activity in the household vs. Years in the project - % in respect to total of the sample								
Time in the project	Agriculture	Allied	Business	Labour	Salaried Job	Services	Others	Total
1 year	3%	3%	0%	1%	1%	0%	0%	6%
2 years	6%	6%	11%	12%	7%	0%	0%	42%
3 years	3%	12%	15%	5%	9%	5%	2%	52%
Total	11%	21%	26%	18%	17%	5%	1%	100%

**What gender equality results have been achieved, were power imbalances changed? To what extent have participants increased their ability to claim socio economic and civil rights?**

The promotion of gender equality is central of HiH intervention model. Women are specifically targeted in social mobilization, business training and credit provision activities. A particularly impressive case study was shared from Ms. Reem Verma. She shared her story of moving from family-based entrepreneur to a micro-entrepreneur. This meant hiring additional labour and setting-up her own production unit, which would have created additional positive benefits to her community and family. She also shared potential additional benefits that were derived to her family, including the ability to finance the continuation of their education, and being able to provide good examples for them. Case studies as this will sought to be expanded with the evaluation as they provide additional nuances to the story of impact that the project aims to achieve.

Documentary evidence showed that training on rights-based issues allowed women to participate more openly in discussions on sensitive topics, such as women's legal rights, violence against women, women's reproductive rights, health etc. Specific examples and stories will be sought in FGDs and direct interviews with beneficiaries.

FIGURE 2 BENEFITS FROM HAVING A BUSINESS



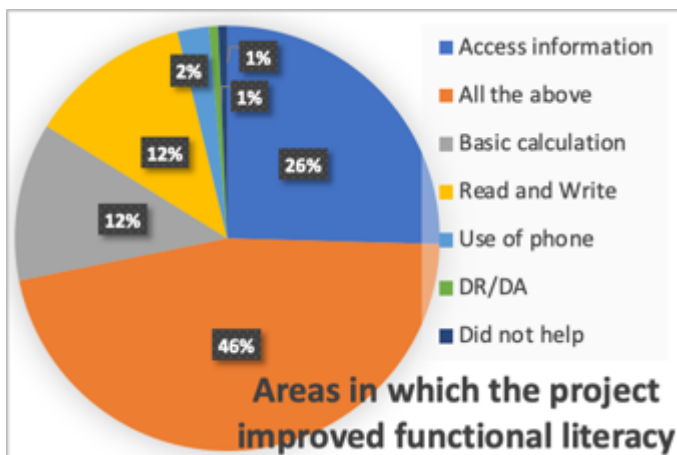
Though the SHG members, particularly those of Phase IV (who we are working with), women have gradually started to experience an increased sense of mobility, entrepreneurship and an expansion in their participation and decision-making abilities, both within the domains of their homes and outside. The project has noticed that the awareness training needs to be done in the community, especially among the family members of the women in order to achieve a holistic development. Hence the project has made adjustments to strongly focus on deepening the targeted women's sense of self-worth and enhancing their capacities to negotiate and demand their rights, increase their individual assets, social belongingness, self-confidence and the ability to imagine and aspire for a better future.

HiH staff along with the community-based groups has helped in **building strong partnerships with local government officials, particularly the national Banks. These partnerships have helped in changing the power dynamics from the vantage point of women as they have experienced an increase in mobility, income and self-confidence in their lives.** Surveys validated this documentary and qualitative primary evidence. 33% of the women beneficiaries reported that the benefits from having a business was an increased saying in household decisions and independence in taking decisions.

Only 9.7% if women interviewed said that they did not have any say in the decision-making process, either within their households (financial or routine matters) or in their ability to interact with local authorities. In comparison to the baseline results, biggest increase is in terms of interaction with local authorities. Complete independency in decision making within household also increased from 2% (baseline) to 3.9% to 7.7% (or 6.5% to 12.2% if counting decisions done only by women in household). A full comparison with baseline results is included in the Efficiency section.

<b>Who takes decisions?</b>	<b>Financial matters</b>	<b>Routine Domestic</b>	<b>Local authorities</b>
Both respondent and spouse	72.3%	69.0%	72.9%
Both women and men	9.0%	8.4%	8.4%
Only men in households	7.1%	7.1%	7.1%
Only women in household	4.5%	4.5%	4.5%
Mostly respondent	3.9%	7.7%	3.9%
Mostly spouse only	2.6%	2.6%	2.6%
Don't know or respond	0.6%	0.6%	0.6%

Substantive changes were also observed in terms of achieving functional literacy for women beneficiaries, which in turn increased women’s confidence and ability to participate within their households and communities. According to the surveys, 82% of women beneficiaries reported that lack of literacy was a hindrance in their ability to manage their businesses and claim socio-economic and civil rights. Out of those, **99% maintained that project activities helped them to improve their literacy.** The project improved access to information (26%), easiness to do basic calculations (12%), read and write (12%), use the phone (2%), or all of the above (46%).



**FIGURE 3 AREAS IN WHICH THE PROJECT IMPROVED FUNCTIONAL LITERACY**

FGD respondents from both phase IV and V confirmed that they are more confident in approaching authorities than ever before. The trainings and awareness sessions have helped them in making applications under various government schemes and also in requesting for community level requirements of water supply, road construction, drainage etc.

The success of the literacy activities according to qualitative feedback from beneficiaries and the HiH team, seems to

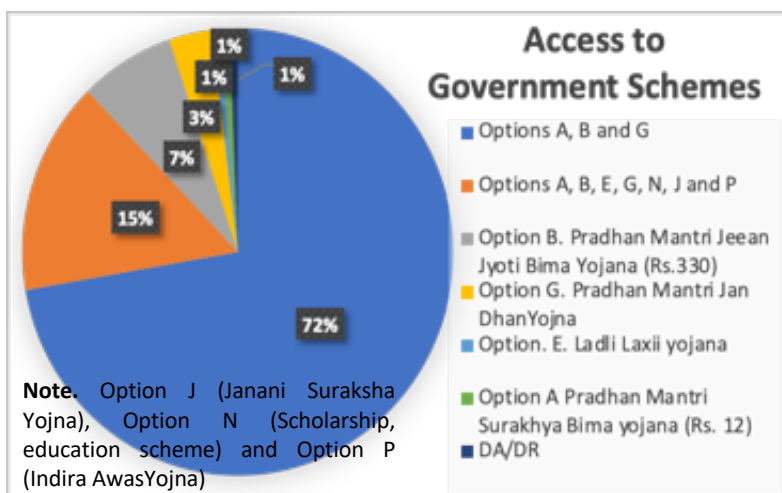
arise from three areas. On one side women were highly motivated to make use of what they were learning. Literacy was necessary for them to take full advantage of the opportunities that the new livelihood activities created. As the women progressed in the consolidation of their microenterprises, they saw the need for the alphabetical and numerical skills they were receiving. Thus, attendance to the trainings was always high, and teachers reported a high participation during the lessons.

On the other, the strategy used was seen as key to avoid participants feeling shame for attending the trainings. Initially women were hesitating to attend as they did not want to be seen as admitting having low literacy abilities and the possible stigma within their communities. The lessons were then built around

life-skills topics which women would find relevant to their day-to-day. The fact that lessons were based on life-skills would allow women beneficiaries to surpass their initial fear and embarrassment, as the lesson would go beyond alphabetisation. All lessons were associated to a life-skill topic, for example animal rearing, child marriage, access to government schemes. After classes, SHGs will encourage members to keep practicing what they had learned and applied it for the specific needs of the microenterprises. This way literacy training became part of a learning by doing process, which women beneficiaries recognized as the main reason why the learnings were easy to remember. Creating the right motivation, focus on life-skills and learning by doing thus created a virtuous cycle to increase impact in this area.

**To what extent were external agencies and institutions engaged within this project and is there evidence of change as a result, especially with regards to rights-based duty bearers?**

Reports and case studies from this phase of the project, and previous ones, showed an increase in community engagement and stronger access and benefits from government schemes and institutions such as PRI, NABARD, KVK, ICDS (Early Childhood Care Scheme) ‘Pradhan Mantri’s Jan DhanYojana (PMJDY), Pension scheme, Janani SukashaYojna (Women’s Health Scheme) and rural development schemes such as MGNREGS (100 days of job guarantee scheme). Furthermore, according to previous evaluations, 84% of the women members were following institutional norms of Panchasutra and confidence in dealing with banks and MFI officials highly improved.



Quantitative information from the surveys validated the above. **99% of the respondents said that the relationship with rights-based duty bearers improved.** These included government institutions, banks/credit providers and elders. In line with the above, 99% of the participants also reported participation in one or more government schemes, with a large majority (87%) accessing more than one scheme. Equally, access to credit improved for 95% of those interviewed.

**FIGURE 4 GOVERNMENT SCHEMES BEING ACCESSED BY THE BENEFICIARIES** interviewed. This is a significant increase in comparison to the project baseline which reported that while many beneficiaries were aware of different government schemes (mainly on education on health), only one-third of them had actually participated in the schemes, which numbers lower regarding access to credits and loans (28%).

**What has been the impact of this project on the HiH model and capacity (within HiH India, within HiH Sweden)? How can HiH build on what works at an institutional level within the organization? Have key policies been adhered to? In particular, we will assess adherence to Safeguarding policies.**

Few information was available from the documentary research on this area. Nonetheless, KIIs and FGD showed some examples of change/impact:

- HiHs ability to collaborate with key stakeholders (government institutions, banks and local leaders) increased substantially and new partnerships, as the one with HSBC bank, means increasing sustainability of their model.
- Ability to monitor and report impact is noted in the reports, with initial reports focusing only on reporting activities, whereas ones in 2019 and mid-2020 included specific stories of change. Case studies seem to have been particularly useful in this area.

- Response to COVID-19 were implemented swiftly and guaranteeing the minimum impact to beneficiaries.

Furthermore, during interviews the HiH team in Madhya Pradesh team mentioned that their monitoring capacities were increased. This was reflected in four areas:

- The teams consolidated new monitoring tools and score cards which allowed documentation and regular monitoring of project activities. These tools were cascaded to field teams, for which capacity building was also made available.
- As a result of these tools, the monitoring and learning strategy became more process-oriented and evidence/documentation was increased.
- Increase availability of evidence/information regarding results and activities, allowed central teams to implement a double feedback mechanism for planning. These mechanisms meant that field teams would provide their analysis to the MP teams, and the MP teams had sufficient verification mechanisms to validate this analysis and suggest changes in the planning of activities.
- Teams in the field also received capacity-building on qualitative data collection. More effort was done in listening to the stories of the women beneficiaries and including them in the reports as case studies or examples. All the above resulted in the ability for local teams to better respond to changing circumstances (see below responses to COVID-19 and local/national elections) and adapt the programme to the feedback provided by the main stakeholders.

Finally, in terms of safeguarding, documentary review shows that the organisation follows strong safeguarding principles particularly aimed at adapting the programme to the circumstances and needs of the women beneficiary, instead of otherwise. For example, two-day trainings during harvest seasons were compressed under only day and the date for the trained agreed with the beneficiaries. This allowed women to avoid losing income from their economic activities or failing to do their household chores. Also, during monsoon season, before the planning of trainings, the help is focused on providing assistance from government schemes to repair their houses instead of the trainings. Once the basic needs were solved, then trainings were then offered. These, among other examples described below show that the project team tried to regular assess the context under which they were operating and adapted their planning as a result.

#### 4.2. SUSTAINABILITY

**What is the likelihood of long-term benefits and impact from the project? Or To what extent is it expected that the benefits from the project will continue after project completion? Can we detect project ownership from beneficiaries?**

**The project is driven with sustainability at its core and is based on a self-help approach.** Women have been taught the necessary entrepreneurial skills through trainings along with exposure visits to share best practices which has helped them set-up and run micro-enterprises. Majority of the project beneficiaries interviewed have confirmed that their entrepreneurial activities and the inspiration to start the enterprise has come from the project, while a few said that they have enhanced their family enterprises as a result of the trainings from the project and the support from SHGs that they are a part of, and a very few took inspiration from neighbours, friends and suggestions from other NGOs for starting their enterprise.

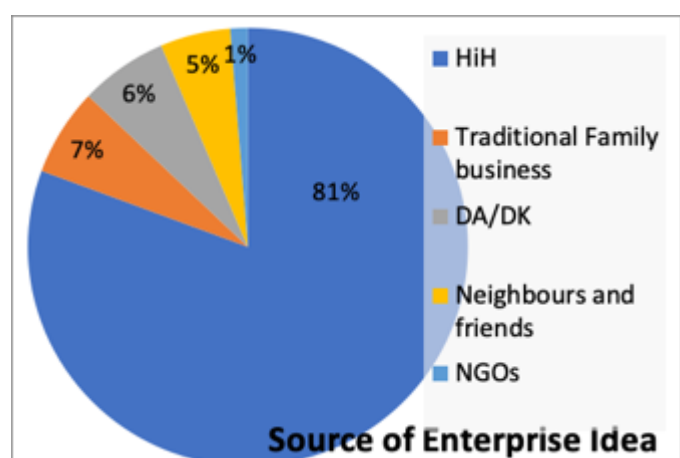


FIGURE 5 SOURCE OF ENTREPRISE IDEAS

Furthermore, the training on literacy not only enabled the project beneficiaries to gain knowledge but also enhanced their self-confidence to access their rights and entitlements both in domestic and public spheres. During the FGDs, majority of the respondents have confirmed that their relationship with the duty bearers/government officials/sarpanch etc has become better as they reach out to them with pre-existing knowledge of their rights and as a result the officers respond and provide better information and where necessary the officers co-operate with the respondents in giving them what is rightly theirs. The FGD respondents also confirmed that they have been able to help their aged neighbours in claiming their entitlements such as old-age pensions. Some of the FGD respondents have confirmed that they have done the entire process for their neighbours from filling applications, submitting the application at Nagar Palika ensuring that the beneficiary gets the pension.

The federation of women into cluster level networks (CLNs) has helped in long-term sustainability of SHGs. These networks have broken barriers in communities by representing women’s voices in Government forums and act as a single point of contact for accessing a plethora of Government schemes and credit. The women beneficiaries interviewed have confirmed that access to credit for their enterprises and the ability to access government schemes has significantly improved for them as a result of being associated with the project. The marked increase in income, access to government schemes, saving mechanisms through SHGs and increase in the capacity of women (through training in functional literacy) shows that the necessary capacities have been learned by the beneficiaries and can continue to be applied in the short term. **The continuation and strengthening of community support networks, can make this sustainability last for longer and create self-sustained networks of development growth.**

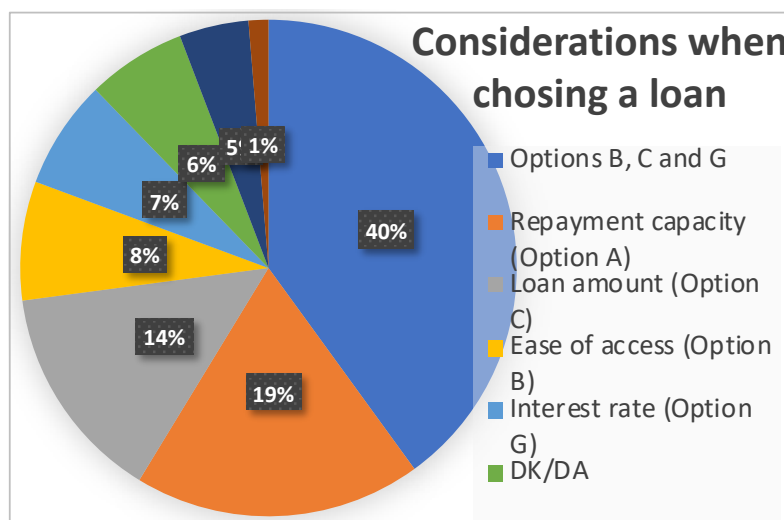
Table 6. Years in the project vs. Asset ownership			
Years in the project	1 Year	2 Year	3+ Years
Average number of vehicles owned	0.80	0.68	0.77
Average number of productive assets	0.10	0.72	0.78
Average number of appliances owned	0.40	0.32	0.39
Average number of lands owned	-	0.17	0.23

Under the project, relationships between the project participants have been strengthened, due to more regular and direct interactions. Project beneficiaries of Phase IV (the matured SHGs)

have supported beneficiaries of phase V with their learnings and experiences to further their process of empowerment through the project activities. With peer-learning being the driving force in promoting women entrepreneurship from the beginning, this has led to some remarkable cases of empowerment through entrepreneurship among LM beneficiaries. These groups have been able to claim their rights and support each other to establish/strengthen their businesses and enhance their process of empowerment.

The end-line survey revealed that there is a strong relationship because of the length in which a woman has been a beneficiary in the project and its level of income (explained above in the section on impact) and the average number of assets they own as a result. Table #6 shows that the average number of assets that a project owns by being in the project clearly indicates that the longer one is associated with the project, the more beneficial it is for them. This indicates **that the sustainability of the project is more predominant for women who have been part of both**

FIGURE 6 TYPE OF FACTORS TAKEN INTO ACCOUNT BY BENEFICIAIRES WHEN CHOSING A LOAN



**the phases of the project, while the benefits for those associated with the project in phase V are evident.**

The increased capacity of women beneficiaries was also evident from their ability to take a loan as indicated in the graph below. Only 1% of women beneficiaries did not have a clear idea about what aspects to take into account when taking a loan. Only 20% of the beneficiaries consulted reported not having been able to pay the loan (in all cases, as a result of COVID-19). 76% of women used the savings to buy more productive assets or invest in education of their children.

FGDs discussions have unanimously confirmed that the SHG groups will sustain despite the projects presence as women see the benefits of being part of the SHG group. These beneficiaries also believe that the micro-enterprises resulting from the programme such as tailoring, parlour, bulb-making, detergent making, livestock rearing will continue to sustain after the project end.

**Overall, the training on basic and financial literacy, entrepreneurial skills, linkages with financial institutions and existing government schemes seems to have helped the community members in not only building enterprises but also approach financial institutions, panchayats and other government institutions that will help maintain the results**

**To what extent did the organisation build institutional capacity of local partners and communities? Did the programme enhance local ownership and capacity to influence policy?**

To achieve best possible results and ensure long-term sustainability, the project officers of HiH India are working in partnership with local, regional and national governments and authorities, other NGOs, local leaders, as well as with the private sector.

**Relationships between the project participants, and banks and financial institutions have been strengthened, due to more regular and direct interactions. Partnerships and convergence of initiatives with programmes like NRLM, NABARD, Financial Literacy Centres, Banks and linkages with other government schemes have provided opportunities for SHG women for construction of toilets and houses, insurances, low interest loans, distribution of fertilised seeds, plants and veterinary services etc. and also the communities to help benefit from both economic and technical resources that help improve their social and economic conditions.** The project was able to create new institutional links. HiH India partnered with HSBC and ACCESS-ASSIST (a National Resource Organisation), in the BuddhiMoney Project, to train over 7500 LM beneficiaries in 'Advanced financial literacy' and support them to access financial inclusion services and social security schemes of Government of India.

As an anecdote, the Credit Manager, ICICI Bank Dewas expressed that *"our relationship with community members has been better and we are able to understand and relate to their issues through HiH India's association. The book-keeping issues identified by ICICI bank with the SHG members has been resolved through HiH India trainings."* Similar views have been expressed by other stakeholders. Premashray Mahila Kalyan Samiti, an NGO, has confirmed that *"their relationship with the community members has been enhanced and their relationship with HiH India led to community members recognizing them and their efforts"*.

Furthermore, the story of Shanta from Chapda deserves a special mention in this section. She opened a store, where along with bamboo crafts she sells grocery. Apart from establishing this enterprise, she attended the Digital and Financial Literacy Training organised by Hand in Hand India and came to know about several schemes offered by the Government of India. *She applied for the Jeevan Jyoti Beema Yojana, a Life Insurance Scheme. With the support of Hand In Hand India, she also received the benefits of UjjwalaYojna (Domestic Gas Connection) and Mahila Kalyan Yojana a scheme on Financial Inclusion. She is planning to expand her business further with the support of Hand in Hand India.* She feels happy to be a member of Hand in Hand India family and has gained a lot of confidence to strengthen her enterprise.

There are many such stories of project beneficiaries benefitting from the government schemes. The FGD and surveys revealed that 97% of them have been able to access various schemes of the government.

The beneficiaries interviewed have expressed confidence in being able to access government schemes, raising requests for community level amenities and other benefits without the help of the project as they are adequately trained, and awareness trainings have built confidence in these matters.

The FGDs have revealed that the women have been able to claim their rights by getting the Government



authorities to sanction roads and enable water supply in their village. *One of the respondents at Dewas has confirmed that the SHG members and others in her colony have come together collectively in making an application for rectifying the completely broken drainage and fix it for their colony (Patel Nagar). She submitted the application and has been following through to ensure that the drainage gets fixed.*

According to KIIs with the Hand in Hand Teams in Madhya Pradesh, the above was achieved as a result of the strategy chosen to approach partners. During the phase IV and previous, the project placed focus on having a good understanding of the needs and motivations of the different project stakeholders from the onset. Interaction between HiH staff and stakeholders was built slowly but regularly. During phase IV, relationships with local banks have been built on the basis of the support provided to beneficiaries for credits/loans. Bank directors soon became interested in the project as they saw them regularly helping local women with the request, but also as they saw that women's capacity to repay these loans was higher than before. They became impressed with the model, and thus saw HiH trainings as a good criterion to approve payments. In some cases, this even led to banks becoming directly involved in providing financial trainings and thus a closer delivery partner.

Furthermore, given that the training programmes were held in the Government-run Anganwadi centres, the Anganwadi workers, who are government employees keenly follow on the results and impact of the training programmes for the beneficiaries, especially in linking them to Government schemes. Panchayat members, on the other hand, only increased their interest and engagement with HiH teams and the programme, as they observed the increased participation of women in decision-making spaces. As women's participation increased and their knowledge and expertise were more and more evident, panchayat members also requested HiH India to be updated more regularly about project activities.

In the new phase, the focus was then on achieving the same kind of mutually beneficial relationship with other stakeholders. This was the case of the Krishi Vigyan Kendra (KVK) or Agriculture Science Centres. The HiH teams in MP visited the KVKs and presented the programme objectives and previous results. This engagement allowed for the KVKs to provide women beneficiaries with seedlings and poultry schemes. KVP representatives mentioned that their increased engagement gave them a possibility to better engage with certain communities, but also the certainty that resources and inputs provided would be put into efficient use as women's capacity was visibly higher. KVK also became more directly involved by providing trainings on deworming. The relations built with these women and the communities as a whole, are likely to continue in the future.



The evidence proves that the organisation has built institutional capacity of local partners and local ownership for the community members. **The projects collaboration with panchayat and its associated bodies like Anganwadi, PHCs through Asha-workers in executing, empowering and sustaining the SHGs and their enterprises has been a great learning model that can be replicated both at the state and national level through SRLM and NRLM. However, there is no clear evidence to the fact that it has built the capacity of the community members to largely influence policy in comparison to other HandInHand projects in Tamil Nadu.** The main reasons seem to come from the type of project beneficiaries engaged in the phase, who are mainly rural and still in the initial phases of being empowered in their communities. Members of the HandInHand team suggest an increasing focus on semi-urban beneficiaries in the next phase, as well as greater empowering current women leaders to take a more active roles in their communities.

**How did COVID-19 affect the results/impact of the project? Did the project help diminish the impact of COVID-19 on beneficiaries and their households?**

The end-line survey focused on assessing the impact of COVID-19 on the project beneficiaries. 93% of the women beneficiaries reported that COVID-19 led to decrease in their income by less than half. **While 96% of them have said that they were less affected than their neighbours, being associated with the project has helped them cope better than those who are not part of the project.** 3% of the respondents have reported that their income is now higher than before (for these cases the main occupation of the household was salaried/fixed work and women had higher education) and 4% reported they did have any effect as a result of COVID-19 (their main source of income was agriculture).

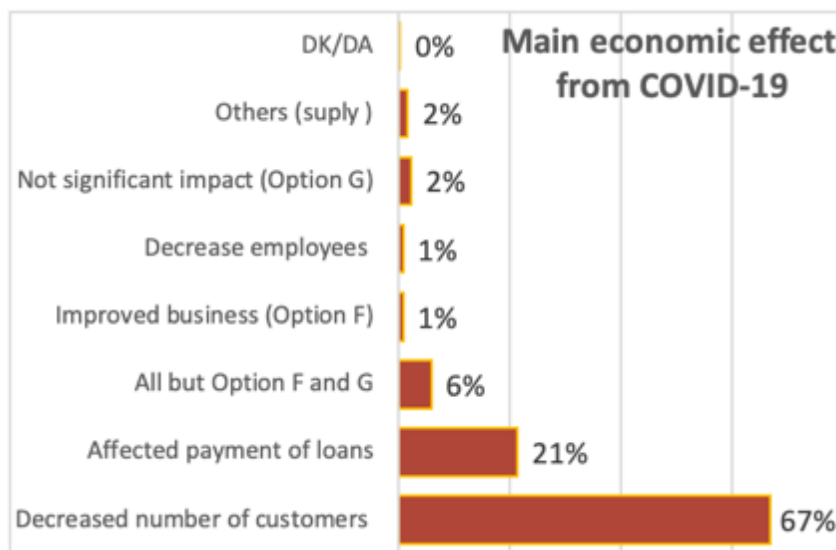


Figure 7 depicts the way the respondents have been economically impacted. Main impact from COVID-19 was the decrease in the number of customers and the effect on payment of loans. 21% of those consulted have said that they had been unable to repay loans (all as result of the pandemic).

Discussions with women beneficiaries, during both FGDs and interviews, have confirmed that they took money from their savings during the lock-down to fend for their household needs. A

**FIGURE 7 MAIN EFFECTS OF COVID-19 ON THE PROJECT RESULTS**

A good majority of the women beneficiaries continued to work and earn during the lock-down and earn for the family while their male-counterparts stayed back home. **Thus, a significant and positive unforeseen impact of COVID-19 has been that the pandemic helped men realise the value of women and this in return helped the value of women grow in the society.**

For example, Jyoti Sahu, a 30-year-old started her entrepreneurial venture by setting up a grocery shop amidst Covid-19 lockdown. Not only did she start a grocery shop but also ensured timely supply of required grocery to the villagers. She started the shop at a time when availability of grocery was major

problem for the entire village. She discussed with her husband, invested some amount from her personal savings and borrowed 30,000 from both the project and the SHG.

She had joined the SHG in 2016 and attended both skill and awareness-based training programmes organized by the project. These trainings boosted her confidence. She is running her shop successfully and making a profit of 9000/-INR per month. Her story is a great example of confidence and perseverance among the project beneficiaries. This also speaks for project potential and sustainability.



#### 4.3. RELEVANCE

**How relevant was/is the project in the current context? Did the organisation adapt appropriately in response to changes in the context and lessons learned during the implementation of the intervention or learn from previous phases of the project?**

Despite the beneficiary women's willingness to establish the enterprises, there are many factors which have hindered their growth ranging from appropriate skills, knowledge on enterprise creation, business development, access to institutional credit, support system, marketing facilities, networking are a few such factors. With these learnings, the project has revised the method and duration of trainings for a maximum retention. The project decided to partner with government and other private initiatives as relevant. The project decided to focus its best efforts on facilitating access to institutional and internal credit (through SHGs) for women to establish their enterprises, particularly for those who want to graduate from family-based enterprises to micro enterprises.

Furthermore, the project consistently adapted to changing circumstances. These included the local and national elections, and the lockdowns and health crisis created by the COVID-19 pandemic. In the case of the elections, the project could not organise planned trainings due to imposed restrictions on aggregating groups of people in public places. To address this, the project conducted trainings in smaller groups. The project also used this opportunity to spread awareness on the importance of voting in democratic elections and asked the team to spread the message among women and community members in the villages.

**With COVID -19 pandemic, the project activities were more dramatically re-strategized. The team worked relentlessly with the Government officials to ensure access to the 'special COVID relief schemes' of the Government for the women beneficiaries.** This relief measure entitled them to a 3-month relief package, which was transferred to their bank accounts and in case of many of the FGD respondents became the way in which the households could prepare and save for further waves of the virus. Project credit officers consistently kept in touch with the women beneficiaries through WhatsApp and other virtual forums and **generated awareness on the various COVID-19 help-line numbers to access testing facilities including information about health emergency centers and how to access free delivery of home rations.**

Additional services were also provided without increases in the budget, for example **the creation and expansion of an online platform to sell their products (alongside trainings on digital marketing and platforms), awareness raising trainings on hygiene and public health,** or training and advice for the consolidation of new businesses related to new needs arising from the pandemic (production of mask,

hand sanitizer and cleaning products) and training/motivation to move microenterprises towards payment through electronic/cashless transactions.

Beneficiaries confirmed that a team from Chennai spread awareness on the do's and don'ts during the pandemic. The SHG women **members received training on how to make masks, gloves and some have experimented making sanitizer**. Some of them even got involved in production of 'home-made masks' under Govt of MP's 'Jeevan Shakti Yojan' scheme. The beneficiaries collectively felt that the project had come to their rescue during the lock-down and provided them with the necessary support.

During the KII interviews, local partners also confirmed that the project received and implemented some of their suggestions and recommendation, particularly during the lockdowns in the last months. For example, PremashravMahila Kalyan Samiti, an NGO, confirmed that their suggestions to alter the timings in conducting the trainings was implemented and this allowed for the initial output targets to be reached. In those cases, the number of training programmes increased but the number of participants within decreased, to be able to reach the targets while being compliant with public health recommendations.

For all of the above, the process to make adjustments followed a similar pattern. First a review of the status of project activities took place, with updated information from the field. A recalculation of unfinished work was then produced. From that point, alternatives for a redistribution of those activities were produced alongside multiple mechanisms to continue delivery in cases/places that it had been paused. The different options were then analysed with field teams and consulted with HiH India Central Teams to seek best practices from other states. The final decision was the result of multiple consultations done in reduced periods of time.

Evidence shows that the above strategy, and the fact that this became a standard operating procedure, was highly successful. Despite regular needs to stop the programme during the project timeframe, and in particular the strong disruption caused by COVID-19, the project activities and budget are expected to be very close to 99% achievement.

**What approaches to understanding context and designing programmes have proven particularly useful? Did the Theory of Change/Logic of Intervention hold true? Were the assumptions valid? Were they adapted when needed?**

There is strong evidence that the internal logic of the ToC is valid, and that the activities/outputs undertaken have helped vulnerable women and their households to:

- Increase their short and long-term income and made households livelihood's strategy stronger by increasing the areas from where income can be derived.
- Ensure women are empowered and are able to have a stronger say in decision-making processes within their households and the communities they live in.
- The trainings on advanced and financial literacy has had an overall positive impact on the community members. However, there has been very limited improvement in read and writing abilities of the completely illiterate women amongst the beneficiaries.

The Logical Framework Approach has been revised with the baseline data, revised indicators and targets with the information collected during weekly, monthly and quarterly review meetings. The revised Logical Framework Approach has been distributed and oriented among staff at different levels of the project. To ensure maximum participation of beneficiaries in project activities, the implementation of project activities was kept flexible to accommodate the demands of stakeholders for greater output and impact. Some examples of suggestions that were accommodated are:

- Including some of the community women (in addition to the beneficiaries) in projects financial literacy training programmes. This decreased jealousy among non-beneficiaries in the community and helped to diminish potential spoilers of the programme. This will also likely increase the possibility that any future phases of the programme will start with a much stronger interest and engagement from the participants.

- Shifting the dates and time of the training programmes to ensure maximum participation of beneficiaries. For example, to conduct the training in the morning hours (before HiH India regular office hours) to ensure that women could go to the fields (full day) to harvest the crops after attending the training programmes. A lot of training dates were changed (even last minute) to ensure project members could participate without negative impact on their household and family chores or working responsibilities.
- Conducting skills training in the vicinity of their villages so women do not have to travel far; village leaders often would not allow the women to travel outside their villages.
- Delivering community awareness programmes, that includes husbands, in-laws and local duty bearers so that they support the project objectives.
- With the COVID pandemic, staff meetings, ‘training of trainers’, refresher training and other activities involving LM staff and partners, were conducted over virtual platform i.e., through ‘WhatsApp’ videos. These activities were beyond the project deliverables but important to keep the team and the beneficiaries motivated. The project also undertook additional activities relating to COVID-19 relief measures as mentioned before.

#### 4.4. EFFICIENCY AND EFFICACY

##### To what extent were the programme main objectives achieved? What were the major factors influencing the achievements and the areas of key non-performance?

All the project activities and outcome level targets were achieved and in some cases overachievement was observed, which might suggest the possibility to increase the ambition in the next phase of the project. Outcome achievements are shown below, including baseline-end line comparison:

Outcome targets	Baseline	Edline evaluation results.
30% of 9000 (44% SC/ST) have increased their income by 30% over the project period	Average annual household income was 89,701.	<b>Overachieved.</b> Average annual household income was 1,72,143 Rps. This means almost a duplication in the annual income (92,6% increase). For 70% of the households consulted, women beneficiaries are significant contributors to the household income.
500 members (300 phase IV, 200 phase V) have upgraded from family-based enterprises to micro enterprises	62.37% owned or manage their own enterprises.	<b>Overachieved.</b> 85,1% of the women interviewed reported having now a micro-enterprise, 9,2% having a family business and only 4% not having any enterprise. 90,2% of the women which had a small family business at the beginning of the project were able to transform them into a microenterprise.
750 (250 phase v, 500-phase IV) have utilized the services of the hubs to expand their businesses. (2 examples of utilization of hubs)	Not measured in baseline.	<b>Achieved.</b> 73% of the participants reported using SHGs or Hubs to expand their businesses. At least 2 examples found: Tailoring in Dewas and Sanwer where the women collectively take orders and execute for various vendors linked through RRC/EFC and Detergent making in Khategaon where the detergent is made in groups and sold by the SHGs through RRC/EFP.
3600 of the new project participants (60% of Phase V) have learnt how to read and write.	50.09% women were illiterate and hence could not read or write. 14.05% of women studied up till the primary level, and only 1.7% completed their education up to graduation level. 90.9% of the respondents feel that their lack of functional literacy was a major hindrance in the effective management of their enterprises and also in	<b>Overachieved but better baselines need to be consolidated for next phase.</b> 90% of the women that mentioned having problems in reading and writing mentioned that they now needed less support in this area. For the women that reported being part of functional literacy trainings, 99% respondents said that project helped them to improve their literacy, with 58% saying that the project increased their ability to read and write ( <b>if only considering Phase V respondents 73.3% report increased ability to read and write</b> ).

Outcome targets	Baseline	Edline evaluation results.
	managing their daily life activities of maintaining household expenditures, planning their finances, savings etc.	82% of women beneficiaries reported that lack of literacy was a hindrance in their ability to manage their businesses and claim socio-economic and civil rights. Beneficiaries highlighted the fact that learning had been done on a learning-by-doing and skill-based basis, which made it more efficacious.
50% of 3800 of the new project participants (Phase V) are able to make informed decisions, with 2 examples	73.65% of the women entrepreneurs said they invested their own money to establish their enterprises.	<b>Achieved, indicator needs to be better defined in next phase.</b> Two examples showing percentages above target were found: Only 1% of women beneficiaries did not have a clear idea about what aspects to take into account when choosing a loan. Only 20% of the beneficiaries consulted reported not having been able to pay the loan (in all cases, a result of COVID-19) 76% of women used the savings to buy more productive assets or invest in education for their children (see slide 10).
4400 members (2000-phase IV, 2400-Phase V) are trained on socio-economic and civil rights issues including caste and gender discrimination	Ability for women to be part of decision-making process was low: On financial matters (purchase of movable household goods, contributing to household income, purchase of groceries and children's marriage): 60% responded admitted to having joint participation with their spouses, 23% reported that only spouses or men took those decision, and only 2% of the (women) respondents said that they could take independent decisions on this area. Decisions on daily domestic matters were mostly taken jointly by the husband and wife (average 74%). Only 2% of the (women) respondents said that they could take independent decisions in domestic matters, without consulting their spouses.	<b>Achieved.</b> All women respondents in FGDs said they had received training on socio-economic and civil rights, either as part of literacy trainings or the 2-day training on gender empowerment. HiH teams reported that the target of 4400 members trained on socio-economic and civil rights was achieved and evidence was obtained to prove this. Ability for women to be part of decision-making process increased: On financial matters, 81.3% (↑) responded admitted to having joint participation with their spouses or other male members of the family, 9.7% (↓) reported that only spouses or men took those decisions, and 8.4% (↑) said that they could take independent decisions (either by themselves or alongside other women in the household) on this area. Decisions on daily domestic matters were mostly taken jointly with their husband or other male members of the household (77.4% ↑). 12.2% of the (women) respondents said that they could take independent decisions in domestic matters, without consulting spouses or other male members of the household. 33% of the women beneficiaries reported that the benefits from having a business was an increased saying in household decisions and independence in taking decisions.
35% participants' i.e., 3200 members (2000- phase IV, 1200-Phase V) demonstrate increase in decision –making abilities to influence at the family and community level	Participation on decisions at the community/panchayat level was low. 40% reported that 'only men' participated in local bodies and institutions, while participation by 'only women' was 13% and 20% of joint participation by spouse and female participant.	<b>Overachieved.</b> Participation on decisions at the community/panchayat level has substantially increased. Only 9.7%(↓) of women reported that 'only men' participated in local bodies and institutions. Participation by 'only women' remained the same(13%), but joint participation with other male members of the households increased substantially to 81.3% (60+% ↑). All FGDs respondents from both phase IV and V confirmed that they are more confident in approaching authorities than ever before. The trainings and awareness sessions have helped them in making applications under various government schemes and also in requesting for community level requirements of water supply, road construction, drainage etc. At least 2 examples were provided in depth in Dewas were women were able to get government action in rectifying drainage system and decreasing teacher absenteeism in their communities.

Outcome targets	Baseline	Edline evaluation results.
80% of 2250 (2000-phase IV, 250 – phase V) of the project participants are aware of different forums to raise their rights and issues, with examples.	While many respondents were aware of different government schemes (mainly on education on health, very few on credit or agropastoral trainings and inputs), only 1/3rd (one-third) of them had actually availed of the schemes.	<b>Overachieved.</b> 99% of the participants reported having better access to government spaces, with 96% saying that this was as a result of the project. 99% of the respondents said that the relationship with rights-based duty bearers improved, including government institutions, banks/credit providers and elders. In line with the above, 99% also reported their participation in one or more government schemes, with a large majority (87%) accessing more than one scheme. 97% of the above said that increasing access to these schemes was a direct result of their participation in the programme. This is a 3-time increase.
Other relevant areas: amount of savings	100% of the respondents had regular savings in their own names, but amount was small. Over 62.5% saved less than INR 100 per month.	99,7% of the participants said the project has given them the means to save between 100 to 500 Rs. per month. Savings were used to buy productive assets (62%), child education (14%) or both (7%) which demonstrates greater ability to make sustainable decisions.
Other relevant areas: access to credit and ability to repay loans	58.2% were able to repay back the loan and the rest 41.8% haven't been able to repay back the loans (evaluation Phase IV)	95% of those interviewed said that their access to credit has improved, and 85% of respondents said that this was a direct result of the project. Only 1% of women beneficiaries did not have a clear idea about what aspects to take into account when choosing a loan. <i>Only 20% of the beneficiaries consulted reported not having been able to pay the loan (in all cases, a result of COVID-19)</i>
Other relevant areas: owning of productive assets	82.6% of women reported not owning any productive assets, 12.9% reported owning only 1 productive asset (mainly livestock -goat or cow) and 3.9% owing 2 or more assets (again mainly livestock).	54.8% of women reported not owning any productive assets (positive reduction of 27.8%), 31% reported owning only 1 productive asset (positive increase of 18.1%) and 13.5% owing 2 or more assets (positive increase of 9.6%).

According to qualitative information collected in KIIs, case studies and FGDs, achievements seem to have come from a variety of sources including:

- Proper planning of outputs/activities which meant that more than 75% of the activities were achieved by end of Year 2 and 80% by March 2020, thus reducing the level of impact from COVID-19.
- **Focusing on functional training provision and using beneficiaries from previous phases to roll-out training to their communities has created added efficiencies and ability to mitigate changes in context (local and central elections, COVID-19).**
- The marketing consultant & trainers created a higher value than expected by identifying local marketing potentials and motivate SHG members to focus on products/services of good demand and relevance to a sustainable enterprise development. The SHGs members were oriented in quality aspects of producing and distributing services and products, for example packing and presentation skills to help in accessing better marketing.
- This project has resulted in improved institutional framework that supports scaling up low-income women micro-entrepreneurs into formal and sustainable businesses. As mentioned above, linkages have been established with local traders, government officials and banks, and these relationships mean increasing sustainability and ability of the project to create change.
- The HiH teams said that **success is also linked with a strong monitoring and delivering strategy.** The project was structured around yearly, quarterly, monthly and weekly plans. Weekly plans remained the responsibility of branch and state teams and were discussed every week between local branches and the HiH India team responsible for the state. Monthly and quarterly plans were reviewed

collectively between the HiH India central teams twice a month (lead by Dr. Madhu Sharan). Quarterly visits are also planned and include surprise visits to certain areas to ensure transparency.

- When weekly or quarterly reviews detect risk of under-delivery or a decrease in the quality of the outputs, senior members of the state team go to the field and try to find solutions with local teams and beneficiaries. This was the case of the adaptations implemented to respond to local and national elections. In those cases, a risk assessment was quickly adopted, and a mitigation strategy developed.
- **Local partners linked the success of the programme to the strong participation and engagement of women beneficiaries.** HiH India Teams in MP said that leadership of women beneficiaries from Phase IV helped the project to deliver activities at a faster pace than before. Furthermore, the stories and success from past beneficiaries, and their participation in some of the activities and trainings for Phase V, also helped to motivate the new beneficiaries. The above also allowed for COVID-19 impact on the project to be lower than expected. For one side only 20% of activities were still to be implemented and online trainings and marketing facilities were already being tested by the time in which lockdowns were ordered. On the other, in the absence of HiH India teams being able to travel to the communities, the women and SHG in field would continue the delivery and guaranteed motivation being high.

**Have the activities been implemented to an extent reasonably proportionate to the to time and funding allotted? What cost-efficiencies were created?**

**Budget shows only smaller variations of the budget in comparison to the initial proposal. Most annual expenses were within the range of 10% above or below the initial allocation/financial targets.** In some of the cases expenses were lower (field expenses and material expenses), because the country team used expertise from other projects leading to a reduction of cost in this component (cost-efficiency).

Other cost-efficiencies were detected in the area of monitoring and evaluation. Monitoring activities are made an integral part of trainings and other project activities, to gain efficiency. The HiH Teams mentioned that instead of conceiving monitoring activities separately from delivery. Training activities or visits to facilitate loans or access to schemes with banks and government officials, included space to have honest conversations with women beneficiaries and their families, and other partners. For example, at the end of the trainings, qualitative and quantitative information would be collected from the beneficiaries regarding their income, their feedback on the trainings provided, their experience accessing government schemes or credits, and any other recommendations they had for the programme. This became an efficient way of delivering monitoring results at no additional costs, as well as a way to ensure that the progress on the programme was updated regularly and adaptations/changes could be quickly planned and implemented.

Furthermore, no anomalies were found in any of the audit reports and an over-balance of SEK163.245,34 in 2018 was put to use in 2019, in order to increase the quality of the activities or ensure full achievement of annual targets. Lack of full delivery of activities such as SHG Formation, provision of Module 3, Functional Literacy Training and Promotion of Family Based Enterprises suffered variations across the years but were compensated in the year after. Delivery of Enterprise Facilitation centres and a small sample of functional training was pending by end of Year 2. Nonetheless, plans and results shown from the HiH team show that they were completed despite delays set by COVID-19.

Progress of project activities was verified through the SHG record books (their minute books, pass books, record books); minutes of meetings in their SHG registers; attendance sheets during training programmes; training reports; monthly MIS (of all project activities), photographs, press releases, enterprise needs assessment forms, reports, enterprise tracking registers etc. In addition to planned activities in the field, surprise spot checks by senior team members to cross-verify implementation of project activities were implemented. All these are best practices to achieve and verify results.

## To what extent can the emerging results be attributed to programmes/projects?

The Theory of Change (ToC) and log frame are consistent with the story of change shown in the project reports. Surveys and FGDs with women beneficiaries validated initial qualitative analysis. Below main examples:

### Contribution to increases in the income

The survey showed a **strong correlation between the time in which the participant was part of the project and the amount of the income** (table 2, Impact section), with **income increasing substantially during the first year and then become stable and more sustainable after the second year.**

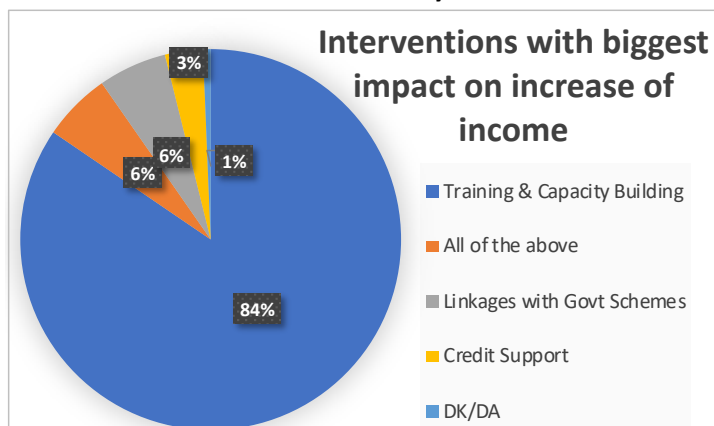


FIGURE 9 INTERVENTIONS LINKED WITH INCREASE IN THE INCOME

*96000 per year without Including her husband's income which is of similar value). Earlier her family income was only around Rs. 3000/- per month. She had taken credit of Rs. 60,000 from SHG in total 7 transactions. She purchased one buffalo and now sells daily 3-4 liters of milk to the dairy. She also has an SHG loan of Rs. 10000/- for children's education. Her personal saving in SHG is Rs. 7000. She was also happy with the training provided by the project which included enterprise management, enterprise development, trade-specific training and financial inclusion". Case study Khategaon.*

### Contribution to the consolidation of micro-enterprises

**92% of those women that reported having form a microenterprise by the end of the project said that this was a direct result of the project**, 5% said that it was the result of the increased in their income (which is mainly a result of the project as well), and 1.6% said that this was the result of help from their families.

"Shanta applied for an enterprise loan of INR 30,000 from Hand in Hand India. From this amount she purchased necessary items for her new shop and started selling bamboo products and other grocery items. She regularly attended all the enterprise related training programs organised by Hand in Hand India. With the help

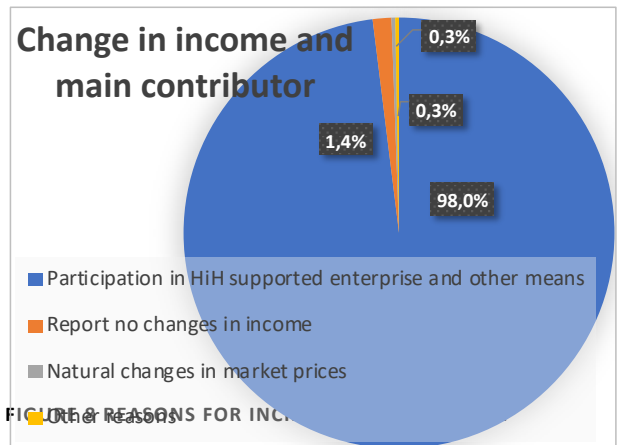
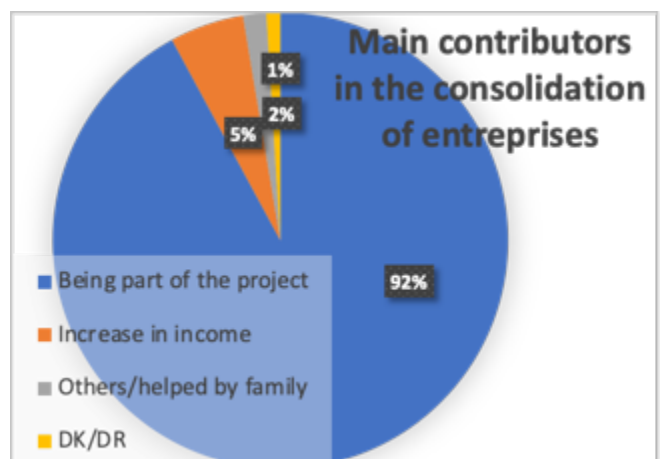


FIGURE 10 MAIN CONTRIBUTORS FOR INCREASE IN INCOME

From the women that reported an increase in their income, 98% said that this was a direct result of their participation in HiH India interventions (figure 9). When asked about which of the activities was mainly responsible for the increase in the income, women beneficiaries said that "training and capacity building" was the most important (figure 3), others include credit support and linkages with government schemes.

*"Tara Bai's current monthly income after taking enterprise-setting loans from SHG is Rs. 8000/- per month. (Rs.*

FIGURE 10 MAIN CONTRIBUTORS IN THE CONSOLIDATION OF ENTREPRISES





of these trainings, she made modifications in designs of bamboo products and even made some new articles, based on market assessments. Ever since, she has taken 3 subsequent loans from theca amounting to INR 12,500. With this support and additional income, she is now able to earn INR 3,500 – 4,000 on a monthly basis. She is also paying her loan instalments regularly. Now she is equally contributing to the family income and has gained the respect of her family”. Case study Chapda.

*Improvement in saving behavior and ability to save*

**99.7% of the participants said the project has given them the means to save between 100 to 500 Rs. per month.**

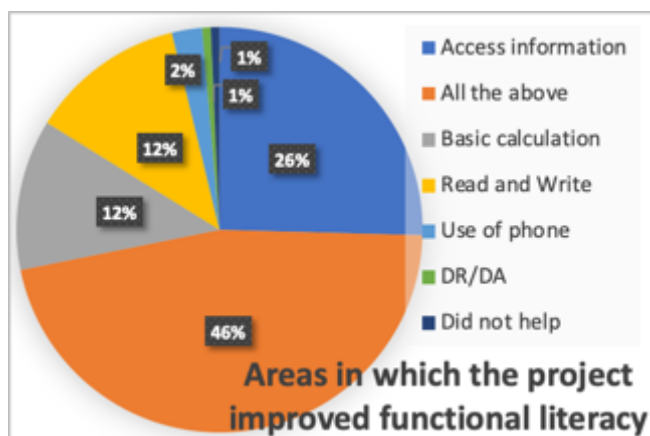


FIGURE 11 AREAS IN WHICH THE PROJECT HELPED TO IMPROVE FUNCTIONAL LITERACY

“Women unity in SHG is of high benefit to women for learning the habit of saving and internal credits. These groups are very inclusive and represent the most vulnerable people. While the family members were not able to earn during the lockdown, we were able to take money from our savings and ensure that the family members were well-fed, and all our family and medical needs were catered to using the funds from our savings”. FGD Dewas.

*Improvement of functional literacy (99%)*

**99% of the women that reported functional literacy as a challenge, said that the project helped**

**them to improve their literacy.** In specific the project improved access to information (26%), easiness to do basic calculations (12%), read and write (12%), use the phone (2%), or all of the above (46%) -figure 11.

*“The story of Ramkali bai is a great example of how the project has built literacy of Dalit women in the Kalariya village, Indore. Before the project, she had only received primary education, but after being associated with the project through various literacy programmes and her passion for education, she completed her secondary education and is now under process to receive her graduation. As she demonstrated her capacities, the LM phase V project gave her the opportunity to start a Rural Resource Centre (RRC) in October 2018. She is now running a local rural bank from January 2020 and maintaining more than 500 accounts for different members. As a Dalit woman, she faced initial challenges visiting other upper caste women, but due to the Hand in Hand inclusive approach and training on social and civil rights issues, she quickly gained the trust from her community. She wants to complete her higher education and provide the best education opportunities for her son. She also wants to support as much possible poor women from her society on social and economic empowerment aspects. She believes “every woman should increase her literacy and become self-independent” and gave praises to the Hand in Hand team for “changing her life and providing best opportunities within the village”*

*Increasing access to government schemes and credit*

**97% of the participants that mentioned being part of one or more government schemes, said that this was a direct result of their participation in the programme.** Equally 85% of the women who mentioned. Increased in their access to credit, said that this was the result of their participation in the project.

*“Pragya Thakur, is 30-year-old and lives in semi urban areas of Dhar District. She is associated with Ekta Self Help Group (SHG) since July 2016. She received intensive training as a beautician and beauty parlor manager, as well as tailoring from the Hand in Hand project. As her husband income was insufficient to allow them to build their own business, she started offering small beauty services from her home, she*



*took a credit of 30,000 rupees from the SHG and bought some basic products for her business. Her husband supported her all the time, and her good work and continuous effort created better demand in market.*

*She has now run a beauty parlor for three years, and because of customer's demand, she decided to open shop in the market. For this she took other two credits from SHG, amount a total of one lakh (100,000 rupees). In her new shop, she is offering beauty parlor activities along with cosmetics, and other daily needed articles. She also does some small tailoring. She just completed three months with her new shop and is receiving good customer feedback which is helping in expanding her business. With the shop, she is earning daily 1000-1200 rupees. She is very happy with the shop and using the savings to purchase supplies for her business. With the income she is paying for daily groceries for the household, paying mobile recharge and also paying fees of Rs.600 per month for extra coaching classes for her son”.*

**Is the intervention having any unintended positive or negative effects? Were the negative effects considered for possible (risk) mitigation? How can future projects plan for these?**

The beneficiaries raised only one possible unintended negative effect, although more than a negative effect, the evaluation team assesses it as a possible learning and negative externality. We have maintained the case within the report, nonetheless, as it was mentioned strongly by women in Dewas. The case refers to implementation of government subsidies for CFL bulbs, which meant that women in producing them, lost their competitive advantage and their enterprise had to be closed. They signalled that HiH could have help in foreseeing this before or could have helped them to find ways to use the same training for other areas. The consultancy team believes this is a good case study to analyse possible responses to negative externalities on the market, or even an opportunity to encourage women to use their investigative skills to assess the market.

On the other hand, **the possible negative effects that opposition from male members of the community could have brought were effectively mitigated.** KIIs and FGD revealed three reasons why this was possible. In the first hand, participation of spouses was promoted from the onset. Awareness raising training was done at the community level, allowing spouses and village elders to participate. This allowed spouses to become part of the project and avoided misunderstandings or false information to circulate regarding the project.

**Spouses, parents and other members of the women's family also became interested in the project as the results became more visible, and particularly the situation with COVID-19 helped to bring women's role in the family economy to the spotlight.** Spouses were usually employed agricultural in seasonal activities outside their states or were street vendors. The lockdowns meant they lost most or all of their income. In most of the cases, women continued to be able to provide in their households through their microenterprises, particularly thanks to the new online marketing strategies offered by HiH India. Furthermore, HiH India provided information to women about how to access COVID-19 related

government schemes. Schemes to support street vendors, seasonal farmers and the fact that women had already enrolled their families in other schemes, meant that livelihoods could be sustained during the lockdowns, and that male members saw their spouses “as saviours of the family economy” (part of FGD in Khategaon).



Even in villages where village elders/leaders had expressed concerns with the fact that women were violating traditional values by having such an active involvement in panchayat meetings or leaving their households to attend trainings or obtain loans, the opposition was quickly dissolved. For one, project stakeholders as health and agricultural officials and teachers, were requested to approach

elders to explain the objectives of the project and create a space for dialogue. Then as spouses and family members started to be more vocal about the benefits, elders better understood the benefits and diminished their negative views. Finally, in all cases safeguarding principles were applied to ensure that local traditions were respected. As expressed by the HiH India local teams, the focus of their efforts was transforming women empowerment from something “that was threatening traditions, to a tool that was able to maintain communities during times of crisis”.

This is a good example of how to utilise negative circumstances as areas for opportunity. Despite the fact that international case studies were seeing an increase in domestic violence as a result of the pandemic, women beneficiaries instead reported that for them the pandemic became a mechanism to demonstrate their value and importance in the household. Members from panchayats, banks and KVK mentioned during the interviews how impressed they were with the fact that the project households were so resilient during the pandemic. There is an opportunity to showcase the model with state officials, aiming to replicate it and increase its sustainability through local government support.

In terms of **unintended positive impacts** various were mentioned:

- **Lowering discrimination within the communities** as there is intermixing of various caste and class groups among the HiH India staff members, local governance leaders, bankers (some of them belonging to the high caste and relatively high-class groups) and the beneficiaries, most of who belong to the lower caste groups.
- **Savings were key for women and their families to respond to COVID-19 and gave women additional incentives to save, especially in times their businesses were growing to prepare for hard times.** Saving groups in SHG also created a sense of sharing responsibility as a community to help others more affected by the lockdowns. Women spoke about rotating these savings internally among themselves for investments towards their household needs like nutrition, sanitation, education of children and even in enterprise development within the few months of formation itself.
- **Also, as a result of COVID, the men in households realised the importance of the entrepreneurships that their wives/daughters/sisters had consolidated, as well as how useful was for them to belong to the SHG.**

## 5) RECOMMENDATIONS: WHAT, IF ANYTHING, SHOULD HAVE BEEN DONE DIFFERENTLY TO IMPROVE RESULTS?

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In general, the beneficiaries, partners and HiH team did not see any major areas of failure. Nonetheless, various recommendations were provided during the FGDs and KIIs.

### *On training provision and institutional management:*

- Increase emphasis on creating linkages with entrepreneurship-related government programmes:
  - A strategy to institutionalize the Business Development Service (BDS) for remote tribal clusters can be established. This will help SHG members in building better relations and linkages with financial institutions, local government departments, PRIs and market players. Will also help in developing both forward and backward market linkages. A BDS incentive system can be developed for financial viability and sustainable engagements.
  - Promote Farmers Producers Organisations (FPOs) to effectively undertake the marketing and linkages aspect along with justified pricing is good idea. This could be done by aligning the project with government of India FPO Promotion Flagship Program.
- Training could be simplified, increasing activity-based/learning-by-doing and video-based training in some areas. Some specific recommendations were:
  - Training sessions could be of a shorter duration or set as mechanisms to remember what was learned and increase retention. This was applied during lockdowns with good results. In the future, maybe the short sessions can be created by beneficiaries themselves giving examples of how they apply the learning and use beneficiaries to share and use what was learned.
  - New SHGs need to be properly nurtured to be able to fully utilize the benefits of the various training that is being provided to them. A lot of training is being provided in very quick succession.
  - Old SHGs (Ph-IV) need a different kind of support to help them graduate from FBEs to MEs and to continuously work for their enterprise development. Going forward, the RRCs and the BDSs will play a critical role in building the entrepreneurial spirit of women entrepreneurs to upgrade their enterprises.
  - Beneficiaries interviewed from both phase IV and V have requested that the skill development trainings should focus on providing them work from home-based entrepreneurial opportunities like tailoring, handicrafts, agarbatti and pappad making, parlour running etc. This would help them handle both household responsibilities and opportunity for them to earn at their convenience or do something collectively as group without traveling far.
- There are strong risks involved in working on gender and human rights issues, as there is resistance both from the communities and the office bearers. A key area to address in phase 3, is to engage more with the community and duty bearers and sensitize them on the importance of empowering women for the benefit of themselves, their household and the community at large. This was particularly important towards village elders and household members to help women further their process of social and economic empowerment but can be developed further.

### *On transmission of learning and creating entrepreneurship networks*

- The programme can increase the categories of targeting for vulnerable population, with distribution of 50% on semi-vulnerable and 50% vulnerable population, using the first group to show the way and guide the second.
- MEL should increase follow up of successful micro-enterprises and increasing information regarding key factors of success. Successful women beneficiaries can be empowered to create their own trainings and transmit knowledge across areas and branches. An online Women's Learning Hub can be created to collect these trainings and facilitate sharing.
- Key learning from this year is the possibility of building value-chains across states. Focus for now is on creating value chains across districts. In the future, value chains across projects in different states to increase the impact and thus the size/sustainability of the entrepreneurships.

## ANNEX A. EVALUATION CRITERIA

Q#	Evaluation Criteria	Evaluation Question	Key Descriptor	Relevant Stakeholder	Source of information
1	IMPACT	Were women from the most marginalised groups (poorest, caste, disability, sexuality, religion, age, widowhood, mud-built home, illiterate) engaged? How and what was the impact for these women?	Impact for vulnerable women: economic and others	Partners (banks, government agencies and officers), Beneficiaries (Phase IV and V), HiH Local Team	Surveys, FGDs, KIIs and documentary review
2	IMPACT	What was the impact on the 'households' of women working with and what evidence can be derived to show that working with women has a significant and sustained impact on overall household welfare?	Impact on households	Partners (banks, government agencies and officers), Beneficiaries (Phase IV and V), HiH Local Team	Surveys, FGDs, KIIs and documentary review
3	IMPACT	What gender equality results have been achieved, were power imbalances changed? To what extent have participants increased their ability to claim socio economic and civil rights?	Impact on wider community/Gender Roles	Partners (banks, government agencies and officers), Beneficiaries (Phase IV and V), HiH Local Team	Surveys, FGDs, KIIs and documentary review
4	IMPACT	To what extent were external agencies and institutions engaged within this project and is there evidence of change as a result, especially with regards to rights-based duty bearers?	Impact on partners	Partners (banks, government agencies and officers), Beneficiaries (Phase IV and V), HiH Local Team	Surveys, FGDs, KIIs and documentary review
5	IMPACT	What has been the impact of this project on the HiH model and capacity (within HiH India, within HiH Sweden)? How can HiH build on what works at an institutional level within the organization? Have key policies been adhered to? In particular, we will assess adherence to Safeguarding policies.	Internal capacity	HiH Local and Sweden Team, Auditors, Beneficiaries (only community leaders)	KIIs and documentary review
6	SUSTAINABILITY	What is the likelihood of long-term benefits and impact from the project? Or To what extent is it expected that the benefits from the project will continue after project completion? Can we detect project ownership from beneficiaries?	Sustainability Community	Partners (banks, government agencies and officers), Beneficiaries (Phase IV and V), HiH Local Team	FGDs, KIIs and documentary review
7	SUSTAINABILITY	To what extent did the organisation build institutional capacity of local partners and communities? Did the programme enhance local ownership and capacity to influence policy?	Sustainability by capacity	Partners (banks, government agencies and officers), HiH Local Team	FGDs, KIIs and documentary review
8	RELEVANCE	How relevant was/is the project in the current context? Did the organisation adapt appropriately in response to changes in the context and lessons learned during the implementation of the intervention or learn from previous phases of the project?	Relevance to the context and Adaptability	Partners (banks, government agencies and officers), HiH Local Team, Beneficiaries (only community leaders)	PEA, surveys and FGDs
9	RELEVANCE	What approaches to understanding context and designing programmes have proven particularly useful? Did the Theory of Change/Logic of Intervention hold true? Were the assumptions valid? Were they adapted when needed?	Design Relevance	Partners (banks, government agencies and officers), HiH Local Team	KIIs and documentary review
10	EFFECTVINESS	To what extent were the programme main objectives achieved? What were the major factors influencing the achievements and the areas of key non-performance?	General outcome	Partners (banks, government agencies and officers), Beneficiaries (Phase IV and V), HiH Local Team	Surveys, FGDs, KIIs and documentary review

Q#	Evaluation Criteria	Evaluation Question	Key Descriptor	Relevant Stakeholder	Source of information
11	EFFECTVINESS/ EFFICIENCY	Have the activities been implemented to an extent reasonably proportionate to the to time and funding allotted?	Effectiveness against time and funds	Partners (banks, government agencies and officers), HiH Local Team	Documentary review and KIIs
12	EFFECTVINESS	To what extent can the emerging results be attributed to programmes/projects?	Contribution analysis	Partners (banks, government agencies and officers), Beneficiaries (Phase IV and V), HiH Local Team	Surveys, FGDs, KIIs and documentary review
13	EFFECTVINESS	What, if anything, should have been done differently to improve results? Where there any sources of duplication?	Duplication analysis	Partners (banks, government agencies and officers), Beneficiaries (Phase IV and V), HiH Local Team	FGDs, KIIs and documentary review
14	EFFECTVINESS	Is the intervention having any unintended positive or negative effects? Were the negative effects considered for possible (risk) mitigation? How can future projects plan for these?	Externalities	Partners (banks, government agencies and officers), Beneficiaries (Phase IV and V), HiH Local Team	FGDs, KIIs and documentary review
15	EFFICIENCY	Has the project been managed with reasonable regard for efficiency; what measures have been taken during planning and implementation to ensure that resources are efficiently used to achieve expected results?	Efficiency in planning and design	HiH Local and Sweden Team, Auditors, Beneficiaries (only community leaders)	KIIs and documentary review

## ANNEX B. STAKEHOLDER ANALYSIS

### DETAILED ROLES AND EFFECTS ANALYSIS

Stakeholder Name	Role	Can they negatively affect the project?	How are they being involved?	How risks are being mitigated?	Type	Data collection method used
Nationalized banks: Bank of India, Canara Bank, United Bank, small regional banks	Duty Bearers: "Supporting SHG women in accessing their rights and entitlements", specifically providing access to credit.	Not providing credit to beneficiaries (discrimination or ignorance from beneficiaries)	Banks became a partner of the project from onset. Their services are advertised as part of the project.	Functional literacy training allows beneficiaries to know how to access services and their rights.	Partner and enabler	7 KIIs
National Rural Livelihood Mission (NRLM), National Bank for Agriculture and Rural Development (NABARD), Financial Literacy Centres Department of Education, Krishi Vigyan Kendra (KVK), National Skill Development Corporation (NSDC)	Duty bearers. "Mutually beneficial partnership and convergence of initiatives" consolidated with them. Provide additional benefits to women beneficiaries, for example "providing government funds for construction of toilets and houses, insurances, low interest loans, distribution of fertilized seeds, plants and veterinary services".	Not providing information about the schemes they manage or don't allowing access to those schemes.	As banks, part of the project from the onset. Information on schemes shared with beneficiaries, in many cases directly by them. Women encouraged to interact with them.	Functional literacy training allows beneficiaries to know how to access services and their rights. Government officials are also kept closely involved in the project and trainings offer to them as well.	Partner and enabler	3KIIs
Anganwadi workers	"Most of the training programmes are held in the Government 'Anganwadi' centres.	Not facilitating centres or information to beneficiaries. Not linking beneficiaries with potential useful schemes. Lack of engagement with them, can diminish sustainability of the project.	The 'Anganwadi workers' are keenly involved in following up on the impact of the training programmes for the beneficiaries especially in linking them with access to Government schemes".	As above.	Partner and enabler	15KIIs
ASHAs, Panchayat members, teachers	"The village level health and education workers, such as Anganwadi workers, ASHAs, Panchayat members and schoolteachers also belong to our SHGs in their respective villages".	Lack of engagement can diminish positive effects provided by the awareness raising they provide and diminish sustainability of the project.	Act as 'knowledge agents' at the community level, by promoting awareness on how to access and improve levels of health, education and sanitation in households. Also 'social development agents' and help SHG women access Government schemes".	As above.	Partner and enabler	6 KIIs
Local Partners: HSBC / Access-ASSIST (National Resource Organization), PremashravMahila Kalyan Samiti	In partnership with them, "the project has provided training to over 5,000 women on financial literacy across three districts of Dhār, Dewas and Indore".	Not negative effects have been reported so far.	Partnership relationship has been created and potentiated.	This partner is helping to diminish risks in relationships with other stakeholders.	Partner and enabler	2 KIIs

Stakeholder Name	Role	Can they negatively affect the project?	How are they being involved?	How risks are being mitigated?	Type	Data collection method used
Village Elders, Support women beneficiaries by ensuring women have time and ability to attend project activities, as well as encouragement. They are secondary beneficiaries of the project, as they will benefit from increasing income, access to government schemes and ability to claim rights.	"There was backlash by village elders regarding training women on accessing their rights and entitlements and particularly related to their increased mobility. They were displeased with SHG women's frequent visits to the banks and their regular interactions with Government officials, as they feel it is spoiling the 'culture' and setting a bad example. Village elders also usually belong to upper castes (two villages). Support women beneficiaries by ensuring women have time and ability to attend project activities, as well as encouragement. They are secondary beneficiaries of the project, as they will benefit from increasing income, access to government schemes and ability to claim rights.	They are a potential great spoiler of the project by convincing families to don't allow women as beneficiaries, convincing local authorities not to support project, even leading to closure of project. Without their support or by opposing women's participation they can have a great impact on beneficiaries' commitment, effectiveness in which outputs/activities turn into outcomes and ability to sustain results.	Family members can be involved within the programme or be part of micro-enterprises. Additional mechanisms are to be identified during KIIs and/or FGDs.	It has been addressed by convening meetings with the village elders and explaining to them about the project goals as well as the importance of empowering women for the larger good and benefit of their families and communities.	Potential spoiler, secondary beneficiaries.	1 KII and part of 1 FGD and 1 case study
Women beneficiaries: Phase IV	Receive focused training on enterprise development and advanced functional literacy. Already part of SHG and now consolidating Enterprise Facilitation Centres, Rural Resource Centres and Engagement in Advanced Literacy training. They are primary beneficiaries of the project, and benefit from increasing income, access to government schemes, ability to claim rights and increase decision-making power in households and community.	Leaving programme, not providing assistance and training to Phase V beneficiaries.	Main part of the programme. Engagement continued from previous phase and some women used to train and empower other beneficiaries.	The project recently established community-based organisations, called Cluster Level Networks (CLNs) as a platform for entrepreneurship.	Beneficiary, enabler and potential spoiler	143 surveys/ small interviews, 15 FGDs, 1 case study
Women beneficiaries: Phase V	Receive provision of training in entrepreneurship and basic literacy and sets women into Self-Help Groups (SHGs). They are primary beneficiaries of the project, and benefit from increasing income, access to government schemes, ability to claim rights and increase decision-making power in households and community.	Leaving programme.	Engagement is kept through positive stories from other women and being encouraged by others.	These CLNs are part of the sustainability aspect of the project.	Beneficiary, enabler and potential spoiler	143 surveys/ small interviews, 6 FGDs, 6 case studies
HiH Teams: India and Sweden	Main implementation, monitoring and financial delivery of the programme.	Lack of monitoring, delays in implementation, lack of capacity available, resources spent inefficiently.	Core part of the programme.	Log frames, MEL frameworks, reporting tools, financial audits.	Enabler	3 KIIs



STAKEHOLDER STANDARIZED CLASSIFICATION

Stakeholder Name	Interests	Estimated Impact	Specific descriptions of those interviews	Standard Classification
Nationalised banks: Bank of India, Canara Bank, United Bank, small regional banks	Partners for HiH. Can use the programme to encourage beneficiaries to use their financial services. Might not be encouraged to offer services to the LM beneficiaries because of their caste, cultural background or as they have more financial risks.	Medium + High +	Local kiosks Bank Sakhi, Canara Bank, Bank of India, ICBI Bank	Engage closely and influence actively
Officials from government schemes: NRLM, NABARD, Financial Literacy Centers, KVK, NSDC	Partners for HiH. Programme allows them to accomplish their objective as Government workers, and goals of their programmes. Might have interest to not benefit LM project beneficiaries because of their caste or cultural background.	Medium + High +	Krishi Vigyan Kendra (KVK), NABARD, Department of Education.	Engage closely and influence actively
Anganwadi workers	Partners for HiH. Programme allows them to accomplish their objective as Government workers. Benefit from trainings provided in their centres, which can help them to make better financial decisions. Might have interest to not benefit LM project beneficiaries because of their caste or cultural background.	Medium + High - High +	Dewas, Mandav, Sanwe, Chapda, Mandav, Dhar	Engage closely and influence actively
ASHAs, Panchayat members, teachers	Belong to SHGs and act as knowledge and social development agents. Might benefit indirectly from increase in community incomes or be direct beneficiaries.	Medium - Low +	Dhar, Chapda, Indore	Keep informed and involved
Local Partners: HSBC / Access-ASSIST (National Resource Organization), Premashray Mahila Kalyan Samiti	Provides financial literacy and awareness raising trainings. Potentially use the programme to encourage beneficiaries to use their financial services.	High + Low +	Premashray Mahila Kalyan Samiti and Nodal HiH Helpline Officer	Engage closely and influence actively
Village Elders, Husbands/Families from women beneficiaries	Ensure women still have time to do their "culturally set" roles. Keep customs and traditions including roles set by gender or caste. Increase and diversify household income. Ensure their wives/mothers still have time to do their "culturally set" roles.	High +	No specific names provided for safeguarding purposes	Keep satisfied and influence
Women beneficiaries: Phase IV and V	Achieve the best outcomes from the activities/ opportunities given. Increase and diversify their income. Increase their power within the household and community. Ensure more options and robust livelihood for their families.	High +		Manage closely
HiH Team India	Main implementers. Deliver the project activities and financially	High +	President, Deputy General Manager, Programme Manager, MEL Officer	Manage closely

## ANNEX C1. KII TOOL

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### CONSENT TEXT FORMAT

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The Evaluation Team would like to thank you and appreciate the time and information you are sacrificing to participate in this important and valuable evaluation of HandInHand's Women Empowerment and Entrepreneurship project in Madhya Pradesh. The study is intended to make a final assessment of the V Phase of the Women Empowerment and Entrepreneurship programme, implemented in Madhya Pradesh, including programme management, and the integration of the Human Rights Based Approach throughout. This research is being developed by myself Pramel Gupta/Bhargavi Motukuri, as lead field researchers and experts, and my colleagues \_\_\_\_\_. The evaluation is led by Lina Gonzalez-Pineros as international advisor. You can contact us in case of any doubts to \_\_\_\_\_ and [linagonzalezp@gmail.com](mailto:linagonzalezp@gmail.com), in case of any doubt.

Please be aware that any of you can refuse to answer any of the below questions and/or stop the interview at any point. If you feel uncomfortable around any of the questions, you want me to reframe it/explain it in any other way, please let me know and I will do. By allowing us to continue you agree with us using the information for the purposes outlined below only. Your personal data won't be shared with any other person and will be stored in a secure location.

By signing the below consent form, I also grant HandInHand India/Sweden the right to reproduce, display and disseminate worldwide and in perpetuity, in any traditional or electronic media format, my likeness as shown in any photographs taken during this discussion, but only for purposes of publication of this evaluation.

With your signature below you authorize the use of the information you will provide us only in the ways described above.

Name: \_\_\_\_\_  
Signature: \_\_\_\_\_

To be filled by interviewer:

Interview Date: \_\_\_\_\_ Location (Branch): \_\_\_\_\_ District: \_\_\_\_\_

Number of participants: \_\_\_\_\_ Description of interviewer<sup>9</sup>: \_\_\_\_\_

Age group<sup>10</sup>: \_\_\_\_\_ ID Number: \_\_\_\_\_

### GUIDING QUESTIONS

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1. What was your role in the LM project?
2. How did you become engaged in the project?
3. Do you feel this project is relevant for the current context? If yes, how? If so, why not? What is/was missing?
4. Do you feel your relationship with the community has changed as a result of this project? Please provide examples for any positive and/or negative changes.
5. Did the organization adapt appropriately in response to changes in the context (e.g., COVID)? If yes, please provide an example. If no, what could have been done differently?
6. Do you feel your contributions/recommendations for the project were adequately taken into account for the project implementation?
7. What, if anything, should have been done differently to improve results?

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<sup>9</sup> Please describe if interviewer is a partner (bank representative, government official, local organization, other), or key stakeholders (branch elders, community leaders, other).

<sup>10</sup> Please describe if the person is below 30 (a), between 30 and 50 (b), or 51 or older (c).

ANNEX C2. FGD TOOL

CONSENT TEXT FORMAT

The Evaluation Team would like to thank you and appreciate the time and information you are sacrificing to participate in this important and valuable evaluation of HandInHand’s Women Empowerment and Entrepreneurship project in Madhya Pradesh. The study is intended to make a final assessment of the V Phase of the Women Empowerment and Entrepreneurship programme, implemented in Madhya Pradesh, including programme management, and the integration of the Human Rights Based Approach throughout. This research is being developed by myself Pramel Gupta/Bhargavi Motukuri, as lead field researchers and experts, and my colleagues \_\_\_\_\_. The evaluation is led by Lina Gonzalez-Pineros as international advisor. You can contact us in case of any doubts to \_\_\_\_\_ and [linagonzalezp@gmail.com](mailto:linagonzalezp@gmail.com), in case of any doubt.

Please be aware that any of you can refuse to answer any of the below questions and stop the interview at any point. If you feel uncomfortable around any of the questions, you want me to reframe it/explain it in any other way, please let me know and I will do. By allowing us to continue you agree with us using the information for the purposes outlined below only. Your personal data won’t be shared with any other person and will be stored in a secure location.

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With your signature below you authorize the use of the information you will provide us only in the ways described above.

To be filled by interviewer:

Interview Date: \_\_\_\_\_ Location (Branch): \_\_\_\_\_ District: \_\_\_\_\_

Number of participants: \_\_\_\_\_ Group characteristics<sup>11</sup>: \_\_\_\_\_

Name	Age Group <sup>12</sup>	Gender	Signature

GUIDING QUESTIONS:

1. What was your role in the SHG project? Which activities did you participate in?

\_\_\_\_\_

<sup>11</sup> If an FGD please describe the general characteristics of the group.  
<sup>12</sup> Please describe if the person is below 30 (a), between 30 and 50 (b), or 51 or older (c).

### **Evaluation HandInHand India - Women Empowerment and Entrepreneurship Phase V**

2. Did this Project respond to your main needs? Was it relevant for your family and you? If yes, how? If no, why?
3. What are the ways in which this project has positively changed your life as a woman? Do you feel the LM project has empower you in your household or community? If so, how? If not, why?
4. What are the ways in which this project has positively changed your family/household?
5. Did the COVID-19 pandemic affect these positive changes? How? Do you feel the HIH Team was able to help you cope with the effects of the pandemic (or that the project changed to help you)?
6. Do you feel the LM project has empowered (allow you to have increasing participation and saying in decision-making) you in your community and enable to claim your rights? If yes, how? If no, why do you think this is the case
7. Has your relationship with duty bearers/government officials changed? How? What kind of government services and programmes have you been able to access? Please provide examples.
8. Do you expect that the benefits from this project will continue after the project is finalized?
9. Are there any negative changes that have resulted from this project? Please provide examples.
10. What, if anything, should have been done differently to improve results?
11. Was the project able to address your needs and those of your household/community?

## ANNEX C3. CASE STUDY TOOLS

### CONSENT TEXT FORMAT

The Evaluation Team would like to thank you and appreciate the time and information you are sacrificing to participate in this important and valuable evaluation of HandInHand's Women Empowerment and Entrepreneurship project in Madhya Pradesh. The study is intended to make a final assessment of the V Phase of the Women Empowerment and Entrepreneurship programme, implemented in Madhya Pradesh, including programme management, and the integration of the Human Rights Based Approach throughout. This research is being developed by myself Pramel Gupta/Bhargavi Motukuri, as lead field researchers and experts, and my colleagues \_\_\_\_\_. The evaluation is led by Lina Gonzalez-Pineros as international advisor. You can contact us in case of any doubts to \_\_\_\_\_ and [linagonzalezp@gmail.com](mailto:linagonzalezp@gmail.com), in case of any doubt.

Please be aware that any of you can refuse to answer any of the below questions and stop the interview at any point. If you feel uncomfortable around any of the questions, you want me to reframe it/explain it in any other way, please let me know and I will do. By allowing us to continue you agree with us using the information for the purposes outlined below only. Your personal data won't be shared with any other person and will be stored in a secure location.

**By signing the below consent form, I also grant HandInHand India/Sweden the right to reproduce, display and disseminate worldwide and in perpetuity, in any traditional or electronic media format, my likeness as shown in any photographs taken during this discussion, but only for purposes of publication of this evaluation.**

With your signature below you authorize the use of the information you will provide us only in the ways described above.

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

To be filled by interviewer:

Interview Date: \_\_\_\_\_

Location (Branch/Block): \_\_\_\_\_ District: \_\_\_\_\_ Village: \_\_\_\_\_

### Women /Family profile

S. No.	Questions	Answer
1	Name	
2	Age	
3	Social Category	
4	Level of education	
5	Name of SHG	
6	When she joined SHG?	
7	How much loan taken and number of times?	
8	Family background, livelihood options before LM project and key problems faced on livelihood	
9	Household annual income before LM interventions? (INR)	

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10	Household annual income after LM interventions? (INR)	
11	Topic/headline /name for case study	
12	<b>LM Project interventions:</b>	Women Entrepreneurship Literacy improved Women claim Socio-economic and civil rights

In depth questions (Should be focused and open ended):

12. When and what motivated her to join Self Help Group (SHG)?
13. Does husband and other family members were convinced and supportive when you joined SHG?
14. How have you engaged with livelihood/ enterprise business under the LM project?
15. Kindly explain the process of your entrepreneurship/ business development?
16. What are your perspective/ long term plan as entrepreneur? Do you think this business will make your family more wealthy and resilient?
17. Have you taken any benefits from government programs for scaling up your business? If Yes, please explain the process?
18. How your business improves your dignity /value/ realize entitlement/ inclusive social respect(within family and outside) in community? Do you receive any recognition?
19. Post Covid-19 how things changed? Explain in detail? Do your business able to provide extra support to your family and vulnerable /reverse migration community?
20. Where do you sell your produce? Who is your main customer? If it is in a market, than which market? Who was able to connect you with it? How do you transport your produce? Do you sell in aggregation with someone else?
21. What do you think are the critical factors that have helped you from LM project to earn your current income level?
22. What do you think are the critical factors that have hindered you to earn your current enterprise/business income level? Suggestions / improvement for better business opportunities ?
23. What else do you think you could do that can help you to improve your income level and recognitions (brand value)?
24. How you invested your business profits/ incomes? For family growth/Children's education/ Scaling enterprises/Assets creations/ social responsibilities etc.
25. Please give key messages/ expressive feelings/ impact learning become entrepreneur and part of LM WEE project( Please write in local language and English both)
26. It looks fine. Can you include one question: Have you encouraged to your peer group members to start such type of business- Keeping in mind to make it as group based enterprise, where ever applicable. ?
27. Take some quality pictures with her permission

## ANNEX C4. SURVEY TOOLS

### CONSENT TEXT FORMAT

The Evaluation Team would like to thank you and appreciate the time and information you are sacrificing to participate in this important and valuable evaluation of HandInHand's Women Empowerment and Entrepreneurship project in Madhya Pradesh. The study is intended to make a final assessment of the V Phase of the Women Empowerment and Entrepreneurship programme, implemented in Madhya Pradesh, including programme management, and the integration of the Human Rights Based Approach throughout. This research is being developed by myself Pramel Gupta/Bhargavi Motukuri, as lead field researchers and experts, and my colleagues \_\_\_\_\_. The evaluation is led by Lina Gonzalez-Pineros as international advisor. You can contact us in case of any doubts to \_\_\_\_\_ and [linagonzalezp@gmail.com](mailto:linagonzalezp@gmail.com), in case of any doubt.

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With your signature below you authorize the use of the information you will provide us only in the ways described above.

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

To be filled by interviewer:

Interview Date: \_\_\_\_\_

Location (Branch/Block): \_\_\_\_\_ District: \_\_\_\_\_ Village: \_\_\_\_\_

1. Age group of the respondent:
  - a) Below 30
  - b) Between 30 and 50
  - c) 51 or older
2. Gender:
  - a) Male
  - b) Female
3. Caste:
  - a) SC
  - b) ST
  - c) OBC
  - d) General
4. Religion
 

a) Hindu	c) Christian
b) Muslim	d) Others
5. Do you have a BPL card?
  - a) Yes
  - b) No
6. Marital status of respondent
 

a) Never Married	d) Divorced
b) Married	e) Widowed
c) Separated	

7. Education of the respondent

- a) None
- b) Neo Literate
- c) Primary (1 to 5)
- d) Secondary
- e) Higher (Graduation & above)

8. Family composition

	Male	Female
No. of adults (18 years & above)		
No. of children (<18 years)		
No. of working/earning members		
Number of years since member of SHG		

9. Is the member engaged in any income generating activity/enterprise promoted by HiH

- a) Yes
- b) No

10. What is the main occupation of household?

- a) Unemployed
- b) Daily wages/coolie
- c) Salaried income
- d) Pension, allowance
- e) Farmer/Agriculture
- f) Petty Shop
- g) Self employed
- h) Other

**ECONOMIC CHANGE**

11. Household income level

Existing source of income <sup>13</sup>	Earning member in the family <sup>14</sup>	Income earned per year (In Rs)

12. Do you think there has been a change in income levels in last three years?

- a) Yes
- b) No

13. What do you think are the contributing factors in influencing change in income?

- a) Participation in HiH supported enterprise and other means
- b) Natural changes in market prices
- c) Other reasons

14. Which HiH interventions contributed more to influencing change in income?

- a) Training & capacity building
- b) Credit Support
- c) Linkages with Govt schemes
- d) Market linkage & value chain
- e) Others

15. Was this income different before the COVID-19 pandemic?

- a) Yes, higher.
- b) Yes, lower.
- c) No.

16. If yes in 15, how much do you feel the COVID-19 pandemic affected your income per month?

- a) Diminished by less than half.
- b) Diminished by more than half.

<sup>13</sup> 1-Agriculture; 2-Allied.; 3-Industry; 4-Services; 5-Business & trading; 6-Labour, 7-Salaried job, 8-Other (specify)

<sup>14</sup> 1-Self; 2-Spouse.; 3-Self & spouse; 4-Working children (>18 years); 5-In-laws; 6-Other (specify)



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- c) Increased by less than half.
- d) Increased by more than half.

17. In comparison to neighbors that are not part of the project, do you feel you were more, less or equally affected by COVID-19?

- a) More affected.
- b) Less affected.
- c) Equally.

18. In comparison to neighbors that are not part of the project, do you feel you were better/worst or equally able to respond to COVID-19?

- a) More able.
- b) Less able.
- c) Equally.

19. What were the main impacts of COVID-19 on your enterprise?

- a) Decreased number of customers.
- b) Increase in prices for the supplies.
- c) Affected payment of loans.
- d) Had to decrease the number of people hired in the business.
- e) Supply chain affected badly, so not able to perform business
- f) Not significant impact.
- g) Improved business

20. What has been the changes in last 3 years in the number of assets held by the household (Before and after project)

	<b>Aspect</b>	<b>Before project</b>	<b>After project</b>
a	Number of vehicles owned		
b	No of Productive assets owned		
c	Number of HH appliances owned		
d	Land owned		
f	Others (specify).....		

21. What has been the change in last 3 years of your savings? (Yes=1, No=2)

<b>a. Do you save regularly</b>	<b>b. Where do you normally save? Give 2 main sources<sup>15</sup></b>	<b>c. Last year what was the average amount you save in a month<sup>16</sup></b>	<b>e. Do you have a savings account in your name?</b>	<b>f. Do you think there has been an improvement in your saving behavior in last 3 years?</b>	<b>g. What do you think are the 2 main contributing factors in influencing change in your saving behavior?<sup>17</sup></b>

22. In which of the below areas have you invested more as a result of the increased income?

- a) Investment in child education, particularly girls
- b) Expenditure in food consumption
- c) Decisions of bringing nutritious food in household food basket
- d) Expenses on clothing of HH members
- e) Health care expenditure
- f) Expenses on family functions, festivals and recreations

<sup>15</sup> a. home    b. SHG    c. Bank    d. PO    e. Coop    f. MFI    g. Chit fund    h. Other (sp.)

<sup>16</sup> a. Less than Rs.100    b. Rs.100 to Rs.500    c. Rs.500 to Rs.2000    d. Above Rs.2000

<sup>17</sup> Being part of SHG=a, Increase in income due to additional IGA activities = b Saw other friends saving=c, Have better access to money now=d, Other reason=e

- g) Investment in productive assets

**PARTICIPATION IN THE PROGRAMME**

23. Have you undergone any trade specific training?

- |                     |                               |
|---------------------|-------------------------------|
| a) No               | j) Vegetable & food store     |
| b) Tailoring        | k) Plastic and furniture sale |
| c) Dairy            | l) Broom-stick, Brick making  |
| d) Handicraft       | m) Piggery/poultry            |
| e) Embroidery       | n) Fisheries                  |
| f) Goatery          | o) Centering                  |
| g) Detergent making | p) Beauty Parlor              |
| h) Bangles Making   | q) Agriculture                |
| i) Shop/petty Shop  | r) Others (please specify)    |

24. Did you find any issues while attending the training program? (If no Skip 24)

- a) Yes  
b) No

25. What was the Primary difficulty?

- a) Difficulty in losing daily wage  
b) Difficulty in managing household chores along with training program  
c) Difficulty of travelling to training program  
d) Others

26. Do you feel that any further training is required?

- a) Yes  
b) No

27. If yes, which? \_\_\_\_\_

**ENTREPRENEURSHIP ACTIVITY BY RESPONDENT**

28. Do you have an enterprise?

- a) Yes  
b) No (Skip to Q-34)

29. What sector?

- |                     |                    |
|---------------------|--------------------|
| a) Agriculture      | d) Service         |
| b) Animal Husbandry | e) Trading         |
| c) Manufacturing    | f) Other (specify) |

30. Type of activity

- a) Group  
b) Individual

31. What is the status of your enterprise?

- a) Planning to start  
b) Running  
c) Had to close it  
d) Not sure/Not answer

32. How many years have you been engaged in it?

33. If you have not started, when are you planning to start enterprises?

- a) Within this month  
b) In the next couple of months  
c) Within 6 months  
d) Don't know/Can't say/No plan

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34. What are the positive changes you feel have happened because of undertaking enterprise development activities?
- a) Higher income
  - b) Higher access to market
  - c) More say in household decisions
  - d) Independence in taking decisions
  - e) No change
  - f) Others
  - g) Don't know
35. How did you get the idea to start the enterprise?
- a) Traditional Family business
  - b) Neighbors and friends
  - c) Banks, MFIs, Government
  - d) NGOs
  - e) HiH
  - f) Training
  - g) Others, specify\_\_\_\_\_
36. Three years ago, was your enterprise a family or micro-enterprise?
- a) Family
  - b) Micro-enterprise
37. Is your enterprise now a micro-enterprise?
- a) Yes
  - b) No
38. If yes, what is the main reason you were able to set up a micro-enterprise?
- a) Being part of the project
  - b) Increase in income
  - c) Was helped by other friends/family
  - d) Others
39. Main source of finance for enterprise
- a) Own
  - b) HiH India
  - c) Bank
  - d) MFI
  - e) Relatives, friends
  - f) Money lender
  - g) SHG
  - h) Others

### FUNCTIONAL TRAINING

40. Does lack of functional literacy act as hindrance while managing your enterprise/daily life business?
- a) Yes
  - b) No
41. Who supports you in documentation/ maintenance of accounts/ filling of forms/ understanding documents?
- a) Immediate Family members
  - b) Friends
  - c) Neighbors
  - d) Relatives
  - e) Government officers
  - f) No one
42. What kind of specific support do you normally require?
- a) Read and Write
  - b) Basic calculation
  - c) Use of phones
  - d) Access information
  - e) All the above
43. Has the Project improved your functional literacy?
- a) Yes
  - b) No
44. In which areas do you now need less support?(Multiple responses)
- a) Read and Write
  - b) Basic calculation
  - c) Use of phone
  - d) Access information
  - e) All the above

**ACCESS TO CREDITS AND OTHER PARTNER PROGRAMMES/SERVICES**

45. Have you been able to access government schemes, that you were not before?

- a) Yes
- b) No

46. If yes, which ones?

- a) Pradhan Mantri SurakhyaBima yojana (Rs. 12)
- b) Pradhan Mantri Jeean Jyoti Bima Yojana (Rs.330)
- c) Garib Kalyan Jojana
- d) PM Street vendor atmanirbarnidhi
- e) LadliLaxii yojana
- f) Sambal Yojana
- g) Pradhan Mantri Jan DhanYojna
- h) MGNERGS
- i) Pension ( old age/widow)
- j) Janani Suraksha Yojna (money for pregnant women)
- k) Policy for land allotment
- l) Gram Panchayat or any other agency
- m) ICDS (aganwadi)
- n) Scholarship, hostels and education related schemes
- o) RashtriyaSwasthyaBimaYojyna/Ayushma n bharat
- p) Indira AwasYojna
- q) Any other / pls specify

47. Do you feel the relationship with the following institutions has changed in the last three years?

	Yes, positively	Yes, negatively.	No, did not change
Government			
Banks			
Elders			
HiH Team			

48. What is the main reason you think you have been able to access more government programmes? (two or more can be selected)

- a) As a result of the project.
- b) Because of the will of the government officials.
- c) Because I know now how to interact with them.
- d) Others, please specify.

49. Have you access new credits in the last 3 years?

- a) Yes
- b) No

50. Do you feel access to credits has improved in the last year?

- a) Yes
- b) No

51. If yes, what is the main reason you think this access improved? (two or more can be selected)

- a) As a result of the project.
- b) Because of the will of the banks.
- c) Because of government policies.
- d) Because I know now how to interact with them.
- e) Others, please specify.

52. What was the purpose of the credit?

- a) Productive (Agriculture inputs + Livestock rearing)
- b) Enterprise- (New enterprise+ scaling of enterprise)
- c) Consumptive (Food , social events and health)
- d) Education
- e) Other

53. What were the sources? (can select 2 or more)

- a) SHG
- b) NGO

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- c) Bank
- d) MFI
- e) Moneylender
- f) Acquaintance
- g) Others (specify)

54. What were the factors you considered before taking up the loan? (can select 2 or more)

- a) Repayment capacity
- b) Ease of access
- c) Loan amount
- d) Instalment amount
- e) Repayment freq.
- f) Loan tenure
- g) Interest rate
- h) Any other

55. Have you been able to repay the loans in full?

- a) Yes
- b) No

56. If not, why is the main reason?

- a) Family emergency
- b) COVID-19
- c) Education
- d) Other.

**EMPOWERMENT AND DECISION-MAKING**

57. How has your participation and decision-making power changed in the following aspects?

	a. Mostly respondent	b. Mostly spouse only	c. Both respondent and spouse	d. Only men in households	e. Only women in household	f. Both women and men
Decision on buying and selling and financial matters						
Decisions on routine domestic matters						
Discussions in local bodies and institutional authorities						

## Evaluation HandInHand India - Women Empowerment and Entrepreneurship Phase V

SHORT SURVEYS (FOR FGD PARTICIPANTS -10 MINUTES)

### CONSENT TEXT FORMAT

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Please be aware that any of you can refuse to answer any of the below questions and our stop the interview at any point. If you feel uncomfortable around any of the questions, you want me to reframe it/explain it in any other way, please let me know and I will do. By allowing us to continue you agree with us using the information for the purposes outlined below only. Your personal data won't be shared with any other person and will be stored in a secure location.

With your signature below you authorize the use of the information you will provide us only in the ways described above.

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

To be filled by interviewer:

Interview Date: \_\_\_\_\_

Location (Branch/Block): \_\_\_\_\_ District: \_\_\_\_\_ Village: \_\_\_\_\_

### ECONOMIC CHANGE

#### 2. Household income level

Existing source of income <sup>18</sup>	Earning member in the family <sup>19</sup>	Income earned per year for the household (In Rs)

3. Do you think there has been a change in income levels in the last two years?
  - a) Yes
  - b) No
4. What do you think are the contributing factors in influencing change in income?
  - a) Participation in HiH supported enterprise and other means
  - b) Natural changes in market prices
  - c) Other reasons
5. Was this income different before the COVID-19 pandemic?
  - a) Yes, higher.
  - b) Yes, lower.
  - c) No.

<sup>18</sup>1-Agriculture; 2-Allied.; 3-Industry; 4-Services; 5-Business & trading; 6-Labour, 7-Salaried job, 8-Other (specify)

<sup>19</sup>1-Self; 2-Spouse.; 3-Self & spouse; 4-Working children (>18 years); 5-In-laws; 6-Other (specify)

## Evaluation HandInHand India - Women Empowerment and Entrepreneurship Phase V

6. If yes in 4, how much do you feel the COVID-19 pandemic affected your income per month?
  - a) Diminished by less than half.
  - b) Diminished by more than half.
  - c) Increased by less than half.
  - d) Increased by more than half.
7. In comparison to neighbors that are not part of the project, do you feel you were more, less or equally affected by COVID-19?
  - a) More affected.
  - b) Less affected.
  - c) Equally.
8. In comparison to neighbors that are not part of the project, do you feel you were better/worst or equally able to respond to COVID-19?
  - a) More affected.
  - b) Less affected.
  - c) Equally.
9. Do you save regularly?
  - a) Yes
  - b) No
10. In last year what is average amount you save in a month, in Rps<sup>20</sup>? \_\_\_\_\_
11. Before COVID-19, was the average amount different? If so, how much were you saving per month?  
\_\_\_\_\_
12. Do you think there has been an improvement in your saving behavior in last 3 years?
  - a) Yes
  - b) No
13. What were the main impacts of COVID-19 on your enterprise?
  - a) Decreased number of customers.
  - b) Increase in prices for the supplies.
  - c) Affected payment of loans.
  - d) Had to decrease the number of people hired in the business.
  - e) Supply chain affected badly, so not able to perform business
  - f) Not significant impact.
  - g) Improved business
14. What do you think are the 2 main contributing factors in influencing change in your saving behavior?
  - a) Being part of SHG
  - b) Increase in income due to additional IGA activities
  - c) Saw other friends saving
  - d) Have better access to money now
  - e) Other reason
- 3) In which of the below areas have you invested more as a result of the increased income?
  - f) Investment in child education, particularly girls
  - g) Expenditure in food consumption
  - h) Decisions of bringing nutritious food in household food basket
  - i) Expenses on clothing of HH members
  - j) Health care expenditure
  - k) Expenses on family functions, festivals and recreations
  - l) Investment in productive assets

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<sup>20</sup> When copying in database, classify as follows: a. Less than Rs.100 b. Rs.100 to Rs.500 c. Rs.500 to Rs.2000 d. Above Rs.2000

**ENTREPRENEURSHIP ACTIVITY BY RESPONDENT**

15. Do you have an enterprise?  
a) Yes  
b) No
- 4) What sector?  
c) Culture  
d) Animal Husbandry  
e) Manufacturing  
f) Service  
g) Trading  
h) Other (specify)
16. Type of activity  
a) Group  
b) Individual
17. What is the status of your enterprise?  
a) Planning to start  
b) Running  
c) Had to close it  
d) Not sure/Not answer
18. How many years have you been engaged in it?
19. What are the positive changes you feel has happened because of undertaking enterprise development activities?  
a) Higher income  
b) Higher access to market  
c) More say in household decisions  
d) Independence in taking decisions  
e) No change  
f) Others  
g) Don't know
20. How did you get the idea?  
a) Traditional Family business  
b) Neighbors and friends  
c) Banks  
d) NGOs  
e) Training,  
f) Others, specify\_\_\_\_\_
21. Three years ago, was your enterprise a family or micro-enterprise?  
a) Family  
b) Micro-enterprise
22. Is your enterprise now a micro-enterprise?  
a) Yes  
b) No
25. If yes, what is the main reason you were able to set a micro-enterprise?  
a) Being part of the project  
b) Increase in income  
c) Was helped by other friends/family  
d) Others
26. Main source of finance for enterprise  
a) Own  
b) Bank  
c) MFI  
d) Relatives, friends  
e) Money lender  
f) SHG  
g) Other



## Evaluation HandInHand India - Women Empowerment and Entrepreneurship Phase V

### FUNCTIONAL TRAINING

27. Does lack of functional literacy act as hindrance while managing your enterprise/daily life business?
- a) Yes
  - b) No
28. Who supports you in documentation/ maintenance of accounts/ filling of forms/ understanding documents?
- a) Immediate Family members
  - b) Friends
  - c) Neighbors
  - d) Relatives
  - e) Government officers
  - f) No one
29. What kind of specific support you normally require? Read and Write
- a) Basic calculation
  - b) Use their phones to
  - c) Access information
  - d) All the above
30. Has the Project improved your functional literacy?
- a) Yes
  - b) No
31. In which areas do you now need less support?
- a) Read and Write
  - b) Basic calculation
  - c) Use their phones to
  - d) Access information
  - e) All of the above.