

**RISE UP Women - Rajasthan's Cluster Inception for  
Socio-Economic Upliftment of Women  
MIDLINE ASSESSMENT REPORT**



**Submitted to**

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## EXECUTIVE SUMMARY

### 1. Introduction

The Midline Evaluation Report has been developed by Hand in Hand India under the project **‘RISE UP WOMEN –Rajasthan’s cluster Inception for Socio-Economic Upliftment of Women**. The project started in the May 2019 and is in its third year of implementation. It is operational across two districts of Rajasthan i.e. Udaipur and Sirohi.

The primary purpose of this report is to understand the relevance and impact of interventions and the progress made towards achieving its planned objectives. It will also provide an opportunity to take corrective measures for improving the efficiency, effectiveness, relevance and impact of the project. The findings in this report are drawn from a **survey of 260 SHG members and four focused group discussions (FGDs)** held at the village level with the communities. The duration of the midline survey was February 2022.

### Results

At this mid-term point of the project implementation, it can be concluded that the **project has been effectively implemented in terms of having achieved its mid-term project goals** and is most likely to achieve its expected project end outcomes as the processes have been well established. This **evaluation concludes that the overall project achievement and impact is rated as satisfactory.**

The summary of findings has been presented in **five parts**, namely

- Section 1: General and Economic profile
- Section 2: Financial Inclusion and Access to Credit
- Section 3: Employment, Skills and Entrepreneurship Development
- Section 4: Household and Personal Wellbeing Indicators
- Section 5: Covid-19 – Impact, Response and Preparedness

The report also presents a **comparative analysis of baseline and midline data**

## SECTION 1: GENERAL AND ECONOMIC PROFILE:

- i) **Occupation of respondents:** Against the baseline of 54.8% of the respondents who were homemakers, it's now only 14.62% women that are homemakers. 36.15% beneficiaries are running their own businesses. 25.38% work in their own farm throughout the year while 15% are daily wage labourer. 8.85% are engaged in animal husbandry. The project has had a positive impact in enabling women to become entrepreneurs which was a key objective of the project.
- ii) **Availability of Identity proofs:** 100% of them have identity cards to avail /access government schemes and benefits (Baseline 97%) . This makes them eligible to avail all types of government schemes and benefits and has been a specific contribution of the project interventions.
- iii) **Monthly Income of the Respondents:** There has been a major increase in the monthly incomes of the respondents. 50% reportedly have monthly income in the range of INR 1, 000 – 5, 000 (Baseline 16.7% of the respondents had monthly income up to INR 5,000). 23.85% of the respondents have monthly incomes above INR 5000-10,000 while only 6.15% earn below 1000. 5.38% of the members have income above INR 10,000-2000. Some 14.62% of homemakers are not engaged in any enterprise.
- iv) **Education of Children:** Through women led federation, the project is addressing the issue of children's education and its many benefits. Post project implementation, there has been a sharp decrease in the number of children who are currently out of school as against the baseline survey findings. Against 16.2% (Baseline), now there are only 6.54% children who have dropped out due to several reasons such as family issues (28.41%), early marriage (17.65%) financial constraints (29.41%). Training, awareness generation and improved incomes among beneficiary households have resulted in a significant bearing on promotion of education and overall improved learning among the children of the beneficiary households.

## SECTION 2: FINANCIAL INCLUSION AND ACCESS TO CREDIT

- i) **Habit of saving:** From over 50.5% of the respondents that practiced the habit of saving money in the baseline survey, the number has increased to 100% in midterm findings. This is a direct impact of the training provided to the members on the importance and practice of Savings.
- ii) **Bank account and Active Usage of it:** 100% respondents now own a savings bank account as compared to 96.3% earlier. The good news is that **99.23%** of women operate their bank accounts actively from 75.3% during the baseline. In the long run, the habit of active banking will lead to crucial benefits in terms accessing Government schemes
- iii) **Training on Household Budgeting and Practicing budgeting at home:** 87.69% of the project beneficiaries have been trained on household budgeting. Among the trained women, 85.38% respondents informed that they follow monthly budgeting with the support of their families. (Baseline 27.5%).
- iv) **Responsibility of Household Budgeting:** Midterm assessment findings reveal that over 6.31% of the respondents make household budgets independently (Baseline: 15.8 %). The decrease from baseline number shows the clarity in understanding among women on the household budgeting which they received through trainings and discussions with the team. In 83.33% households, both women and her spouse make budget jointly 9.01% of households, only spouse is responsible for preparing budget (Baseline: 0.6%)
- v) **Investment on Children's Education:** The project has had a direct positive bearing on education of children as 78.08% of the respondents revealed that they have invested in their children's education as compared to 22.3% that invested earlier (as per the baseline).
- vi) **Training and Awareness on Government Schemes:** 95% of the project participants have received training on ways to access Government schemes; opening bank accounts; availing insurance and pension services. Awareness among women, particularly of Government schemes of livelihoods, health, and education has improved significantly. 79.92% women have Jan Dhan Yojna accounts. 46.15% women have benefited with land allocation schemes by Gram Panchayat. 83.46% accessed

education related schemes while 50.77% are now beneficiaries of health related schemes. This finding asserts that the project is on the right track in terms of generating awareness and enabling access to Government schemes for the beneficiaries.

vii) **Access to Government Schemes:** Midterm assessment findings indicate that the project has been critical in facilitating access to important social security and financial inclusion schemes of the Government of India. 73.08% women have accessed old age pension scheme for women in their families. 66.54% of beneficiaries accessed benefits under Housing scheme (Indira Awas Yojna), 66.15% women took benefits of Uadhan Schemes (free distribution of sanitary pads), 31.54% had taken life insurance (Baseline: 29.4%). 9.23% has taken accidental insurance and 50.77% has now health insurance (Baseline: 5.9%). These are government of India's insurance and health schemes such as Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Life Cover under Pradhan Mantri Jan Dhan Yojana (PMJDY), Ayushman Bharat/Universal Health Cover etc.

## 2.1 ACCESS TO CREDIT:

i) **Loans:** Only 40% of women had ever taken loan from any agency during the baseline survey. The midline survey shows that 60.77% of the respondents have taken loan from financial institutions like SHGs, Micro finance institutions, Banks etc. Access to loans is the first step towards enterprise development and the project is facilitating that.

ii) **Sources of Loan:** 34.18% took the loan from MFIs whereas 73.42% took loan from their own SHGs through internal lending. 21.52% from banks and 63% from relatives. 13.29% accessed credit through different government schemes. 1.90% from HiH/Belstar. There is no dependency on moneylenders for credit now which was 6.7% during the baseline survey. This is a critical development as money lenders charge enormous amount of interest and often even cheat the uneducated members. The project has imparted a lot of training on avoiding moneylenders and accessing credit from transparent, reputed agencies like banks, MFIs etc.



iii) **Amount of Loan:** The 'credit capacity' of members has increased tremendously. 37.97% took loans up to INR 10,000. While 16.46% took loan in the range of INR 10000-20000.28.48% of the respondents took loan in the range of INR 20,000-30,000 and-13.29% took loan between INR 30,000-50,000 .3.8% took more than INR 50000 of loan. This is a promising development as higher amounts of credit amounts to higher investment in enterprises and other useful expenditures like house repairs, construction, education, health etc. and that has also been one of the components of our training programmes.

iv) **Purpose of the loan:** The purpose of the loan is mostly productive. 39.24% of the respondents have taken loans for constructing their houses. (Baseline: 40%).For women, construction of their own house helps them in not only giving permanent shelter but also an identity, long term security and place to work. 39.87% took loan for enterprise development (Baseline: 13.3%). 26.58% for Health purposes while 15.82% took loan for education of their children. 14.56% spent loan amount for celebrating festivals or family.4.43% have taken loan for construction of toilets.

### **SECTION 3: EMPLOYMENT, SKILLS AND ENTREPRENEURSHIP**

i) **Experience of Running an Enterprise:** There has been an affirmative finding in this regard, as, over 85.38% women as compared to 5.7% are now running /managing their own enterprise/business. This was an integral project component and there has been a significant achievement in this regard.

ii) **Kind of enterprises run by women:** 55.41% are involved in Agriculture related activities. 36.49% of women are into Animal Husbandry. 14.86% are working in service sector and 40.99% are into small scale business.

iii) **Use of Value Chain/Enterprise hubs:** 82.88% respondents have used value chains to enhance their businesses. The project team has worked hard to facilitate value chain support to the members and the findings in this aspect are encouraging.

- iv) **Jobs created/Employment generation:** In both districts of Udaipur and Sirohi, there are 85.38 percent of women who run their own businesses. Women are now able to provide full-time jobs for 156 family members, while 189 family members, including the respondent, were employed part-time. Outsiders are also employed in the enterprises, with 27 working part-time and 11 working full-time. Only 47 members were provided jobs and 3 outsiders were provided employment during the baseline. With deep seated gender based inequalities, this is a progressive finding as women entrepreneurs of the project are becoming role models and job providers in their communities.
- v) **Mentoring Support:** 85.38% received mentoring support from HIH team for starting/strengthening enterprise. Areas of mentoring included receiving support in accessing government schemes, enterprise development, accessing credit facilities, market linkages etc. Women entrepreneurs were also mentored on ways to address gender issues and balance their personal and professional lives that helped them effectively manage their family lives and enterprises.

#### **SECTION 4: HOUSEHOLD AND PERSONAL WELLBEING:**

- i) **Support from Husband / Family members in Household Chores:** 93.85% of women started they receive help from their family members as compared to 84.7% members that received earlier (as per the baseline).
- ii) **Decision making at Household Level:** 96.54% of women participate in day to day decisions regarding money management at home as compared to 81.8% earlier. Both the above changes are a result of the training on gender issues imparted to project beneficiaries and household members and the constant mentoring provided by the project implementing team.
- iii) **Issues of Mobility:** There has been a significant improvement in expansion women's mobility as a result of the training and other capacity-building interventions provided under the project.
- iv) **Participation in Gram Sabha Meetings and Membership in Local governing bodies:** Participation and membership in local governing bodies is an affirmative sign of increased women empowerment and under this project we have managed to achieve some degree of success in this area. 69.23% beneficiaries as compared to

28.7% (as per the baseline) participate in political meetings at the community /village level and 5% project participants as compared to 1.5% (in baseline) are a part of some or the other governing or related institutions.

- v) **Gender Relations:** 94.5% of women admitted that gender relations in terms of decision making, participation, control over income and assets, mobility have significantly improved significantly post project participation while 1.92% do not agree and 3.85% were non-committal about it.
- vi) **Improved Living and General Wellbeing:** 74.69% project participants now have better health, livelihoods opportunities, education, skills, and other life chances that have enhanced their lives. 70.61 per cent have improved financial independence while 66.94% practice financial planning and savings that has enriched their lives. Mobility has increased for 64% while 49.80% have expanded their participation in community issues. These figures clearly show that there has been an improvement in gendered relations post project participation of the beneficiaries and that they have been able to challenge the patriarchal gendered norms as a result of the training and capacity building support provided under the project.

#### **SECTION 5: COVID -19 – IMPACT, RESPONSE AND PREPAREDNESS**

- i) COVID-related lockdowns impacted 95% of project beneficiary families as their family members suffered severe job losses resulting in loss of incomes and related social and psychological pressures. 62% of respondents mentioned that they were less affected by the pandemic as compared to their neighbours due to the support provided through the project interventions and activities.
- ii) **82%** of the members mentioned that they received significant support from HiH India in terms of (a) awareness on Covid-19 safety protocols (b) access to Government's special covid relief measures of monthly food rations and money transfers in their bank accounts (c) procurement of orders for production of masks/sanitizers (40%); (b) psychological counselling (70%); (c) mentoring during the health and economic crisis and market linkage through a digital platform like WhatsApp (52%).

All these measures helped the project beneficiaries stay economically afloat in the distressed covid times and support their families financially and socially.

### 3. COMPARATIVE ANALYSIS: BASELINE AND MIDLINE INDICATORS

Table 1: COMPARATIVE ANALYSIS: BASELINE AND MIDLINE INDICATORS

COMPARATIVE ANALYSIS: BASELINE AND MIDLINE INDICATORS FINDINGS AS PER THE PROJECT GOAL MATRIX		
Indicator(s)	Baseline	Midline (May 2019- Jan 2022)
<p>i) Number of viable enterprises established or enhanced in target communities</p> <p>ii) % change in income of project participants</p> <p>iii) % of women who have utilised the hubs/value chains to expand their businesses with examples of how they have utilised</p>	<p>i) 570 active enterprises, in the targeted communities, at the start of the programme.</p> <p>ii) 20% change in income (Baseline: 16.7% of the respondents had monthly income up to INR 5,000 )</p> <p>iii) 0% of women have utilised the hubs to expand their businesses. The hubs provide market linkage and value chain support to women.</p>	<p>i) Women owned and women operated 3047 active enterprises in the intervention area.</p> <p>ii) 67.70% of the respondents earn now monthly income up to INR 5,000</p> <p>iii) 82.88% of total women entrepreneurs have utilised the hubs to expand their businesses. For example: Dairy farmers were linked with wholesale dealers for better pricing and regular income.</p> <p>Wholesale dealers of soaps, detergents, spices, incense sticks were linked with women for starting or growing their businesses.</p>
<p>i) Percentage of project participants with increased knowledge on financial management of SHG books, savings and loan utilisation</p>	<p>i) 0</p>	<p>i) 83% (8266 out of 10000) women with increased knowledge on financial management of SHG books, savings and loan utilisation from the start of the project</p>

<p>from the start of the project.</p> <p>ii) Number of women who are able to access the credit services through the SHGs and from microcredit from the start of the project.</p> <p>iii) Number of women with credit linkages to financial institutions (90% of target members)</p> <p>iv) Number of women who have received loans from financial institution (50% of target)</p>	<p>ii.)40% (4000) of women have accessed credit from any institution.</p>	<p>ii) 60.7% of women have accessed credit facilities since the start of the project.</p> <p>iii) 2876 (out of 7020) of women with credit linkages to financial institutions</p> <p>iv) 1255 (out of 3900) of women have accessed credit from any institution (formal).</p>
<p>i. Number of ABGs formed in 4 branches across 2 districts of Rajasthan.</p> <p>ii. Number of women (ABG members ) with improved skills in order to generate jobs for others</p> <p>iii) Number of women who are accessing the facilities of the enterprise facilitation centres through value chains</p>	<p>i) 0 ABGs</p> <p>ii) 0 women</p> <p>iii) 0 women</p>	<p>i) 268 ABGs(Activity based groups) formed for enterprise promotion among women</p> <p>ii) 1321 women with improved skills in order to generate jobs for others</p> <p>iii) 272 women accessing the facilities of the enterprise facilitation centres through value chains</p>
<p>i) Number of SHGs supported by CLNs and BLNs in maintaining group structure and quality</p> <p>ii) Number of SHG women claimed their basic rights as citizens (government and non-government resources) with</p>	<p>i) 0</p> <p>ii) 0</p>	<p>i) 220 SHGs supported by CLNs and BLNs in maintaining group structure and quality</p> <p>ii) 748 SHG women claimed their basic rights as citizens (government and non-government resources) with the support of CLNs.</p>

<p>the support of CLNs and BLNs</p> <p>iii) Improved bargaining power within household of women SHG members</p> <p>iv) Number of children benefitted from the educational initiatives of CLNs and BLNs.</p> <p>v) Number of special health camps (specific prominent health problems like arthritis, fluoride related health issues, malnutrition, anaemia etc.) organized by CLNs in coordination with health department</p> <p>vi) Number women trained in basic functional literacy organised by CLN</p>	<p>iii) 0</p> <p>iv) 16.2% children of SHG members have left their studies. / out of school.</p> <p>v) 0</p> <p>vi) 0</p>	<p>iii) 96.54% have improved bargaining power within household of women SHG members</p> <p>iv) 6.54% children of SHG members have left their studies. / out of school.</p> <p>iv) 286 children benefitted from the educational initiatives of CLNs and BLNs.</p> <p>v) Two special health camps (specific prominent health problems like arthritis, fluoride related health issues, malnutrition, anaemia etc.) organized by CLNs in coordination with health department.</p> <p>vi) 300 women trained in basic functional literacy organised by CLN</p>
<p>i) Number of CLNs formed across 2 districts.</p> <p>ii) Number of BLNs formed across 2 districts.</p> <p>iii) Number of members elected as part of executive and advisory body within CLNs</p> <p>iv) Number of members elected as BLN representatives.</p>	<p>i) 0</p> <p>ii) 0</p> <p>iii) 0</p> <p>iv) 0</p>	<p>i) 15 CLNs formed across 2 districts</p> <p>ii) Planned from Y3 onwards</p> <p>iii) 240 members elected as part of executive and advisory body within CLNs</p> <p>iv) Planned From Y3 onwards</p>

<p>i) Number of leadership trainings organised for effective functioning of CLNs.</p> <p>ii) Number of Enterprise Development Activities, Skill Trainings mobilized for CLN Members.</p> <p>vii) Number of child tuition centres established</p>	<p>i) 0</p> <p>ii) 0</p> <p>iii) 0</p>	<p>i) 3 trainings organised for effective functioning of CLNs</p> <p>ii) 165 Enterprise Development Activities, Skill Trainings mobilized for CLN Members.</p> <p>iii) 13 tuitions centres established at village level.</p>
<p>i) Number of vision plans prepared by CLNs.</p> <p>ii) Number of vision plans prepared by BLNs.</p> <p>iii) Number of women SHG members with paid membership in CLNs.</p> <p>iv) Number of BLNs registered.</p>	<p>i) 0</p> <p>ii) 0</p> <p>iii) 0</p> <p>iv) 0</p>	<p>i) 10 vision plans prepared by CLNs</p> <p>ii) Y3 deliverable</p> <p>iii) Y3 deliverable</p> <p>iv) Y3 deliverable</p>

## I. INTRODUCTION

### Background:

**HAND IN HAND INDIA** is a public charitable trust working across 18 States of India to alleviate poverty through a unique model of job creation and integrated community development in 5 intersecting education, health, and skill development livelihoods promotion, and green environment.

Hand in Hand India with support from Hand in Hand Sweden is implementing the ‘RISE UP WOMEN’ project to reduce poverty and vulnerability amongst the vulnerable and marginalized women in Rajasthan, India, by addressing the root causes of unsustainable livelihoods and inability to claim basic rights.

Under the project, the objective is to mobilise the rural women and organise them to establish a small business and thereby enable them to earn an additional source of income to the household. To mitigate business risks for these first time entrepreneurs, SHG women are provided business training to understand the nature of the business, its risks and rewards. Women are also taught to take financial decisions and provided training on new skills. Subsequent to the training, women would be motivated to establish a small business based on their strengths and provided market linkages. The project will organise women SHG members into CLNs<sup>1</sup> and BLNs<sup>2</sup>. As women from poor households in rural areas are disadvantaged as they lack a common platform to discuss matters of common interest and lobby for their rights.

### 1.1 Coverage of Project

The project is implemented in Udaipur and Sirohi districts of Rajasthan.

### 1.2 Project Duration

The project duration is of 5 years starting from 1<sup>st</sup> May 2019 till 30th April 2024

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<sup>1</sup> Cluster Level Networks , CLNs are formed by 15-20 SHGs from a geographically close cluster of villages with each SHG nominating 3 members to the CLN.

<sup>2</sup> Block Level Networks, BLN would be formed at Block level. A BLN would be constituted by 3 nominated representatives of CLNs who would then form a governance board of 10 members responsible for the functioning of the BLN.



### **1.3 Project Objective and Outcomes:**

The overall objective of the project is “To contribute to reducing poverty and vulnerable and marginalized women in Rajasthan, India, by addressing the root causes of unsustainable livelihoods and inability to claim basic rights”.

### **PROJECT OUTCOMES AND OUTPUTS:**

**Outcome 1:** Vulnerable and marginalised women in Rajasthan, India, have secured livelihoods through new or enhanced enterprises.

#### **OUTPUTS:**

- 1.1. Targeted women have increased knowledge in financial management, such as maintaining SHG books, savings, and enterprise development.
- 1.2. Target women have access to micro loans through financial institutions.
- 1.3 Women are supported through enterprise facilitation centres/hubs activities.

**Outcome 2:** CLNs and BLNs are working as institutions for the benefit of women in the targeted areas.

#### **OUTPUTS:**

- 2.1. Networks of SHG members formed at cluster and block level across 2 districts.
- 2.2 Capacities of CLNs and BLNs (in terms of leadership of CLNs, maintain quality of SHGs, supporting women in claiming rights, enterprise promotion etc.) built to strengthen their functioning.
- 2.3 Transformation of CLNs and BLNs into sustainable entities.

#### **1.4 Project Beneficiaries**

**Direct Target Group:** 10000 women in the age group of 18-60 years mostly from backward communities (SC, ST, OBC) from 1000 SHGs across 60 Villages from 4 blocks of both the districts i.e. Udaipur and Sirohi

**Indirect Target Group:** 30000 (Husband, one boy and one girl per household). The family members would benefit from the additional income earned by the women and the benefits from the linkages to government schemes. In the case of family based enterprises, the husband may be an important member of the business.

#### **1.5 Mid-Term Assessment:**

As part of the project intervention, the Mid-Term Assessment (MTA) was conducted to assess the impact of project implementation from the period May 2019 to January 2022. The project development and effectiveness was evaluated based on the indicators established in the project's logical framework matrix, and in the corresponding means of verification.

The purpose of the mid-term assessment is two-fold:

- (1) Transparency – information and assessment on whether the funds spent are leading to progress towards intended results.
- (2) Course correction – recommendations of how the project may shift its activities and approach to increase the likelihood of achieving desired impacts by end of project. MTA analysis will also yield lessons learned and other insights applicable to future projects.

#### **1.6 Structure of the Report**

The main body of the MTR report includes five sections.

- i. **Executive Summary** includes a summary of project background, progress, relevance, notable achievements, challenges and concerns, and recommendations.
- ii. **Chapter 1- Introduction** includes project background, project objectives and expected outcomes, scope and purpose of the mid-term assessment.
- iii. **Chapter 2- Methodology** includes the objectives of mid-term assessment (MTA) research design, data collection and analysis and limitations of the study.
- iv. **Chapter 3- Key Findings** of the project with detailed analysis.
- v. **Chapter 4- Recommendations & Conclusion**

## **II. METHODOLOGY AND STRUCTURE OF THE REPORT**

This chapter details the methodology adopted for the mid-term assessment of the project in two intervention districts. The Mid-term Assessment provides evidence-based information that is credible, reliable and useful. While collecting data, the team followed a collaborative and participatory approach by ensuring close engagement with the Project Team and other key stakeholders.

### **2.1 Objectives of the Mid-Term Assessment:**

- i) To assess project progress in terms of achievement vs. goals, as specified in the Project proposal and LFA.
- ii) To assess early signs of project success or failures in terms of achievement of planned goals with a view to identify the factors of success or challenges that have been encountered during project implementation.
- iii) To assess the challenges encountered during project implementation and suggest ways to overcome and minimize its impact, especially after COVID.
- iv) To identify and assess the success factors (if any) that has contributed to achievement of project goals and suggests ways to strengthen its impact. To provide a set of concrete and actionable recommendations for improvement of project implementation and achievement of timely project goals over the remaining duration.

### **2.2 Evaluation Criteria**

The evaluation questions and scope were finalized based on the discussion with the project team. OECD/DAC's Quality Standards criteria, i.e. REESI (Relevance, Effectiveness, Efficiency, Impact, and Sustainability) of project progress, were followed for the finalizing evaluation questions. Additionally, equity criterion is added to assess the extent to which the interventions accessed by different social groups, specifically the vulnerable communities. Impact of COVID on the project implementation is also a part of the framework as the COVID-19 pandemic has affected the lives of project beneficiaries, their households' members, communities and stakeholders in myriad ways.

Detailed evaluation questions for the study are attached and shared in Annex.

### 2.3 RESEARCH DESIGN

The mixed-method approach has been adopted in the Mid-term Assessment. We have used qualitative and quantitative methods for data collection and analysis to provide evidence for each evaluation question. This includes:

- i. **Review of documents** - A detailed review of relevant project document was conducted. This includes project proposal, LFA, Goal matrix, baseline report, project progress reports, project MIS, training manuals, and relevant literature in the subject area.
- ii. From each branch, output mapping was done as per the targets for the projects. This was done by reviewing the existing project documents like reports, trackers, MIS etc.
- iii. **Personal Interviews:** were conducted through structured interviews from the SHG members who were a part of baseline survey earlier done by the team.
- iv. **Focused Group Discussions (FGDs)** were conducted with direct (SHG and CLN members) and indirect beneficiaries (families of SHG members and community members) of the project. These discussions were guided by questions (FGD guide) based on the OECD framework. Apart from the beneficiaries, field implementation team, MFIs staff, Bankers, local panchayat functionaries, panchayat representatives etc. will also be part of these discussions. The purpose was to collectively evaluate the project activities implemented till now and get recommendations for the next phase.
- v. **Focused discussion from Stakeholders:** were conducted with State and national team members to review and reflect the project outcomes till date. This discussion helped suggesting improvements in the overall project delivery mechanism in the next phase.
- vi. **Triangulation of Data and Information:** The information gathered from each stakeholder was compared with MIS and other secondary for verification purposes. Data triangulation was used to verify findings from different sources and methods.

## **2.4. SURVEY INSTRUMENTS:**

Instruments for the identified respondent groups were developed based on the scope and requirements. The literature review of earlier studies, including baseline, LFA and other project documents, helped in the development of the tool.

### **2.4.1 Personal Interview - Primary Respondent – Approach and Method**

The survey instrument for the primary respondents (SHG women) was prepared to assess indicators related to the following sections:

- Section 1: General and Economic profile
- Section 2: Financial Inclusion and Access to Credit
- Section 3: Employment, Skills and Entrepreneurship Development
- Section 4: Household and Personal Wellbeing Indicators
- Section 5: Covid-19 – Impact, Response and Preparedness

#### **Steps for Data Collection from SHG women entrepreneurs:**

- The survey tool was developed and finalized in consultation with HIH India and HIH Sweden. The finalized survey tool was translated in Hindi and converted into a Digital-Form software app and uploaded into a mobile for information collection.
- The tool was revised after field testing for the final data collection.
- The survey data was collected through the mobile app with a GPS facility and sync all response forms offline and online into one single excel sheet.
- Monitoring of data collection was ensured real-time with data updation in the survey app.
- Quality in data collection is partially addressed through the conversion of a paper-pen tool into an online tablet tool. Additionally, the M&E team reviewed the data at the end of each field day to ensure data quality.

#### **2.4.2 Focus Groups Discussions (FGDs) and Stakeholders Interviews:**

- i. 4 FGDs in 4 blocks of 2 districts at the field locations were conducted.
- ii. The target audience for the FGDs comprised women SHG members (project beneficiaries) CLN members, project implementation team and indirect

stakeholders like MFI, Bankers, Panchayat functionaries, community members etc.

- iii. Each focus group discussion was attended by about 8-10 members. We took extensive notes of each FGD.

## 2.5 SAMPLING AND DATA COLLECTION

- i. **SAMPLING:** The number of total targeted women across all the 4 branches (Udaipur, Gogunda, Sirohi and Pindwara) of both the districts (Udaipur and Sirohi) is 10000. **6% of the beneficiaries' i.e 600** were selected for the Baseline Survey from the villages where interventions were planned under the project. Since the socio economic composition of the population in the intervened villages is similar in both the districts, Simple Random Sampling was adopted for the study. From each branch/cluster, 150 members (approx) were selected during the baseline study.
- ii. **Sampling Criteria for Midline Survey:** With the confidence level of 95% and 5% margin of error, **260 (rounding off) respondents** were covered from the total sample of 600 respondents who were interviewed during the Baseline survey.

### 2.5.1 Data Collection

For data collection was done with distribution of following survey instruments.

**Table 2: Sample Size: Personal Interview and FGDs**

S.N.	Method	No. of FGDs/Interviews conducted	Sample Size
1	Focus Group Discussions	<b>4 FGDs</b> across 4 branches of 2 districts	<b>30-40</b> (1 FGD will be conducted in each branch @ 8-10 members in each FGD)
2	Personal Interviews with direct beneficiaries of project	<b>260 Interviews</b> across 4 blocks of 2 districts	<b>65</b> women per branch
3	Focused discussion with team : State and National Level	<b>1 discussion.</b>	8 members (4 State and 4 National team members)
	<b>Total</b>		<b>300</b>

## 2.6 DATA ANALYSIS

Data analysis was done for both quantitative and qualitative data.

**Quantitative:** Data Analysis has been done in MS-Excel. Basic analysis was done for the indicators of the study along with some descriptive statistics of key variables- the simple percentage of all variables of interest.

**Qualitative:** Content analysis of the FGDs was carried out to identify the topics /issues and support the quantitative data. Transcripts were read and checked separately by the M&E team and organized findings into themes and subthemes.

## 2.7 STEPS FOR CONDUCTING THE STUDY

This study was conducted by the HIH team in the month of February 2022. The methodology of the assessment consists of the following steps: -

- i. The **first stage** for conducting the midline study was to set the purpose and objectives of the study.
- ii. The **second stage** was to **draft the methodology** of the study, including the research design, sampling and evaluation framework.
- iii. The **third stage** in the study was to construct the survey tools in Hindi, convert them into a Digital-Form software app, and upload them on mobile.
- iv. **Fourth Stage: A pilot** study was conducted to pre-test the data collection tools. After the feedback from the field, the data collection tools were revised for final study purposes.
- v. **Fifth stage** was the **orientation of all the field investigators** and associated team members. All the information was collected by the trained staff under the strict supervision of the M&E Dept. These investigators were given orientation on the data collection instruments.
- vi. **Sixth Stage: Data collection process** - Data quality check was ensured through the proper monitoring by photo documentation and real-time data updates.
- vii. **Seventh Stage:** Analysis of data and preparation of necessary tables and inferences. Both qualitative and quantitative information was also triangulated during the analysis.

- viii. **Eighth Stage:** The results will be shared with all the concerned persons, and after getting analytical feedback, the draft report will be submitted.
- ix. **Ninth Stage:** Submission of the final report



### III. MAJOR FINDINGS

#### 3.1 Summary of findings from Personal Interviews with SHG Women

A total of 260 women entrepreneurs from 4 blocks of two districts, i.e. Udaipur and Sirohi were interviewed.

The questionnaire was divided into five sections which provided information on different areas of project interventions for women and progress for the past 21 months.

- Section 1: describes General and Economic profile
- Section 2: details Financial Inclusion and Access to Credit by women
- Section 3: describes Employment, Skills and Entrepreneurship Development among women
- Section 4: details Household and Personal Wellbeing Indicators
- Section 5: discusses Covid-19 – Impact, Response and Preparedness

#### SECTION 1: GENERAL AND ECONOMIC PROFILE

This section includes details on the demographic and economic parameters of the respondents' population, such as age, dominant caste, education level, family members and principal household occupation, family income, and respondents' income level. This part also includes changes in the schooling of SHG members' children.

- Religion and Caste:** 99.6% of the women interviewed belonged to the Hindu religion and among them; a majority i.e. 33.46% belonged to the 'Scheduled tribe' (ST) category while 26.15% belongs to Scheduled Caste (SC) category and 33.08% belong to Other Backward Castes. Rest of them were from general and minority communities. With over 92.6% of the beneficiaries belonging to the weaker sections, the project has done the right targeting as they have been /will avail benefits of the project interventions for their social, economic and political empowerment. (Refer Table 7, 8).
- Age:** The majority of the women interviewed were between the ages of 30 and 39. 47.31 percent of the members were between the ages of 30 and 39, while 20.38 percent were between the ages of 18 and 29, and 30 percent of women were

between the ages of 40 and 49. This demonstrates that the project has a strong potential for mobilising women into SHGs and providing them with skill training to improve their livelihoods. (Refer Table 9)

- iii) **Education of members:** Over 32.31% are illiterate. While 31.54 % have studied up till primary level, 18.85% of women have studied up to middle level; 5.38% of women have studied up to 10<sup>th</sup> standard and only 2.69% women have studied beyond higher secondary. 38% of women are graduates among the respondents. With a general low literacy levels among the majority of the beneficiaries, the project team has been working hard to instil awareness and financial literacy among the participants and the results have been promising thus far. (Refer Table 10)
- iv) **Occupation of respondents:** Against the baseline of 54.8% of the respondents who were homemakers, it's now only 14.62% women that are homemakers. 36.15% beneficiaries are running their own businesses. 25.38% work in their own farm through the year while 15% are daily wage labourers. 8.85% is engaged in animal husbandry (Table 11). The project has had a positive impact in enabling women to become entrepreneurs which was a key objective of the project.
- v) **Monthly Income of the Respondents:** There has been a remarkable increase in the monthly incomes of the respondents. 50% reportedly have monthly income in the range of INR 1, 000 – 5, 000 (Baseline 16.7% of the respondents had monthly income up to INR 5,000). 23.85% of the respondents have monthly incomes above INR 5000-10,000 while only 6.15% earn below 1000. 5.38% of the members have income above INR 10,000-2000. (Table 12). Some 14.62% of homemakers are not engaged in any enterprise.
- v) **Family Occupation:** 52.69% of the project beneficiary households depend on daily wage. While 12.69% of the family members are having private job as main occupation. 42.69 % are having small agriculture land. 17.31% are having animal husbandry as their primary occupation. 10% have their own business while 8.6% have shops. 8.8% are engaged in tailoring .1.15% are engaged in informal jobs (Refer Table 13)

- vi) **Availability of Identity proofs:** 100% of them have identity cards to avail /access government schemes and benefits. This makes them eligible to avail all types of government schemes and benefits. This has been a direct impact of the project interventions. (Refer Table 15, 16).
- vii) **Education of Children:** Through women led federation, the project is addressing the issue of children's education and its many benefits. Post project implementation, there has been a sharp decrease in the number of children who are currently out of school as against the baseline survey findings. Against 16.2% (Baseline), now there are only 6.54% children who have dropped out due to several reasons such as family issues (28.41%), early marriage (17.65%) financial constraints (29.41%). Training, awareness generation and improved incomes among beneficiary households have resulted in a significant bearing on promotion of education and overall improved learning among the children of the beneficiary households. (Table 18, 19).

## **SECTION 2: FINANCIAL INCLUSION, ACCESS TO CREDIT**

- i) **Habit of saving:** From over 50.5% of the respondents that practiced the habit of saving money in the baseline survey, the number has increased to 100% in midterm findings. This is a direct impact of the training provided to the members on the importance and practice of Savings. (Refer Table 20).
- ii) **Reasons for Savings:** 68.08 % women save for children's education. 65.77 % save considering future expenses. 56.18 % save for their children's marriage, 25% save for construction of house 11.15 % save for investing in their businesses and 10.7% save for purchasing land/assets. Training on financial literacy has helped members plan and prioritize their savings and this too is a direct outcome of the project. (Refer Table - 21).
- iii) **Avenues for savings:** Against a baseline of 35.3%, now 97.31% of the respondents save money with their SHGs .70.38% save through Bank, insurance schemes and Cooperative Society (Baseline: 20.8%). 16.54% of the respondents save at home (Baseline: 43.6%). (Refer Table 22).

iv) **Availability of Bank Account:** 100% respondents own a savings account (Baseline: 96.3%). This is an advantageous development as access to Government schemes is facilitated through bank accounts. (Refer Table 23).

v) **Frequency of visiting Banks:** 96.54% of women now visit bank once in every 3 months. (Baseline: 58.8%). This shows an increase in mobility among women during the project period. Frequent visits to the banks will help members gain access to Government's social security and financial inclusion schemes which will in turn aid their process of social and economic empowerment. (Refer Table 24).

vi) **Functional /Active Bank Account:** 99.23% of women have an active bank account (Baseline: 75.3%) (Refer Table 25)

vii) **Training on Household Budgeting and Practicing budgeting at home:** 87.69% were trained on household budgeting. Among the trained women, 85.38% respondents informed that they follow monthly budgeting with the support of their families. (Baseline 27.5%). (Refer Table 31,26)

viii) **Responsibility of Household Budgeting:** Over 6.31% of the respondents make household budgets independently (Baseline: 15.8%). In 83.33% households, both women and her spouse make budget jointly 9.01% of households, only spouse is responsible for preparing budget (Baseline: 0.6%).

Preparing joint household budgets and undertaking consultations on household expenditures is a positive step towards women's financial awareness and economic empowerment. (Refer Table 27)

viii) **Investment for Children's Education:** The project has had a direct positive bearing on education of children as 78.08% of the respondents revealed that they have invested in their children's education as compared to 22.3% that invested earlier (as per the baseline). (Refer Table 28)

- ix) **Types of Future Expenses**<sup>3</sup>: Children's education turned out to be the most critical future expense for 65 % of women respondents. Marriage of children was cited as a key future expense by 62.31 % of women. Construction of their homes was cited by 30% of respondents as a significant future expense. Emergency expenses (health, social, etc.) account for 58 per cent of future expenses, while 14.23 per cent regard an investment in their businesses as a future expense. 11.92 per cent will buy land or assets in the future. (Refer Table 29)
- x) **Plan to meet Future Expenses**: Against the baseline data of 48.7%, the midterm assessment findings indicate that 87.69% of women are planning to meet their future expenses through savings. 10.38% will take a loan to meet the expenses. (Refer Table 30)
- ix) **Training and Awareness on Government Schemes**: 95% of the project participants have received training on how to access Government schemes of opening bank accounts, availing insurance and pension services. Awareness among women, particularly of Government schemes for livelihood, health, education has improved significantly. 79.92% women have Jan Dhan Yojna accounts. 46.15% women have benefited with land allocation schemes by Gram Panchayat. 83.46% accessed education related schemes while 50.77% are now beneficiaries of health related schemes. These finding asserts that the project is on the right track in terms of generating awareness and enabling access to Government schemes for the beneficiaries. (Refer Table 32, 33).
- xi) **Access to Government Schemes**: Midterm assessment findings indicate that the project has been critical in facilitating access to important social security and financial inclusion schemes of the Government of India. 73.08% women accessed old age pension scheme for women in their families. 66.54% of beneficiaries accessed benefits under Housing scheme (Indira Awas Yojna), 66.15% women took benefits of Uadhan Schemes (free distribution of sanitary pads), 31.54% had taken life insurance (Baseline: 29.4%). 9.23% has taken accidental insurance and 50.77% has now health insurance (Baseline: 5.9%). These are government of India's insurance and health

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<sup>3</sup> These expenses were not ranked and listed by the respondents as per their own understanding.

schemes such as Pradhan Mantri Jeevan Jyoti Bima Yojana(PMJJB), Pradhan Mantri Suraksha Bima Yojana(PMSBY),Life Cover under Pradhan Mantri Jan Dhan Yojana (PMJDY),Ayushman Bharat/Universal Health Cover etc. (Refer Table 33.1)

## 2.1 Access to Credit:

- i) **Loans:** Access to loans is the first step towards enterprise development and the project is facilitating that. The midline survey shows that 60.77% of the respondents took loan from financial institutions like SHGs, Micro finance institutions, Banks etc. Only 40% of women had taken loan from any agency during the baseline survey. (Refer Table 34)
- ii) **Amount of Loan:** The credit capacities of project beneficiaries have increased tremendously. 37.97% took loans upto INR 10,000. While 16.46% took loan in the range of INR 10000-20000.28.48% of the respondents took loan in the range of INR 20,000-30,000 and 13.29% took loan between INR 30,000-50,000 .3.8% took more than INR 50000 of loan. (Refer Table 35)
- v) **Sources of Loan:** 34.18% took the loan from MFIs whereas 73.42% took loan from their own SHGs through internal lending. 21.52% from banks and 63% from relatives. 13.29% accessed credit through different government schemes. 1.90% from HiH/Belstar. There is no dependency on moneylenders for credit now which was 6.7% during the baseline survey. This is a critical development as money lenders charge enormous amount of interest and often even cheat the uneducated members. The project has imparted a lot of training on avoiding moneylenders and accessing credit from transparent, reputed agencies like banks, MFIs etc. (Refer Table 36)
- iii) **Purpose of the loan:** The purpose of the loan is mostly productive. 39.24% of the respondents have taken loans for constructing their houses. (Baseline: 40%).For women, construction of their own house helps them in not only giving permanent shelter but also an identity, long term security and place to work. 39.87% took loan for enterprise development (Baseline: 13.3%). 26.58% for Health

purposes while 15.82% took loan for education of their children. 14.56% spent loan amount for celebrating festivals or family. 4.43% have taken loan for construction of toilets. (Refer Table 37)

### **SECTION 3: EMPLOYMENT, SKILLS AND ENTREPRENEURSHIP**

- i) **Experience of Running an Enterprise:** There has been an affirmative finding in this regard, as, over 85.38% women as compared to 5.7% are now running /managing their own enterprise/business. This was an integral project component and there has been a significant achievement in this regard. (Refer Table 38)
- ii) **Kind of enterprises run by women:** 55.41% women entrepreneurs are involved in Agriculture related activities while 36.49% of women are into animal husbandry. 14.86% are working in service sector and 35.14% are into small scale trading business while 5.86% are into manufacturing. (Refer Table 39)
- iii) **Duration of Enterprise:** 89.64 businesses have been in operation for more than a year. One-year-old businesses account for 8.56 per cent of all businesses. 1.80% of businesses are new, meaning they have been in operation for less than a year. (Refer Table 40)
- iv) **Type of Enterprise:** 77.48% women entrepreneurs have individual enterprises. There is a growing trend among women to establish group based enterprises. Now 22.52% work in group based enterprises which was 2.9% during baseline survey. (Refer Table 41)
- v) **Use of Value Chain/Enterprise hubs:** The project team has worked hard to facilitate value chain support to the members and the findings in this aspect are encouraging. 82.88% respondents have used value chains to enhance their business. The support was provided in the form of market linkages, value chain linkages, meetings with vendors, quality inputs, buy back arrangement etc. (Refer Table 42)

vi) **Jobs created/Employment generation:** In both the project districts of Udaipur and Sirohi, over 85.38 percent of women run their own businesses. Women were able to provide full-time jobs for 156 family members, while 189 family members, including the respondent, were employed part-time. Outsiders are also employed in the enterprises, with 27 working part-time and 11 working full-time. With deep seated gender based inequalities, this is a progressive finding as women entrepreneurs of the project are becoming role models and job providers in their communities. (Refer Table 43)

vii) **Income Increase:** 73.08 per cent of women who started their own business saw an increase in their incomes in the range of INR 1000 and INR 2000. 19.23% have improved their income up to INR 1000, while 7.69% earn between INR 2000 and INR 5000. The project has done well in terms of enhancing women's incomes mid-way as that provides motivation to the entrepreneurs including those who do not have their business, to invest in enterprises. (Refer Table 44)

viii) **Receive mentoring support from HIH team for starting/ strengthening enterprise:** 85.38% received mentoring support from HIH team for starting/ strengthening enterprise. Areas of mentoring included receiving support in accessing government schemes, enterprise development, accessing credit facilities, market linkages etc. Women entrepreneurs were also mentored on ways to address gender issues and balance their personal and professional lives. (Refer Table 45)

viii) **Area of Support and Mentoring/guidance received:** The respondents received mentoring support in accessing government schemes, enterprise development, accessing credit facilities, market linkages etc. They were also mentored on ways to address issues to maintain personal and professional lives which is important for women in order to create a conducive family environment. Among the above stated areas, 80.18% of the respondents received support in accessing government schemes and other benefits. 75.23% respondents were supported for Enterprise development. 50.90% for linkage with Bank and Credit support, 47.75% were guided in creating



conducive family environment. 40.09% upgraded technical knowledge on the trade while 31.08% were supported on market linkages and value addition. 8.56% were facilitated for starting digital transactions. (Refer Table 46-A and 46-B)

- ix) **Areas for additional support:** 69.82% of women still need additional support for conducting digital transactions, 46.40% for market linkages and value chain. 35.1% women need support for bank and credit linkages. 24.32% need support for enterprise development. 23.42% need support to access government schemes. (Refer Table 46-B)
- x) **Training support and Usefulness:** 95.7% members received training support in setting up their enterprises. HiH India provided skill training to 97.19 per cent of the respondents (Baseline: 8.8% from home/relatives which have supported members in starting or expanding their businesses. 35.74% members also received training to upgrade their technical knowledge on the trade. 100% of the members found the training useful. (Refer Table 47, 48,49)
- xi) **Willingness to set up enterprise:** On being asked about their willingness to set up enterprise 65.79% of women want to set up their own enterprises, while 34.21 % don't want to engage into any enterprise creation. (Refer Table 50 )

#### **SECTION 4: HOUSEHOLD AND PERSONAL WELL BEING**

- i) **Support from Husband / Family members in Household Chores:** 93.85% of women started they receive help from their family members as compared to 84.7% members that received earlier (as per the baseline). This is a good indication of the success of the project that men are helping their women in household chores as women are also managing their enterprises alongside their homes. (Refer Table 52)
- ii) **Average number of hours in doing household work:** 94.62% of respondents spend 6-8 hrs in doing household work. While 5.38% devote 8-12 hours per day in performing household chores. (Refer Table 51)

- iii) **Decision making at Household Level:** 96.54% of women participate in day to day decisions regarding money management at home as compared to 81.8% earlier. Both the above changes are a result of the training on gender issues imparted to project beneficiaries and household members and the constant mentoring provided by the project implementing team. (Refer Table 53)
- iv) **Issues of Mobility:** Although not much, there has been some improvement in expansion women's mobility as a result of the training and other capacity-building interventions provided under the project. This kind of change will take time as it entails cultural change and a change in mind-sets that are often gradual. Even though this is only midterm, we have achieved positive change in this direction as well. As compared to the baseline where 100% women required permission to go to nearby shops or children's schools, now only 31.15% of the women need to do so. Similarly, 74.62% need permission to go to nearby towns and 39.23% need permission to visit banks or panchayat office. 38.08% need permission to go to market while 60.77% still need permission to visit their parents or relatives. While these numbers may appear high, there has been (Refer Table 54)
- v) **Availability of Toilets with water:** 86.15% of households have toilet with water facilities (Baseline: 51.3%) (Refer Table 55)
- vii) **Participation in Gram Sabha Meeting and being a Part of any local governing or support network institutions:** Participation and membership in local governing bodies is an affirmative sign of increased women empowerment and under this project we have managed to achieve some degree of success in this area. 69.23% beneficiaries as compared to 28.7% (as per the baseline) participate in political meetings at the community /village level and 5% project participants as compared to 1.5% (in baseline) are a part of some or the other governing or related intuitions. (Refer Tables 56 and 57)

viii) **Gender Relations: Gender Relations:** 94.5% of women admitted that gender relations in terms of decision making, participation, control over income and assets, mobility have significantly improved significantly post project participation while 1.92% do not agree and 3.85% were non-committal about it. (Refer Table 58)

ix) **Improvement in Lives: Improvement in Lives:** 74.69% project participants now have better health, livelihoods opportunities, education, skills, and other life chances that have enhanced their lives. 70.61 per cent have improved financial independence while 66.94% practice financial planning and savings that has enriched their lives. Mobility has increased for 64% while 49.80% have expanded their participation in community issues. These figures clearly show that there has been an improvement in gendered relations post project participation of the beneficiaries and that they have been able to challenge the patriarchal gendered norms as a result of the training and capacity building support provided under the project. (Refer Table 59).

## SECTION 5: COVID 19- IMPACT, RESPONSE AND PREPARDNESS

- Year 2020 -2021 was an unprecedented challenging year in India due to the severe covid crisis and its resulting damaging impact on the country's economic, human lives and livelihoods. Over 4 million people have lost their loves and some 40 million have been pushed back into poverty. As per the **IMF estimate**, the pandemic has pushed over **40 million people into 'extreme poverty'** in India and worsened hunger, health conditions and income inequalities. Needless to say, that **poor women** have been hit the hardest by the pandemic due to gender based inequalities and discriminations.
- With acute job losses accompanied by huge reverse migration of menfolk of SHG households across N India States, the coronavirus pandemic has pushed millions of our project beneficiaries into extreme poverty. All our efforts in the past year, therefore, have largely been directed towards providing all-round support to our SHG women to help build **sustainable livelihoods** to tide over the economic, social and psychological hardships suffered in the on-going pandemic.

- The two long and strict nationwide lockdowns of over 5 months in durations in 2 years resulted in us stalling our field related project activities of social mobilization, stakeholder meetings, and training programs.
- During this time, the HIH team worked closely with the Government and the communities in project areas to ensure last mile connectivity and access to Government's special covid relief measures of monthly food rations and cash transfers in the account of the project beneficiaries. This was much appreciated by the households of project beneficiaries as it helped them tide over their immediate financial crisis.
- The HiH team also worked with the Government to generate awareness on tackling COVID- 19 by training the project beneficiaries (through whataspp) on covid symptoms, preventive measures, and help-line numbers to access testing facilities, and healthcare services. The team also supplemented the Government's efforts by undertaking sanitization drives in the project areas.
- And finally, our team also provided mental health counselling to our project beneficiaries to constantly keep them motivated as several of them faced anxiety and depression due to increased psychological and economic burden.

We collected some data from the field as a part of this midline assessment regarding the impact of covid 19.

- i) COVID-related lockdowns impacted 95% of project beneficiary families as their family members suffered severe job losses resulting in loss of incomes and related social and psychological pressures. 62% of respondents mentioned that they were less affected by the pandemic as compared to their neighbours due to the support provided through the project interventions and activities.
- ii) **82%** of the members mentioned that they received significant support from HiH India in terms of (a) awareness on Covid-19 safety protocols (b) access to Government's special covid relief measures of monthly food rations and money transfers in their bank accounts (c) procurement of orders s for production of masks/sanitizers (40%); (b) psychological counselling (70%); (c) mentoring during the health and economic crisis and market linkage through a digital platform like WhatsApp (52%). Refer Table (60-64)

iii) The project has been well received by all members. 90% of them said the trainings on SHG management and financial inclusion were beneficial; while 91.1 per cent said the interventions on access to government programmes were effective. 72.69 per cent of respondents are satisfied with business development activities. 85.38 per cent of respondents were satisfied with the assistance offered during COVID, while 83.85 per cent were satisfied with assistance in accessing finance. (Refer Table 65-66)

All these measures helped the project beneficiaries stay economically afloat in the distressed covid times and support their families financially and socially.

**Summarizing** this section, we can say that based on the results of the personal interviews, it can be inferred that the project has been a success in terms of achieving its goals and objectives. The interventions have helped improve the lives of the project beneficiaries and enable them enhance their socio-economic and political processes of empowerment.

Women's empowerment is achieved only when they are able to shift from a state of 'dis-empowerment' to 'empowerment' and the project, through its interventions, have helped do that. Project interventions of mobilising poor rural women into SHGs and providing them with integrated SHG management training and capacity building; training them in financial literacy and skill development; helping them in banking including digital banking and providing access to credit, mentoring and market support for enterprise development have all helped women improve their lives and expand their opportunities.

It has allowed them to change existing power relations and exercise greater control of their lives. The positive spill over effects can be seen in improvement in children's education, family's health indicators, and women's greater social, political and economic empowerment.

#### **IV. SUMMARY OF FINDINGS FROM THE FOCUSED GROUP DISCUSSIONS**

SHG members, CLN members, Panchayat officials & representatives, Field implementation team, Anganwadi Workers, ANM, and women entrepreneurs participated in four focus groups across four blocks in two districts. These blocks are Girwa and Gogunda in the Udaipur district, and Sirohi and Pindwara in the Sirohi district. Each focus group discussion had an average of 8 to 10 people in it.

The objective was to analyse the project activities that have been completed thus far and make recommendations for the future phase.

##### **MAIN FINDINGS FROM THE FOCUSED GROUP DISCUSSIONS:**

- i) **Efficient Targeting:** The program has mobilized eligible rural women as project beneficiaries. It has targeted women belonging to marginalized communities and women in poverty. The activities and outputs were consistent with the overall outcomes. The project will be able to achieve the desired outcomes within the stipulated timeframe. *Majority of the SHG members belong to SC/ST and backward communities, signalling, once again, the effective targeting of beneficiaries to avail the project interventions and enhance their social, political and economic status.*
- ii) **Goal Attainment:** The project has been able to achieve the targeted outcomes and achievements despite the covid pandemic which understandably adversely affected the project achievements. *The team prepared a revised timeline to complete the backlog targets including achieving the planned quarter targets.*
- iii) **Effectiveness of Training Programmes:** The training modules and programmes helped the SHG members in increasing their knowledge and awareness on integrated aspects of SHG management and enterprise development. Trainings on SHG Management, skill training, financial inclusion and linkage with the Government's welfare schemes helped women in strengthening and building their collective strength to access their rights, create livelihood opportunities and promote partnerships with government and other stakeholders at local level.

- Training on **digital and financial literacy** were especially useful in the Covid aftermath lockdown periods as project beneficiaries were able to transact business on-line and stay economically afloat.
  - During the project period, the team has learnt new ways of connecting with SHG members and also among themselves. The team now connects often over virtual platforms like WhatsApp, ZOOM etc. Linkage and partnership building with different stakeholders have also supported the team in achieving the targets specially related to access to credit, access to government schemes and awareness generation etc.
- iv) **Addressing Gender Issues:** Patriarchal system, gender-based violence, and cultural barriers are the project's weakest points, which were anticipated from the start. Women's participation in project processes have been hampered to an extent by these barriers. HiH India tried to address these limitations by conducting joint (household level) training on gender issues, sharing of responsibilities in household work including household budgeting and financial planning. Training on marketing and enterprise development were also provided at the individual (for women) and household levels.
- Women have immensely benefited from the project interventions. There is an exponential increase in mobility and decision making abilities among women. Enterprise creation has helped women in becoming self-sustainable. SHGs have helped them in developing a social capital through which they are not only contributing towards their personal development but also taking up issues of community development.
  - With new found confidence emanating from enhanced literacy and income levels, the SHG women have been able to challenge the traditional power structures, including norms and traditional practices that have kept women in subordinate positions. There has been a fundamental shift in women's perception about themselves, enabling them to make more informed choices and decisions in their lives.

- **Stakeholder Expansion and Involvement:** HiH India has been able to build synergies with different partners including Government and private agencies and support services to build an enabling ecosystem for women. The next phase of the project would need to focus more on rights and community development activities. Building sustainable livelihoods for women needs to be prioritized.
  - Some of the limiting factors identified by the stakeholders were related to gender constraints faced by women especially in forging market linkages and accessing credit through financial institutions.
  - The project team also made special efforts to build linkages with Block officials and Local leaders. The team also developed specific indicators to identify villages for future interventions in consultation with the community, Panchayat leaders and government officers.
- v) **Covid Relief Support:** The project met its objectives and intended results. With improved income levels and collective strengths, the SHG women have challenged the power structures, including norms and traditional practises that keep women in subordinate positions in households and societies. To help women build back their lives after COVID aftershocks, a strong support system was needed and HiH India team helped provide that. HiH India organized a lot of training programmes for the project beneficiaries including providing short term skill trainings, training in enterprise creation and supporting them with market linkages (including linkage with digital platforms), value chains and access to credit etc. The team also conducted awareness generation programmes on covid relief measures and provided access to Government schemes for women and communities in general. All these measures helped the project beneficiary households recover from covid shocks (economic, social and psychological) in a relatively short period of time.
- In partnership with local government, **the project was able to widen its outreach beyond project beneficiaries.** Access to several COVID relief and other government schemes and programmes were accessed by the communities through such partnerships. In collaboration with Rural Self



Employment Training Institute (RSETI)<sup>4</sup> SHG women are getting long term skill trainings in Vermicomposting, Dairy farming and Pickle making. Agriculture colleges and Krishi Vigyan Kendra(KVK)<sup>5</sup> have helped women in learning better techniques of farming. Access to credit has been ensured by partnering with different banks and non-governmental financial institutions. These institutions also helped women in getting buy back orders and access to market linkages to strengthen their enterprises.

- Through several awareness programmes in collaboration with Government agencies, HiH team was able to spread “right” information about Covid safety measures in the intervened areas. The team worked diligently to make the community members aware about the COVID relief measures started by government agencies to save themselves from the impact of pandemic, using different modes like con calls, what’s app, one to one meetings, handholding support etc. The team also helped the women in getting government orders to prepare masks which have helped them in generating jobs and cope up with loss of their livelihood. Another important contribution of the team was to support the government interventions which include distribution of food grains, helping women in getting financial relief from government and lastly linkage building with banks, Panchayats and other relief providing institutions for effective delivery of services.

**Summarizing** this section, we can say that the FDGs highlight that members have benefited from the project interventions in terms of experiencing increased income, reduction in drudgery, increased mobility, increased self-confidence, access to government schemes, improved decision-making abilities in households, etc. They are also appreciative of the social, psychological and economic support provided to them and their household members during the covid pandemic by the HiH team that has helped them build their livelihoods earn incomes to keep their families secure and help in their recovery process.

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<sup>4</sup> RSETIs, an initiative of Ministry of Rural Development (MoRD) to have dedicated infrastructure in each district of the country to impart training and skill upgradation of rural youth geared towards entrepreneurship development.

<sup>5</sup> A Krishi Vigyan Kendra (KVK) is an agricultural extension center in India. The name means "farm science center". All KVKs fall under the jurisdiction of one of the 11 Agricultural Technology Application Research Institutes (ATARIs) throughout India.

## V. RECOMMENDATIONS AND CONCLUSION

The findings from the midline study provide valuable insights for preparing the roadmap to plan and design the future course of interventions under the project **RISE UP Women – Rajasthan's cluster Inception for Socio-Economic Upliftment of Women.**

The RISE UP –Women project has been able to mobilise the rural women and organise them to establish a small business and thereby enabled them to earn an additional source of income to the household. To build the social and economic capital among women, the project is focused towards federating women through women-headed organizations. The federations will support the building of networks among these SHG women and claim their rights. The next phase of the project will focus upon building the capacities of these organizations to enable the women in establishing or strengthening their businesses through market linkages and promote trade among these women entrepreneurs.

- **Going forward, we need to deepen our work on women empowerment and job creation.** With new found confidence among SHG members derived from enhanced individual and collective strength and increased incomes, they now challenge the existing power structures, including norms and traditional practices that keep them in subordinate positions. This is a fundamental shift in women's perception about themselves that is now enabling them to make more informed choices and decisions to have better control over their lives. To build upon this '**expanded agency**' of theirs, it is important to provide new avenues for them to have better access to resources, opportunities including strengthening the existing ones.

Some of the major recommendations to improve the effectiveness of project are as follows:

#### **RECOMMENDATIONS:**

**i) Improving Economic Opportunities among women through Skill Training, Access to Credit, Enterprise Creation and Digital technologies:**

Continued focus needs to be made on providing training on digital literacy especially regarding household budgeting, planning and savings as this is crucial to enterprise development. Additionally, training beneficiaries on digital skills including basic features of smartphone, use of internet, social media, and use of government apps for essential services, social media and Google search will enhance their capacities to undertake digital transactions for enterprise development.

**Digital Entrepreneurship:** As the project has already reached midway, we need to build efforts to promote digital entrepreneurship by providing handholding support to women entrepreneurs by linking them to digital platforms and services in order to promote their businesses and digitize their business processes like payments, accounting, inventory etc.

**ii) Promote Financial Inclusion and Create a Social Security Net for Women:** Going forward, continued thrust needs to be made on promoting access to social security and government welfare schemes (in areas of education, health, sanitation, water, housing etc.) to ensure last mile connectivity of women and communities. Linking women to Government's financial inclusion schemes of loans, insurance and pensions will go a long way in building project sustainability while also providing economic respite to the women beneficiaries.

**iii) Promoting Value Chains among Women for Enhanced Entrepreneurship and Empowerment:** HiH India believes in scaling up of enterprises by forging market linkages and promoting value chains. Value chains help in promoting businesses by addressing concerns related to access to cheaper or better inputs; strengthening the delivery of business and financial services; enabling the flow of information; facilitating improved market access, or increasing access to higher-value markets or value-added products. As we move forward, we need to expand and build strong

networks with the significant players in the value chain cycle like suppliers of raw materials, buyers of finished goods, bankers for credit support and technical resource persons for providing up skilling, for continued sale of finisher goods of the women entrepreneurs.

- iv) **Promotion of Group Based Entrepreneurship/Producer's Groups /Activity Based Groups:** Capitalizing on the collective strength of women, advanced entrepreneurship among women will be promoted through formation of Producer's Groups and Group based Enterprises. These are bigger enterprises with higher investments (in the range of 3-7 lakh) and increased market access. Forward and backward linkages will be established for these enterprises. Promoting GBEs will lead to greater skills, market exposure and income increase among the entrepreneurs.
- v) **Community Development through Women led federations:** The CLNs in the project have proved to be strong agents of change in terms of leading community development and women empowerment issues. The PIT needs to mentor and support the CLNs to undertake community development activities for education, financial literacy, health, infrastructure development and enterprise promotion. This will also pave the way for building collaborations with the Government and in promoting sustainability of our work. Going forward, utmost efforts should made to use the CLNs to be our partners in the project in terms of working with us to achieve our project goals of promoting enterprise development, women empowerment and building strong, resilient communities at the grass roots.
- vi) **Building partnerships with Government and other stakeholders:** The success and sustainability of the project will depend to a great extent on institutional support provided by stakeholders like community leaders, bankers, and microfinance institutions, Government officials at block and district level and vendors. It should be our endeavour to have continued interactions with them to ensure that project beneficiaries avail access to Government schemes, credit and market support. Collaboration with MSME, banks, financial institutions and government programs like the National Rural Livelihoods Mission (NRLM), State Rural Livelihoods Mission (SRLM), should be strengthened for women empowerment and entrepreneurship.

- vii) **Focus on Gender Training for Women's Greater Access and Participation:** Women's access to mobility, decision-making abilities and areas of negotiations within the household and community is restricted and this limits their participation both within and outside their homes and economies.

Both, for the project beneficiaries (women) and the project to realise their full potential, it is important to expand their agency and increase their opportunities. Hence, it is important to continue to focus on training and sensitizing men, household members and community members on gender issues that inhibit women's potential and participation in her household, communities and economies. Thus far, we have done well in this sphere and should continue to engage with men and community members so they support women to partake in greater access and control in energy based activities.

- viii) **Regular and Effective Monitoring, Documentation and Dissemination:** Finally, the success of any project depends upon a robust and effective monitoring system and regular monitoring and dissemination of results. Continuous monitoring at every level should be followed including involvement and participation of women entrepreneurs to make the process transparent and participatory. Corrective actions should be taken to yield optimum results in the lives of the project beneficiaries. Documentation of case studies and evaluation reports will further add to project learnings, outcome and impact.

**Summarizing** we can safely say that the midterm project findings indicate that the project is on the right track in terms of achieving its goals and objectives. The PIT has gone beyond their call of duty during the covid pandemic and worked closely with the Government to provide access to special covid relief measures to the project beneficiaries and communities. Additionally, the team linked with the Government and significant stakeholders to provide training, loans and market linkages to the beneficiaries for enterprise up-scaling. All these partnerships will help in ensuring project sustainability. The CLNs are a strong forum to impact social, economic and political

change and sustained efforts should be made to build their capacities to work as partners in the project to help us realise the project goals and objectives. Training on gender issues, both for the project participants and stakeholders, should continue to be a priority as the project relies heavily on promoting gender inclusivity. Going forward, sustained efforts should be made to achieve the remaining project deliverables and deepen the impact of the project in terms of achieving gender equality, enterprise development and women empowerment.

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**This Report has been documented by Dr. Madhu Sharan and Ms. Priyanka Dale of HiH India.**

**Data collection has been done by the project implementing team (PIT) of RISE-UP; and its collation and analysis has been done by Mr. Niharendu Jagatdeb and Mr. Ankit Khare.**

## ANALYSIS OF TABLES

### Rise up women - Mid Line Assessment

#### 3. Name of the Block

Block	No. of Respondent	%
Gogunda	62	23.85
Pindwara	63	24.23
Sirohi	66	25.38
Udaipur	69	26.54
<b>Grand Total</b>	<b>260</b>	<b>100</b>

#### 4. Name of the District

District	No. of Respondent	%
Sirohi	130	50
Udaipur	130	50
<b>Grand Total</b>	<b>260</b>	<b>100</b>

#### 7. Caste

Cast	No. of Respondent	%
General	19	7.31
OBC	86	33.08
SC	68	26.15
ST	87	33.46
<b>Grand Total</b>	<b>260</b>	<b>100</b>

#### 8. Religion

Religion	No. of Respondent	%
HINDU	259	99.62
MUSLIM	1	0.38
<b>Grand Total</b>	<b>260</b>	<b>100</b>

#### 9. Age of respondent

Age of respondent	No. of Respondent	%
18 - 29	53	20.38
30 - 39	123	47.31
40 - 49	78	30.00
50 & Above	6	2.31

<b>Grand Total</b>	<b>260</b>	<b>100</b>
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#### 10. Education qualification of respondent

Education	No. of Respondent	%
Illiterate	84	32.31
Literate But No Formal Education	23	8.85
Primary (5th)	82	31.54
Middle (8th)	49	18.85
High School (10th)	14	5.38
Secondary (12th)	7	2.69
Graduate	1	0.38
<b>Grand Total</b>	<b>260</b>	<b>100</b>

#### 11. Occupation of the respondent

11. Occupation of the Respondents		
Type of Occupation	No. of Respondents	%
Animal Husbandry	23	8.85
Business/trade	94	36.15
Farming on own land	66	25.38
Home Maker/House wife	38	14.62
Wage labour	39	15.00
	<b>260</b>	<b>100.00</b>

#### 12. Monthly income of the respondent

Monthly income	No. of Respondent	%
Up to 1000	10	3.85
1001 To 3000	68	26.15
3001 To 5000	98	37.69
5001 To 10000	68	26.15
10001 To 20000	15	5.77
20001 & Above	1	0.38
<b>Grand Total</b>	<b>260</b>	<b>100</b>

#### 12. Monthly Income of the Respondents (Revised as per tracker shared by Niharendu)

Monthly Income (In Range)	No. of Respondents	%
Below 1001	16	6.15
1001 to 5000	130	50.00
5001 to 10000	62	23.85



10001 to 20000	14	5.38
More than 20000	0	0.00
No Earnings (Unemployed, Home maker)	38	14.62
	<b>260</b>	<b>100.00</b>

### 13. Main occupation of the household (Multiple Answer)

occupation	No. of Respondent	%
Farming	111	42.69
Wage labour	137	52.69
Salaried Job	33	12.69
Animal Husbandry	45	17.31
Business/trade	26	10.00
Shop	22	8.46
Tailoring	21	8.08
Others	3	1.15

### 14. Monthly income of the household

Monthly income of the household	No. of Respondent	%
Up to 5000	12	4.62
5001 To 10000	33	12.69
10001 To 20000	167	64.23
20001 To 30000	33	12.69
30001 To 50000	7	2.69
50001 & Above	8	3.08
<b>Grand Total</b>	<b>260</b>	<b>100</b>

### 15. Availability of ration card

Ration card	No. of Respondent	%
Yes	257	98.85
No	3	1.15
<b>Grand Total</b>	<b>260</b>	<b>100</b>

### 16. Do you have an ADHAR card

Aadhar card	No. of Respondent	%
Yes	260	100
<b>Grand Total</b>	<b>260</b>	<b>100</b>

18. Is anyone in your family in the school going age (age between 6-18 years) has discontinued school?

your family in the school going age between 6-18 years has discontinued school	No. of Respondent	%
Yes	17	6.54
No	222	85.38
NA	21	8.08
<b>Grand Total</b>	<b>260</b>	<b>100</b>

19. If Yes, Reasons (Multiple Answer)

If Yes, Reasons	No. of Respondent	%
Not interested in studies	7	41.18
Interest to earn	3	17.65
Family financial condition forced to earn	2	11.76
Early Marriage	3	17.65
Family Problem	5	29.41

20. Do you save

Do you save	No. of Respondent	%
Yes	260	100.00
<b>Grand Total</b>	<b>260</b>	<b>100</b>

21. Why do you save? (Multiple Answer)

Why do you save	No. of Respondent	%
Children's education	177	68.08
Children's marriage	146	56.15
Purchase of land/assets	28	10.77
Invest in Business	29	11.15
To construct house	65	25.00
Future emergency purpose	171	65.77

22. Where do you save? (Multiple Answer)

Where do you save	No. of Respondent	%
Home	43	16.54
With savings group/SHG	253	97.31
At bank/post office/insurance company	177	68.08
At savings co-operative society	6	2.31

23. Do you have a bank account?

Do you have a bank account	No. of	%
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	Respondent	
Yes	260	100
<b>Grand Total</b>	<b>260</b>	<b>100</b>

**24. If yes, how often do you go to the bank?**

If yes, how often do you go to the bank	No. of Respondent	%
Every month	190	73.08
once in every 3 months	61	23.46
once in every six month	13	5.00

**25. Your bank account functional from the last six months?**

Your bank account functional from the last six months	No. of Respondent	%
Yes	258	99.23
No	1	0.38
Don't know	1	0.38
<b>Grand Total</b>	<b>260</b>	<b>100</b>

**26. Does your household have a budget?**

Does your household have a budget	No. of Respondent	%
Yes	222	85.38
No	34	13.08
Refused	2	0.77
Don't know	2	0.77
<b>Grand Total</b>	<b>260</b>	<b>100</b>

**27. If yes, who prepares the budget?**

If yes, who prepares the budget?	No. of Respondent	%
Self only	14	6.31
Spouse only	20	9.01
Both	185	83.33
Other family members	3	1.35

**28. Have you invested in your children's education?**

Have you invested in your children's education	No. of Respondent	%
Yes	203	78.08
No	57	21.92
<b>Grand Total</b>	<b>260</b>	<b>100</b>

**29. What are your future expenses? (Multiple Answer)**

What are your future expenses	No. of	%
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	Respondent	
Children's education	169	65.00
Children's marriage	162	62.31
Purchase of land/assets	31	11.92
Invest in Business	37	14.23
To construct house	78	30.00
Future emergency purpose	151	58.08
Other (please specify) social cost	2	0.77

**30. How do you plan to meet your future expenses?**

How do you plan to meet your future expenses	No. of Respondent	%
Savings	230	88.46
Loans	27	10.38
Other (please specify)	3	1.15
<b>Grand Total</b>	<b>260</b>	<b>100</b>

**31. Did you receive Training on Household Budgeting and Planning**

Did you receive Training on Household Budgeting and Planning	No. of Respondent	%
Yes	228	87.69
No	32	12.31
<b>Grand Total</b>	<b>260</b>	<b>100</b>

**32. Did you receive training on how to access Government schemes of opening bank accounts, availing insurance and pension services?**

you receive training on how to access Government schemes of opening bank accounts, availing insurance and pension services	No. of Respondent	%
Yes	247	95
No	13	5
<b>Grand Total</b>	<b>260</b>	<b>100</b>

**33. Benefits that you and your family have availed under the following Government schemes? (Multiple Answer)**

Do you know about the scheme (Awareness)	No. of Respondent	%
Pradhan Mantri Jan Dhan Yojna	231	88.85
MGNERGS	160	61.54
Pension ( old age/widow)	219	84.23
Janani Suraksha Yojna (money for pregnant women)	178	68.46
Policy for land allotment/ Land allotted by Gram Panchayat or any other agency	180	69.23
ICDS ( Anganwadi)	159	61.15
Scholarship , hostels and education related schemes	229	88.08

Rashtriya Swasthya Bima Yojna/Ayushman Bharat	153	58.85
Indira Awas Yojna	221	85.00
PMSBY- INR 12 Insurance	240	92.31
PMJJBY - INR 330 Insurance	217	83.46
E- Shramik Card	111	42.69
Udhan Scheme	187	71.92
Har Ghar Nal Yojana	111	42.69

**33.1. Benefits that you and your family have availed under the following Government schemes?  
(Multiple Answer)**

Benefits that you and your family have availed under the following Government schemes	No. of Respondent	%
Pradhan Mantri Jan Dhan Yojna	206	79.23
MGNERGS	116	44.62
Pension ( old age/widow)	190	73.08
Janani Suraksha Yojna (money for pregnant women)	47	18.08
Policy for land allotment/ Land allotted by Gram Panchayat or any other agency	120	46.15
ICDS ( Anganwadi)	68	26.15
Scholarship , hostels and education related schemes	217	83.46
Rashtriya Swasthya Bima Yojna/Ayushman Bharat	132	50.77
Indira Awas Yojna	173	66.54
PMSBY- INR 12 Insurance	24	9.23
PMJJBY - INR 330 Insurance	82	31.54
E- Shramik Card	16	6.15
Udhan Scheme	172	66.15
Har Ghar Nal Yojana	93	35.77

**34. Have you taken any loan in the past three years (after May, 2019)?**

Have you taken any loan in the past three years (after May, 2019)	No. of Respondent	%
Yes	158	60.77
No	102	39.23
<b>Grand Total</b>	<b>260</b>	<b>100</b>

**35. If Yes, what is the Loan Amount**

If Yes, what is the Loan Amount	No. of Respondent	%
Up to INR 10000	60	37.97
INR 10,001 to 20,000	26	16.46
INR 20,001 to 30,000	45	28.48
INR 30,001 to 50,000	21	13.29
More than INR 50,000	6	3.80

**36. Source of loan (Multiple Answer)**

Source of loan	No. of Respondent	%
Bank	34	21.52
SHG	116	73.42
HIH/Belstar	3	1.90
Other financial institution	54	34.18
Relatives	1	0.63
Government scheme	21	13.29

**37. Purpose of loan (Multiple Answer)**

Purpose of loan	No. of Respondent	%
Enterprise Development	63	39.87
Housing	62	39.24
Health	42	26.58
Education	25	15.82
Marriage /Celebration/ Family functions	23	14.56
Construction of toilet	7	4.43

**38. Do you have any enterprise/business?**

Do you have any enterprise/business	No. of Respondent	%
Yes	222	85.38
No	38	14.62
<b>Grand Total</b>	<b>260</b>	<b>100</b>

**39. If Yes, kind of enterprise? (Multiple Answer)**

If Yes, kind of enterprise	No. of Respondent	%
Agriculture	123	55.41
Animal Husbandry	81	36.49
Manufacturing	13	5.86
Service	33	14.86
Trading	78	35.14

**40. Type of activity**

Type of activity	No. of Respondent	%
Group	50	22.52
Individual	172	77.48

**41. Duration of Enterprise**

Duration of Enterprise	No. of Respondent	%
One year	19	8.56
More than one year	199	89.64
Less than one year	4	1.80

**42. Have you ever utilised the hubs/value chains to expand your business?**

Have you ever utilised the hubs/value chains to expand your business	No. of Respondent	%
Yes	184	82.88
No	38	17.12

**43. Number of members employed in the enterprise, including respondent**

Members involved in the enterprises		I	II
		Part time	Full time
1.No. of family members engaged, including respondent	1.2.Men	105	8
	2.2.Women	38	144
	3.3.Children	19	3
2.No. of outsiders engaged	2.1.Men	14	1
	2.2.Women	5	10
	2.3.Children	0	0

**44. What has been the income increase post starting of the enterprise**

Increase in Monthly Income (In Range)	No. of Respondents	%
Up to INR 1000	43	19.23
INR 1,001 to 2,000	162	73.08
INR 2,001 to 5,000	17	7.69
	222	100.00

**45. Did you receive any mentoring support from HIH team for starting/ strengthening your enterprise?**

Did you receive any mentoring support from HIH team for starting/ strengthening your enterprise	No. of Respondent	%
Yes	222	85.38
NA	38	14.62
<b>Grand Total</b>	<b>260</b>	<b>100</b>

**46. (A) If yes , mention the area of support and mentoring/guidance (Multiple Answer)**

If yes , mention the area of support and mentoring/guidance	No. of Respondent	%
Enterprise development	167	75.23

Linkage with Bank and Credit support	113	50.90
Digital transactions	19	8.56
Upgraded technical knowledge on the trade	89	40.09
Market linkages and value addition	69	31.08
Guidance in creating conducive family environment	106	47.75
Accessing government schemes and other benefits	178	80.18

**46.(B). What Are the limiting factors where you still need additional support? (Multiple Answer)**

What Are the limiting factors where you still need additional support	No. of Respondent	%
Enterprise development	54	24.32
Linkage with Bank and Credit support	78	35.14
Digital transactions	155	69.82
Upgraded technical knowledge on the trade	50	22.52
Market linkages and value addition	103	46.40
Guidance in creating conducive family environment	36	16.22
Accessing government schemes and other benefits	52	23.42

**47. Have you received any kind of training and support from HIH India to set up your enterprise?**

Have you received any kind of training and support from HIH India to set up your enterprise	No. of Respondent	%
Yes	249	95.77
No	11	4.23
<b>Grand Total</b>	<b>260</b>	<b>100</b>

**48. what type of training and support you have received? (Multiple Answer)**

what type of training and support you have received	No. of Respondent	%
Skill training	242	97.19
Linkage with Bank and Credit support	152	61.04
Digital transactions	27	10.84
Upgraded technical knowledge on the trade	89	35.74
Market linkage & Value chain support in product/Enterprise	128	51.41
NA	11	4.42

**49. Did you find the training useful?**

Did you find the training useful	No. of Respondent	%
Yes	249	100

**50. If you have not set up an enterprise so far, would you still like to set up an enterprise?**

If you have not set up an enterprise so far, would you still like to set up an enterprise	No. of Respondent	%
Yes	25	65.79



No	13	34.21
<b>Grand Total</b>	<b>260</b>	<b>100</b>

**51. How many hours (avg) do you spend doing household work?**

How many hours (avg) do you spend doing household work	No. of Respondent	%
6	199	76.54
8	47	18.08
10	4	1.54
12	10	3.85
<b>Grand Total</b>	<b>260</b>	<b>100</b>

**52. Does your husband/ Family member help you in household chores?**

Does your husband/ Family member help you in household chores	No. of Respondent	%
Yes	244	93.85
No	16	6.15
<b>Grand Total</b>	<b>260</b>	<b>100</b>

**53. Do you participate in day-to-day decisions about managing money/budget in your family?**

Do you participate in day-to-day decisions about managing money/budget in your family	No. of Respondent	%
Yes	251	96.54
No	9	3.46
<b>Grand Total</b>	<b>260</b>	<b>100</b>

**54. Do you need permission for visiting the following places? (Multiple Answer)**

Do you need permission for visiting the following places	No. of Respondent	%
Nearby shops, neighbor's homes, children's schools etc.	81	31.15
Village bazaar for purchase	99	38.08
Official work / Panchayat office/ Bank work	102	39.23
Nearby town	194	74.62
Parent's or relative's house	158	60.77
Temple	71	27.31

**55. Do you have a facility of toilet with water?**

Do you have a facility of toilet with water	No. of Respondent	%
Yes	224	86.15
No	36	13.85
<b>Grand Total</b>	<b>260</b>	<b>100</b>

**56. Do you participate in Gram Sabha/ Public meetings at village level**

Do you participate in Gram Sabha/ Public meetings at village	No. of	%
--	--------	---

level	Respondent	
Yes	180	69.23
No	80	30.77
<b>Grand Total</b>	<b>260</b>	<b>100</b>

57. Have you ever served on any of the following local governing and support network institutions?  
(Multiple Answer)

Have you ever served on any of the following local governing and support network institutions	No. of Respondent	%
Panchayat member	13	5.00
PRI Committee (eg VHSC, SMC , Public works etc.)	10	3.85
HIH supported SHG & CLN	240	92.31
NRLM supported SHG & CLF	55	21.15

58. Have gender relations become more equal and/or are women more empowered as a result of the project?

Have gender relations become more equal and/or are women more empowered as a result of the project	No. of Respondent	%
Yes	245	94.23
No	5	1.92
can't Say	10	3.85
<b>Grand Total</b>	<b>260</b>	<b>100</b>

59. If yes, what changes do you see in your life? please tick the area of wellbeing. (Multiple Answer)

If yes, what changes do you see in your life? please tick the area of wellbeing	No. of Respondent	%
Economic independence	173	70.61
Increase mobility	157	64.08
Financial planning and savings	164	66.94
Enhanced status in family decision making process	136	55.51
Enhanced participation in community affairs	122	49.80
Better opportunities for health, livelihood, education, skills,any other	183	74.69

60. Was the COVID-19 pandemic affected your enterprise?

Was the COVID-19 pandemic affected your enterprise	No. of Respondent	%
Yes	183	70.38
No	77	29.62
<b>Grand Total</b>	<b>260</b>	<b>100</b>

61. Compared to neighbours that are not part of the project, do you feel you were better/worst or equally able to respond to COVID-19?

Compared to neighbours that are not part of the project, do you feel you were better/worst or equally able to respond to COVID-19	No. of Respondent	%
---	-------------------	---

More affected	93	35.77
Less affected	67	25.77
Equally affected	87	33.46
Can't say/ Don't Know	13	5.00
<b>Grand Total</b>	<b>260</b>	<b>100</b>

**62. Apart from the project intervention support, have you received any extra support from HiH India? (Multiple Answer)**

<b>Apart from the project intervention support, have you received any extra support from HiH India</b>	<b>No. of Respondent</b>	<b>%</b>
Regular follow up on welfare of family members	130	50.00
Innovations in Marketing of products	76	29.23
Support in additional access to credit	134	51.54
Access to diversified Govt. schemes	217	83.46
Support by procuring orders of production of Masks/Sanitizer production orders	71	27.31

**63. Have you received any extra support during the pandemic?**

<b>Have you received any extra support during the pandemic</b>	<b>No. of Respondent</b>	<b>%</b>
Yes	255	98.08
No	5	1.92
<b>Grand Total</b>	<b>260</b>	<b>100</b>

**64. If yes, then what type of support have you received from the HIH India staff during the pandemic? (Multiple Answer)**

<b>If yes, then what type of support have you received from the HIH India staff during the pandemic</b>	<b>No. of Respondent</b>	<b>%</b>
Psychological Counselling and mentoring	119	46.67
Digital training	15	5.88
Awareness on Covid-19 safety protocols	225	88.24
Support by procuring orders of production of Masks/Sanitizer production orders	102	40.00
Access to government Covid-19 relief schemes	222	87.06
Market linkage through digital platform (whatsapp)	53	20.78

**65. Are you happy with the way project interventions so far?**

<b>Are you happy with the way project interventions so far</b>	<b>No. of Respondent</b>	<b>%</b>
Yes	260	100
<b>Grand Total</b>	<b>260</b>	<b>100</b>

**66. If yes, which aspects of the project makes you happy? (Multiple Answer)**

<b>If yes, which aspects of the project makes you happy</b>	<b>No. of Respondent</b>	<b>%</b>
---	--------------------------	----------

Training support –SHG management / Financial inclusion	234	90.00
Access to government schemes	237	91.15
Enterprise development (includes Skill training and market linkages)	189	72.69
Access to credit	218	83.85
Covid support	222	85.38

**INTERVIEW SCHEDULE (Personal Interviews for SHG women)**

**FOR**

**MIDLINE EVALUATION**

**Under the Project**

**RISE UP Women - Rajasthan's cluster Inception for Socio-Economic  
Upliftment of Women**

**Supported by**

Hand In Hand –Sweden

**Prepared by**



**Please note: A brief Guideline for the Interviewer is mentioned at the end of the Questionnaire.**

*Index*

- I. General information
- II. Profile of the respondent
- III. Financial Inclusion
- IV. Employment , Skills and Livelihood
- V. Household wellbeing

I. General Information:

Please tick (✓) the most appropriate response or fill-in the response wherever applicable:

1.	Name of the Village		2.	Name of the Panchayat	
3.	Name of the Block		4.	Name of the Tehsil	
5.	Name of the District		6.	Name of the interviewer	

II. Profile of the Respondent:

A. Demographic Details

7	Name of the respondent						8	Phone /mobile number					
9	Caste	SC	ST	OB C	GN		10	Religion	HI ND U	M US LI M	CHRISTI AN	JAI N	OTHERS
11	Availability of ration card	Yes	No	If yes	BP L	No n BP L	12	Address					
13	Do you have an ADHAR card							Yes=1, No=2					

B: Household Details

S. N o	USUAL RESIDEN TS OF	SEX	AG E	MARIT AL STATU	EDUCATI ON (IF AGE ≥ 5	SOURCE AND LEVEL OF MONTHLY HOUSEHOLD INCOME			
						OCCUPAT	MONTHS	MONT	LOCATI

	THE HOUSEHOLD (Household starting with the head of the household)	M-1,F-2, Transgender-3		S IF AGE ≥ 18 YEARS	YEARS)	ION	OF EMPLOYMENT	HLY INCOME	ON
	14	15	16.	17.	18.	19.	20.	21.	22.
1									
2									
3									
4									
5									
6									
7									
8									
9									

10									



23. Is anyone in your family in the school going age (age between 6-18 years) has discontinued school?	1 - Yes      2 - No
24. If Yes, Reasons (Multiple response possible)	1 - Not interested in studies 2 - Migration 3 - Interest to earn 4 - Family financial condition forced to earn 5 - No facility in the school 6 - Early Marriage 7 - Family Problem 8 - Others (Specify)

### **III. Financial Inclusion**

25. Do you save?

- 1  Yes  
2  No

26. Why do you save?

27. Where do you save?

- 1- Home  
2- With savings group/SHG  
3- At bank/post office/insurance company  
4- At savings co-operative society  
5- With friend/relative  
6- Others (Specify)

28. **Do** you have a bank account?

- a)  Yes b)  No

29. If yes, how often do you go to the bank?

- 1  once in every 3 months 2  once in every six month 3  visited only once at the time of opening the account 4  my family member operates it for me

30. If your bank account functional for the last six months?

- a)  Yes  
b)  No  
c)  Don't know

31. Does your household have a budget?

- a)  Yes b)  No c)  Don't know  
d)  Refused

32. If yes, who prepares the budget?

- Self only  
 Spouse only  
 Both

33. Have you invested in your children's education?

a)  Yes b)  No

34. What are your future expenses?

35. How do you plan to meet your future expenses?

36. Did you receive Training on Household Budgeting and Planning?

a)  Yes b)  No

37. Did you receive training on how to access Government schemes of opening bank accounts, availing insurance and pension services?

a)  Yes b)  No

38. Benefits that you and your family have availed under the following Government schemes?

39. Have you taken any loan in the past three years (after May, 2019)?

Yes	
No	

Sr. No	Name of the scheme ;	Do you know about the scheme	Are you/family member is a beneficiary of the scheme
		Yes =1 /No =2	Yes =1 /No =2
1	Pradhan Mantri Jan Dhan Yojna		
2	MGNERGS		
3	Pension ( old age/widow)		
4	Janani Suraksha Yojna (money for pregnant women)		
5	Policy for land allotment/ Land allotted by Gram Panchayat or any other agency		
6	ICDS ( aganwadi)		
7	Scholarship , hostels and education related schemes		
8	Rashtriya Swasthya Bima Yojna		
9	Indira Awas Yojna		
10	Any other / pls specify		

40.If Yes, what is the Loan Amount

Loan Amount	Response
Up to INR 10000	
INR 10,001 to 20,000	
INR 20,001 –30,000	
INR 30,001 to 50,000	
More than INR 50,000	
NA/Do not want to reveal	

41.Source of loan

Sources of loan	
Bank	
SHG	
HH/Belstar	
Other financial institutions	
Relatives	
Government scheme	
Other (sp.)	

42. Purpose of loan

Purpose of loan	
Enterprise Development	
Housing	
Health	
Education	
Marriage /Celebration/ Family functions	
Construction of toilets	
Any other –Specify	

#### IV. Employment, Skills and Entrepreneurship Development

43. Do you have any enterprise/business? If no, **Skip to question 54**

1 – Yes 2 – No

44. If **Yes**, kind of enterprise?

S.No Type of Enterprise

Response

- 1 Agriculture
- 2 Animal Husbandry
- 3 Manufacturing
- 4 Service
- 5 Trading
- 6 Other (specify

45. Type of activity

1-Group 2-Individual

46. Duration of Enterprise

1. One year 2. More than one year 3. Less than one year

47. Have you ever utilised the hubs/value chains to expand your business?

1- Yes 2 – No

48: Number of members employed in the enterprise

Members involved in the enterprises		I	II	III	IV	V	VI
		Part time	Full time	Part time	Full time	Part time	Full time
1.No. of family members engaged, including respondent	1.2.Men						
	2.2.Women						
	3.3.Children						
2.No. of outsiders engaged	2.1.Men						
	2.2.Women						
	2.3.Children						

49. What has been the income increase (if at all) post starting of the enterprise?

Increase in income (Per month)	
<b>i.</b> Up to INR 1000	
<b>ii.</b> INR 1,001 - 2,000	
<b>iii.</b> INR 2,001 - 5,000	
<b>iv.</b> INR 5,001 – 10,000	
<b>v.</b> Above INR 10000	
<b>vi.</b> Can't say	
<b>vii.</b> NA/Do not want to reveal	

50. Did you receive any mentoring/ guidance support from HIH team for starting/ strengthening your enterprise?

1– Yes 2 – No

50(a) If yes , mention the area of support and mentoring/guidance

Type of Support and Guidance	Yes	NO
i. Enterprise development		
ii. Linkage with Bank and Credit support		
iii. Digital transactions		
iv. Upgraded technical knowledge on the trade		
v. Market linkages and value addition		
vi. Guidance in creating conducive family environment		
vii. Accessing government schemes and other benefits		
viii. Others		

50.(b) What are the limiting factors where you still need additional support?

Areas for additional support	Pls tick
i. Enterprise development	
ii. Linkage with Bank and Credit support	
iii. Digital transactions	
iv. Upgraded technical knowledge on the trade /Skill building	
v. Market linkages and value addition	
vi. Guidance in creating conducive family environment	
vii. Accessing government schemes and other benefits	
viii. Others	

51. Have you received any kind of training and support from HIH India to set up your enterprise?

Yes	
No	

52. If yes – what type of skill, training and support received?

Name of Training	Yes	NO
1. Skill training		
2. Linkage with Bank and Credit support		

3. Digital transactions
4. Upgraded technical knowledge on the trade
5. Market linkage and Value chain support in product/Enterprise
6. Others

53. Did you find the training useful?

Yes	1
No	0

54. If you have not set up an enterprise so far, would you still like to set up an enterprise?

1- Yes 2 - No

#### V. Household and Personal Wellbeing Indicators

55. How many hours (avg) do you spend doing household work?

6  8  10  12

56. Does your husband/ Family member help you in household chores?

1  Yes 2  No

57. Do you participate in day-to-day decisions about managing money/budget in your family?

1  Yes 2  No

58. Do you need permission for visiting the following places?

- Nearby shops, neighbor's homes, children's schools etc.
- Village bazaar for purchase
- Official work / Panchayat office/ Bank work
- Nearby town
- Parent's or relative's house
- Temple

59. Do you have a facility of toilet with water?

1  Yes 2  No

60. Do you participate in Gram Sabha/ Public meetings at village level

a)  Yes b)  No

61. Have you ever served on any of the following local governing and support network institutions?

Panchayat member  PRI Committee (eg VHSC, SMC, Public works etc.)  Don't Know  Any other (please specify)

62. Have gender relations become more equal and/or are women more empowered as a result of the project?

1. Yes 2. No 3. Can't Say

63. If yes, what changes do you see in your life? please tick the area of wellbeing

S.no.	Equity indicators	Response
1.	Economic independence	
2.	Increase mobility	
3.	Financial planning and savings	
4.	Enhanced status in family decision making process	
5.	Enhanced participation in community affairs	
6.	Better opportunities for health, livelihood, education, skills , any other	
7.	Any area where you feel empowered , pls mention	

#### B. Covid-19 – Impact, Response and Preparedness

64. Did the COVID-19 pandemic affect your enterprise?

Yes	
No	

65. Compared to neighbours that are not part of the project, do you feel you were better/worst or equally able to respond to COVID-19?

i. More affected	
ii. Less affected	
iii. Equally affected	
iv. Can't say/ Don't Know	

66. Apart from the project intervention support, have you received any extra support from HiH India?

i. Regular follow up on welfare of family members	
ii. Innovations in Marketing of products	
iii. Support in additional access to credit	
iv. Access to diversified Govt. schemes	
v. Support by procuring orders of production of Masks/Sanitizer production orders	

67. Have you received any extra support during the pandemic?

Yes	1
No	0

68. If yes, then what type of support have you received from the HIH India staff during the pandemic?

	Code
--	------

a. Psychological Counselling and mentoring	1
b. Digital training	
c. Awareness on Covid-19 safety protocols	2
d. Support by procuring orders of production of Masks/Sanitizer production orders	3
e. Access to government Covid-19 relief schemes	4
f. Market linkage through digital platform (whatsapp)	
g. No support received	5

69. Are you happy with the project interventions so far?

1. Yes 2. No 3. Can't say

70. If yes, which aspects of the project makes you happy?

S.no.	Project areas	Response
1.	Training support –SHG management / Financial inclusion	
2.	Access to government schemes	
3.	Enterprise development (includes Skill training and market linkages)	
4.	Access to credit	
5.	Covid support	

71. If no? in your opinion, what are the areas of further improvements?

**Please Note:**

1. The moderator has a responsibility to adequately cover all the questions. Some helpful probes include: f “Can you talk about that more?” f “Help me understand what you mean” f “Can you give an example?
2. Allow the respondent to answer in their own terms voicing their own views, values and experiences.
3. Please note the time/ date/ number of respondents / location during the Interview .

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## INTERVIEW SCHEDULE

### Focused Discussion Guide (for Direct and Indirect Stakeholders)

#### A. Location

Village ..... Gram Panchayat.....

Block.....

District..... State ..... Name of

Facilitator(s).....

Date of FGD ..... Start time..... End

time.....

#### B. Participant details

Female ----

Male .....

Participant Profile (SHG/Panchayat/ local functionaries /Field level staff / MFIs/etc)

#### Questions for the Discussion

S.N.	Evaluation Criteria	Specific questions that needs to be focused in the Evaluation	Response
1	<b>Relevance</b>	i) Did the program identify and mobilize eligible rural women as project beneficiaries? ii) Have the project beneficiaries benefitted from being a part of project? If yes, then in what ways? If not, then in what ways? iii) Have the activities and outputs of the project been consistent with the overall outcomes? iv) To what extent is the present model relevant and appropriate, and what corrective action (s) is/are required?	Response to question 69 and 70
2	<b>Effectiveness</b>	i) What progress has the project made so far against achievement of targeted outcomes and	

		<p>outputs?</p> <p>ii) To what extent is the project on track to achieve its outcomes?</p> <p>iii) What factors may be limiting or contributing to the achievement of intended results?</p>	Added – 50.(b)
3	<b>Efficiency</b>	<p>i) To date, have the activities been implemented in a timely and cost-effective manner?</p> <p>ii) Is the program implemented within the original timeframe and budget?</p> <p>iii) Whether the training modules and materials are sufficient for the SHG members to create/strengthen enterprises? Or can it be improved?</p> <p>iv) Are the staffs and trainers adequately trained to manage to implement the program?</p> <p>v) Is the level of involvement of the stakeholders sufficient? Or is there a need for deeper collaboration with the stakeholders for the remaining duration of the project?</p> <p>vi) How effective were the measures taken during planning and implementation to ensure efficient use of resources?</p>	Not covered. Response from 50. (b) would support in evaluation.
4	<b>Impact</b>	<p>i) What are the intended and unintended, positive and negative, outcomes and/or impacts of the project so far?</p> <p>ii) Did the women learn new skills, knowledge in the Project? If yes, what were the new skills, knowledge?</p> <p>iii) Did the beneficiaries' income improve or decline due to project interventions, and if so, to what extent?</p> <p>iv) What other impacts (positive or negative) did the intervention have on the wider community?</p>	<p>Analysis from Secondary database</p> <p>Question 52</p> <p>Question 49</p>

5	<b>Sustainability</b>	<p>i) Do stakeholders feel that the activities can be sustained at current levels after the program conclusion? What are additional inputs necessary to achieve sustainability?</p> <p>ii) What are the current barriers to achieving sustainability?</p> <p>iii) What are the necessary components for the successful handover of activities, as modelled by this program?</p> <p>iv) What is the probability of the program results sustaining over a period of time? What are the reasons for this understanding?</p>	Not covered directly. However ,areas for improvement is being asked in Question 71
6	<b>Equity</b>	<p>i) Were the interventions inclusive and benefit the underprivileged women or women from vulnerable groups?</p> <p>ii) Have gender relations become more equal and/or are women more empowered as a result of the project?</p>	Revised Question 62,63
7	<b>Covid and its impact</b>	<p>i) Has the COVID-19 pandemic affected the project activities? How?</p> <p>ii) Do you feel the HiH Team was able to help the community cope with the effects of the pandemic? If yes, then in what way (s)?</p>	Covered in Question 64, 65,66,68 as the project team was supporting the communities with COVID relief activities.

**8. What key recommendations can be taken into account for the remaining period of the project to improve its relevance and effectiveness?**