

# ENDLINE EVALUATION REPORT

## THE 'UNITED PROJECT'

### MADHYA PRADESH, INDIA



IMPLEMENTED  
BY  
HAND IN HAND, INDIA

SUPPORTED  
BY  
HAND IN HAND, SWEDEN

ARATI PANDYA

June 2022

## ABOUT THIS REPORT

This report is an outcome of the End-line project Evaluation study conducted by Hand in Hand (HIH), India and Arati Pandya, an Independent Development Consultant, which draws on the findings of a 3 -year long project – UNITED project - to extract best practices and lessons from its different initiatives undertaken in the Dewas, Dhar and Indore region of Madhya Pradesh. Funded by HIH Sweden, the project works to “Reduce poverty and vulnerability amongst the women in Madhya Pradesh by creating platforms for addressing the root causes of unsustainable livelihoods and inability to claim basic rights”, and focusses on *developing economic capital (through functional and business training to the target women and supporting strengthening of business) and social capital (by creating networks that would enable them mutual support to claim their rights and to strengthen their business).*

The findings are based on a **quantitative research method** covering a sample of 400 respondents selected through purposive random sampling methods across the three districts, as well as **qualitative research method** covering 12 focus Group Discussions (FGDs) with women beneficiaries and 12 key Informant Interviews (KIIs) across a wide range of stakeholders including government authorities, PRI members, other Service providers like ASHA workers and ANMs operating in the region as well as women members.

While the End-line evaluation study was primarily conducted by Arati Pandya, an external Researcher, who also authored this Report; HIH India – Madhya Pradesh provided necessary technical support (Tool preparation, conducting Survey, data analysis etc.) in conducting the research. The research Team from HIH India – Madhya Pradesh includes:

Dr. Kishor Patnaik, Ankit Khare, Devendra and Shiv Charan.

We particularly thank Madhu Saran, President, from HIH India who have been a constant support during the process of this study. The authors also acknowledge the support provided by a number of stakeholders including the women community members, who provided their time and inputs during interviews which forms the basis of this report. We thank them for their cooperation and generosity.

Study Team  
August 2022

## ACRONYMS

HIH	Hand In Hand
MP	Madhya Pradesh
MFP	Minor Forest produce
SHG	Self Help Group
CLN	Cluster Level network
BLN	Block Level Network
SC	Scheduled Caste
ST	Scheduled Tribe
OBC	Other Backward Caste
ASHA Worker	Accredited Social Health Activist Workers
ANM	Auxiliary Nurse Midwife
CBOs	Community Based Organisations
CBIs	Community Based Institutions
M & E	Monitoring and Evaluation
OECD	Organisation for Economic Co-operation and Development
DAC	Development Assistance Committee
ToR	Terms of Reference
KVK	Krishi Vigyan Kendra
FGD	Focus Group Discussion
KII	Key Informant Interviews
LFA	Log Frame Approach
PM Awas Yojana	Prime Minister Awas Yojana
SRLM	State Rural Livelihood Mission

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## GENERAL INFORMATION ABOUT THE PROJECT

<b>Name of the Project (Evaluated)</b>	<b><i>UNITED – Bringing Unity to Improve Livelihood for Women in Madhya Pradesh, India</i></b>
<b>Implementing Organisation</b>	<p><b>Hand In Hand (HIH) India</b>  Address:  <b>Corporate Office:</b>  New No.33, Old No.14,  48th Street, 9th Avenue, Ashok  Nagar, Chennai – 600 083  Tamil Nadu, India  +91 44- 4341 3200</p> <p><b>Head Office:</b>  90/A, Nasarathpet village,  Little Kancheepuram – 631501  Tamil Nadu, India  + 91 44- 6720 1000</p> <p>Email: info@hihseed.org  <b>Website:</b> <a href="https://hihindia.org/">https://hihindia.org/</a></p>
<b>Funding Organisation</b>	Hand In Hand Sweden
<b>Geographical Coverage</b>	<i>Dewas, Dhar and Indore districts of Madhya Pradesh, India</i>
<b>Project Duration</b>	1 <sup>st</sup> April 2019 to 31 <sup>st</sup> March 2022
<b>Evaluator/s</b>	Arati Pandya, Independent Consultant, New Delhi With support from the M&E Team of HIH India
<b>Period of Evaluation</b>	1 <sup>st</sup> April 2019 to 31 <sup>st</sup> March 2022
<b>Time of Evaluation</b>	16th May to 20 <sup>th</sup> May 2022

## EXECUTIVE SUMMARY

**BACKGROUND INFORMATION:** Madhya Pradesh is one of the poorest states in India with over one-third population of Madhya Pradesh lives under poverty (as reported by Niti Ayog National Multidimensional poverty Index – Baseline Report 2021<sup>1</sup>). The lack of livelihood opportunities, especially in sectors like agriculture, coupled with restrictions imposed on the use of forests, has resulted in the migration of the poor from rural areas to cities.

Women, in Madhya Pradesh, face discrimination in all spheres of life and are the hard recipients of the orthodox social systems with multiple marginalization and exclusion, despite the constitutional guarantee for equal rights and privileges for men and women. The worrying unequal sex ratio of 931/1000 and preferences for son are fundamental indicators of the Gender based discrimination in the state. Moreover, with high illiteracy rate, lack of professional skill, little control over land and other productive assets; the rural women are restricted to low paid occupations, exclusion from access to institutional credit and having a marginal role in decision making.

Recognizing the socio-economic dynamics of the marginalized community, particularly women, in Madhya Pradesh, who continue to be victims of economic social, cultural and political marginalization and realizing that their socio-economic empowerment is important for the holistic development of the society; Hand In Hand (HIH) India started its interventions in Madhya Pradesh in the year 2008 through implementing several projects. It may be worth noting here that Hand in Hand India (HIH) is a global non-profit organisation, working since 2004 across 18 States of India, to alleviate poverty through a unique model of job creation and integrated community development in five intersecting sectors i.e., education, health, and skill development, livelihoods promotion, and green environment, as it believes that poverty is multidimensional.

In doing its work in MP, HIH India follows its integrated community development approach with a focus on poverty alleviation through job creation, and women empowerment and complements efforts the state government to open-up all opportunities to women towards convergence. Believing in the SHG approach to poverty reduction, HIH India has organised women and formed 12,634 SHGs by the end of 2018 and with skill training and advocacy, HIH India reportedly promoted livelihoods for 80,605 women.

**THE UNITED PROJECT:** The current project (under evaluation) – the ‘UNITED’ project: Bringing Unity to improve livelihood for women in Madhya Pradesh - is one of the projects implemented by HIH India in Madhya Pradesh. UNITED project was started in the year 2019 as a follow-up project of earlier interventions made by HIH India and to build on the investments made with funding support from HIH Sweden. With the objective to - “Reducing poverty and vulnerability amongst the women in Madhya Pradesh by creating platforms for addressing the root causes of un-sustainable livelihoods and inability to claim basic rights”; the project was implemented for a period of three years (April 2019 to March 2022) in the three districts of Madhya Pradesh – Dewas Dhar and Indore.

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<sup>1</sup> [https://www.niti.gov.in/sites/default/files/2021-11/National\\_MPI\\_India-11242021.pdf](https://www.niti.gov.in/sites/default/files/2021-11/National_MPI_India-11242021.pdf)



The project worked in two key focus areas: a) *developing economic capital through functional and business training to the newly mobilised women as well as supporting the formation of businesses, and link to value chains to both new and existing SHG women*; and b) by developing social capital to the women by creating networks that would enable them to claim their rights and partner with each other to establish or strengthen their existing business.

With these focus areas, the project intended to reach out to 20,400 women (in the age group of 18-60) from backward communities (SC, ST, OBC and minority) from at least 1705 SHGs (972 existing SHGs and 733 new formed SHGs). In doing so, the apparent strategy followed by the project is to build and strengthen Community Based Institutions (CBIs). In line with its successful experience in Tamil Nadu, the project focusses on enhancing the SHG movement through formation of woman-headed organizations through federating the SHGs. At the village level this organisation is called Cluster Level Networks (CLN)<sup>2</sup> and at the block level organization which is a cluster of villages, is called block level networks (BLN)<sup>3</sup>; and implemented several activities to strengthen them.

**THE ENDLINE EVALUATION:** With the end of the UNITED project in March 2022, HIH India (and HIH Sweden) decided to carry out an external evaluation with the objective to – a) assess the achievements of the Goal and Objectives against the specified targets, b) assess the overall outcomes of the project primarily at the CLN and SHG level in terms of the effectiveness of the interventions, c) assess any spillover impact of the project in the communities, d) identify the intended and unintended outcomes, best practices and lessons learnt that arose during project implementation, e) assess the challenges that were encountered during the project implementation and ways in which they were addressed, and finally f) to provide recommendations for sustainability and way forward for the project. The findings and recommendations of the evaluation will also form the basis to sustain the results and determine the way forward.

**METHODS OF DATA/INFORMATION COLLECTION AND ANALYSIS:** The methodology adopted for the evaluation was participatory in nature and used both qualitative and quantitative techniques for data and information collection. The different tools used are - a) **Personal Interviews (Survey)** with 400 target group members selected on the basis of strategic random sampling, b) **Focus Group Discussions (FGDs)** with 12 groups (5 in Dhar district + 5 in Dewas district + 2 in Indore district) covering 142 SHG/CLN/BLN women members, c) **key Informant Interviews (KIIs) (Semi-structured Interviews)** with 12 key stakeholders from the panchayat, government officials, service providers etc. and d) **Case Studies** through detailed interview with 4 selected SHG/CLN/BLN members.

The survey respondents and FGD groups were selected on the basis of their performance, effectiveness as an organisation, proactive initiatives, emergence of leadership and enterprise development. The data and information thus collected were analysed to arrive at the findings of the study.

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<sup>2</sup> CLNs are formed by 08-15 SHGs from a geographically close cluster of villages with each SHG nominating 3 members to the CLN's executive council.

<sup>3</sup>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. BLNs will lobby for the issues raised by CLNs at block level with appropriate authorities. BLNs will also support in strengthening the functioning of CLNs at panchayat level.

**OVERVIEW OF FINDINGS:** The ‘UNITED project’, which can be synonymous with a ‘COVID Pandemic project’, has actually moved through the challenges of COVID lockdown and its subsequent restrictions. However, it is extremely commendable that the challenges have not been reflected in the results achieved by the project in the same quantum as has been the quantum of challenges. The project has been able to cope well with the situation by diversifying its operation and have been able to accomplish all its activities and in most of the cases have over- achieved its target too. Interestingly, apart from the planned activities, the project also successfully carried out several additional activities laid by COVID pandemic (like awareness on covid safety protocols, psychological counselling etc.), which further occupied space and attention within the already squeezed time period of the project. Consequently, it has also been able to make a visible impact in empowering its target women through building economic and social capital.

Some of the key elements that worked in this direction are listed below:

- i. The project has been designed appropriately keeping in mind the context, and complements extensively the underlying needs and demands of the target community (women of the SC, ST and OBC communities) for the holistic development of the community.
- ii. *The project has strategically incorporated its activities in addressing the existing gaps in enhancing the socio-economic status, participation in the development process, access to justice and ensuring their rights and entitlements.*
- iii. Formation and strengthening of community groups, financial inclusion and strengthening of economic activities are few crucial activities that have *contributed to the empowering process of women to a great extent.*
- iv. The strategy to develop community-based institutions (SHGs/CLNs/BLNs) and strengthening them as an implementation strategy to realize the project objectives, has remained extremely significant considering the context given that the referral community of the project has been living in a situation of utter negligence, deprivation and indignity. Presence of a strong institution at the ground level is extremely crucial to initiate collective actions in contributing to the social and economic empowerment of women.
- v. *Strategies to develop social capital, fostering local leadership, and mass mobilization too holds great relevance* keeping in mind the socio-economic and political context of the state and the operational districts as well as the perceived needs and demands of the target communities towards achievement of sustainable results.
- vi. *The project has clearly made an impact in strengthening livelihoods of the target communities* and has been able to create an enabling environment for the community to *enhance their access to rights and entitlements.* Along with appropriate support and services provided by the project, the strategy of building community-based institutions has remained the most important contributing factors in achieving these results.
- vii. *A competent team both at the management and implementation level (at HIH India) have contributed significantly to the achievement of results. Despite the COVID pandemic and its impact on the project implementation, the project Team has been able to undertake the planned activities in an effective manner realising the quantitative and qualitative results.* Deploying 90% local Team members (with greater understanding of language, culture and dynamics) too have worked in favour of the project in reaching out to the target community, in building their confidence in the project and in ensuring greater participation in project activities.

- viii. Having dedicated Team members for Training and Enterprise development have also worked well (by facilitating provision of focused and targeted inputs in the respective areas) in implementing the activities in a timely manner while achieving the required target, have even overachieved the targets in many cases.
- ix. Another important credential contributing to *the qualitative achievement of project results, has been the stability of the Team members (as long as 10 years for many)*. By virtue of their long association with the organisation, they have better understanding of the organisational values and culture as well as work approach, thereby contributing to better productivity and qualitative results.

However, there are *certain areas*, particularly with respect to the qualitative aspects of the project that *require attention* as the project decides to step forward in future. They are summarized below:

- i. The project lays significant focus on strengthening CBOs as a key strategy. But, in a project of this nature, having strong Community based institutions (with appropriate inputs) is key in making impactful interventions as well as sustaining the results. While the project has very thoughtfully planned different training programmes to strengthen the community-based institutions (SHG/CLN/BLN), the delivery of the same could have been little more deliberate in terms of *adequacy of time given to each training, having more follow up/refresher trainings as well as more exposure visits to strong CBOs. Strengthening the BLNs in particular calls for attention in this regard in promoting sustainability of effort.*
- ii. While the project has successfully strengthened livelihood of its target communities (CLN members) through supporting different individual as well as group enterprises, there is limited focus on collective forms of enterprises ('Collective Enterprises'), which warrants greater sustainability and growth for the business by promoting collective leadership, shared responsibilities, democratic decision making, *offering safety nets at the time of hardship and encourages everyone to use their unique skills, talents, and experiences to work together to achieve the common goal.*
- iii. *Sustaining the results of interventions, particularly that of enterprise development, emerges as a crucial area of attention for the project.* Limited permissible time (because of COVID and related restrictions) impacting the quality of capacity building support in terms of smaller duration training programmes, limited handholding support and market linkages, continuity and regularity of work, have presumably contributed to this aspect. Appropriate steps need to be taken in this direction in future.
- iv. Though the project has been able to mobilise around 20,433 women, the training and capacity building support remained limited mostly to the executive council members of the 202 CLNs (approximately 9,000 women), leaving out a large number of women SHG members to become active recipients of the project benefits. *Little more care in designing the project strategy could have helped in this direction.*
- v. Another key area that requires attention is *deployment of adequate women team members both at the management and implementation level.* The project has a single woman staff out of the total of 25 Team members (4%) deployed for the project. Considering that the focus of the project is women empowerment, not having adequate women staff members at the management and implementation level raises concerns while contradicting the key argument of the project. In fact, having women staff members at the community level would have added immense value to the project results in its work with rural women.

- vi. The project needs to *reflect a bit more in capitalizing the role of men in the project in going forward, beyond the Gender sensitization training*; so as to engage men as an ally in facilitating the process of women empowerment. The absence of which may have an impeding effect to the process of women empowerment.
- vii. Considering that *‘women with disability’* bear the burden of multiple discrimination by being women, being from socially backward caste and on top with disability, the project needs to include more vulnerabilities like women with disabilities in making the interventions truly inclusive.

Having said that, with all its strengths and challenges, the project truly has emerged as a successful intervention in duly reciprocating to the needs of several rural women and putting the rights steps in empowering them both economically and socially, in addressing ‘social exclusion’ in the most effective manner towards an ‘inclusive society’.

#### RECOMMENDATIONS:

Firstly, considering that the project has already made an impact through contributing to the social and economic empowerment of the target community, the evaluation strongly feels that continuation of another phase of the project (even with a smaller duration), with all its potential, will provide the opportunity to fill the identified gaps towards fully realizing its core objective/s. It will also compensate for the lost time owing to the pandemic.

Secondly, the evaluation also provides few recommendations those are strategic in nature for consideration in future under the assumption of continuation of a second phase of the project towards improving the project interventions in the best interest of the project and communities.

- i. *More focus and inputs to strengthen the CBOs.* Presence of a strong institution at the ground level is extremely crucial to initiate collective actions in contributing to the social and economic empowerment of women.
- ii. Considering that the project has successfully invested in organizing women and building community-based institutions, *promoting Collective Enterprises would be the best possible option to promote sustainable livelihood for the community*, as these organisations are embedded in local communities and are driven by a common social purpose.
- iii. Designing a more structured programme needs to build a pool of Community Cadres/Biz Sakhis at the community level, whose services will be available to the community (paid services), irrespective of individual enterprises and/or collective enterprises. The arrangement will contribute to the sustainability quotient of enterprise development and minimize dependence on external sources; as well as open up an opportunity for additional source of livelihood for the Biz sakhis.

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# 1. INTRODUCTION

## 1.1. CONTEXT

**Madhya Pradesh is the second largest** Indian state by area and the fifth largest state by population with about 7.27 crores (over 72 million) residents (as per details from Census 2011). It borders the states of Uttar Pradesh to the northeast, Chhattisgarh to the southeast, Maharashtra to the south, Gujarat to the west, and Rajasthan to the northwest. Out of the total population, 27.63% of people live in urban regions. It is important to note that the urban population in the last 10 years (from Census 2001) has increased by 27.63%. The sex ratio is 931 (as per Census 2011) for each 1000 male and the child sex ratio stands at 918 girls for each 1000 boys.

According to Census 2011, scheduled tribe households accounts for 21.9 percent and schedules caste households for 15.62 percent of total population in the state. Other Backward Classes has been estimated for 50.09 percent of households and are highest in state<sup>4</sup>. The Literacy rate in Madhya Pradesh has seen upward trend and is 69.32 percent as per 2011 population census, of which male literacy stands at 78.73 percent while female literacy is at 59.24 percent.

Significantly an agrarian state, the economy of Madhya Pradesh is reflecting rapid strides towards industrial and service sectors as well. In fact, industries and agriculture form the backbone of economy of Madhya Pradesh, whereas the supporting bones are mining, tourism, and banking.

Major agricultural products include soybeans, grams, oilseeds, pulses, garlic etc. Minor Forest Produce (MFP), such as Tendu leaves, sal wood, teak wood and lak are major contributors to the rural economy of the state. The state is rich in natural resources, fuels, minerals, agriculture, and biodiversity. It is also the only diamond producing state in the country. Diamond production in the state reached 25,603 thousand tons in 2019-20.

Despite its rich natural resources, Madhya Pradesh is one of the poorest states in India with over one-third population of Madhya Pradesh lives under poverty, according to the recent report released by NITI Ayog National Multidimensional poverty Index – Baseline Report 2021<sup>5</sup>. The report says MP is fourth poorest state in India, only above Bihar, Jharkhand and Uttar Pradesh. Roughly over 2.5 crore population of Madhya Pradesh are poor. The state of Madhya Pradesh has seen rapid urbanisation in the past two decades. The lack of livelihood opportunities, especially in sectors like agriculture,



<sup>4</sup> Govt has not enumerated caste-wise population other than SCs and STs in Census 2011. So OBC Percentage is not accurate & based on various estimate.

<sup>5</sup> [https://www.niti.gov.in/sites/default/files/2021-11/National\\_MPI\\_India-11242021.pdf](https://www.niti.gov.in/sites/default/files/2021-11/National_MPI_India-11242021.pdf)

coupled with restrictions imposed on the use of forests, has resulted in the migration of the poor from rural areas to cities.

Women in Madhya Pradesh, like any other parts of Indian societies, face discrimination in all spheres of life and are the hard recipients of the orthodox social systems with multiple marginalization and exclusion, despite the constitutional guarantee for equal rights and privileges for men and women. The same is not limited only to the fields of education or access to equal economic opportunities, but also in the most elementary fields like health, nutrition and survival. Gender based discrimination in the state is evident in the unequal sex ration ((931/1000) against an already worrying national average (940/1000)) and lower human development indicators for women. A fundamental indicator of gender-based inequality is seen in the preferences for sons.

Moreover, with more than 90% of the rural women being illiterate and unskilled, they are restricted to low paid occupations and pushed into a marginal role in decision making. Women have little control over land and other productive assets, which too excludes them from access to institutional credit. Interestingly, the state government has been taking several steps lately to open up all opportunities to women so that the full potential of women is realized towards improving their standard of life.

## **1.2. ABOUT HIH INDIA AND ITS INTERVENTIONS IN MADHYA PRADESH**

Hand in Hand India (HIH) is a global not-for-profit organisation working towards fighting poverty and creating jobs since 2004. It 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 five intersecting sectors i.e., education, health, and skill development, livelihoods promotion, and green environment. HIH uses an integrated approach to alleviate poverty because it believes that poverty is multidimensional.

With a vision to alleviate of poverty while focusing on access to education, affordable healthcare, skill development, entrepreneurship, financial inclusion and clean environment; HIH India has been exercising its mission to “work hand in hand with poor women, children and communities to provide them with dignity, hope and choice for sustainable development”.

Though implementation of strategic projects, HIH works in different areas including empowering women, educating children, creating healthcare access, combating climate change and creating jobs. HIH India also nurtures social entrepreneurship in India.

Recognizing the socio-economic dynamics of the marginalized community, particularly women, in Madhya Pradesh, who continue to be victims of economic social, cultural and political marginalization and realizing that their socio-economic empowerment is important for the holistic development of the society; HIH India started its interventions in the year 2008 through a systematic need analysis exercise. HIH India started its interventions with projects that follows an integrated community development approach with a focus on poverty alleviation through job

creation, and women empowerment. The complementary nature of the efforts by the state government to open up all opportunities to women too worked for HIH towards convergence.

Currently active in three districts i.e. Indore Dewas and Dhar, HIH India works in areas of promoting education, health, skill development, financial inclusion, enterprise development and natural resource management. Believing in the SHG approach to poverty reduction and women's empowerment, HIH India formed 12,634 SHGs with 148,994 women in Madhya Pradesh through strategic interventions in 10 years (by the end of 2018). With skill training and advocacy, HIH India reportedly promoted secure livelihoods for 80,605 women creating 120,908 jobs in the region. Each of these women is claimed to be financially and digitally literate, able to take independent decisions, and operate businesses.

### 1.3. PROJECT BACKGROUND

Out of the 12,634 SHGs formed by HIH India in Madhya Pradesh, 521 SHGs in Dewas district and 421 SHGs in Dhar district are selected under the project. In Dewas, most of the SHGs are located in villages, where majority of the households depend on agriculture for their subsistence. Monthly incomes for households of 5 members range between 43 USD to 214 USD but are mostly clustered around 71 USD. Women work mostly in farms during the sowing and harvest seasons with little source of income during the fallow period. Dhar district, on the other hand, is more backward in terms of development, with a higher percentage of tribal population. 71% of the households in Dhar have a low standard of living and 49% of the women are illiterate.

Therefore, in its efforts to take the next logical step forward, and with a view to bring about holistic empowerment to the poor rural women in Madhya Pradesh (with specific reference to Dewas and Dhar districts); HIH India decided to build on the investment made so far. In doing so, HIH India followed its successful experience in Tamil Nadu, and focusses on enhancing the SHG movement through formation of woman-headed organizations by the existing HIH SHGs as well as newly formed SHGs. At the village level this organisation is called Cluster Level Networks (CLN)<sup>6</sup> and at the block level organization which is a cluster of villages, is called block level networks (BLN)<sup>7</sup>.

While the proven narrative of “social relationships among SHG women” remained the fundamental ingredient in the formation of these organisations, they were conceptualized to take up the cause of these women and work towards the resolution of common issues faced by them by working directly with the duty bearers through this project.

Thus, the project (under evaluation) – the ‘UNITED’ project: Bringing Unity to improve livelihood for women in Madhya Pradesh – was conceived by HIH India and different activities were planned to address the identified issues through the project. The project was funded by HIH Sweden.

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<sup>6</sup> CLNs are formed by 08-15 SHGs from a geographically close cluster of villages with each SHG nominating 3 members to the CLN's executive council.

<sup>7</sup>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. BLNs will lobby for the issues raised by CLNs at block level with appropriate authorities. BLNs will also support in strengthening the functioning of CLNs at panchayat level.

## 1.4. PROJECT SUMMARY

### 1.4.1. PROJECT TITLE

The project titled – *the ‘UNITED’ project: Bringing Unity to improve livelihood for women in Madhya Pradesh.*

### 1.4.2. PROJECT OBJECTIVE

The overall objective of the Project is “Reducing poverty and vulnerability amongst the women in Madhya Pradesh by creating platforms for addressing the root causes of unsustainable livelihoods and inability to claim basic rights”.

In its efforts to achieve the above stated objective, the project worked in the following: a) *developing economic capital through functional and business training to the newly mobilised women as well as supporting the formation of businesses, and link to value chains to both new and existing SHG women*; and b) by developing social capital to the women by creating networks that would enable them to claim their rights and partner with each other to establish or strengthen their existing business.

### 1.4.3. TARGET POPULATION

- **Direct Target Group:** 20,400 women in the ages of 18-60 mostly from backward communities (SC, ST, OBC) from at least 1705 SHGs including the 972 existing SHGs and 733 newly formed SHGs as part of the United project (as per the proposal).
- **Indirect Target Group:** 61,200 (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. Additionally, the men folks of the target households were planned to be covered under the capacity building efforts (gender training) undertaken by the project.
- **Other Stakeholders:** Other stakeholders include Gram Panchayat members, concerned Officials at the Block and district level, other service providers (such as ASHA workers, ANMs, Anganwadi workers etc.) at the village level as well as Media groups. All these stakeholders were instrumental and complemented the achievement of project results.

### 1.4.4. THEMATIC AREAS COVERED

The key thematic areas as covered under the project are:

- Building and Strengthening Community Based Organisations (CBOs) (SHGs, CLNs and BLNs)
- Sustainable Livelihoods
- Developing social capital to access basic rights and entitlements



### 1.4.5. OUTCOMES, OUTPUTS, TARGETS AND RESULTS

Outcome	Output	Targets and Indicators	Project End Results
<b>Outcome 1:</b> The CLNs and BLNs are well organised and functioning institutions.	<b>Output 1.1:</b> BLNs and CLNs are formed and established.  <b>Output 1.2:</b> BLNs and CLNs have the capacity to work effectively.	i. 200 CLNs and 10 BLNs are registered. ii. 1705 SHGs with 20,400 members has joined CLNs. iii. At least 70% of CLN & BLN members interviewed have positive and ambitious vision of work. iv. At least 1 action taken per CLN and BLN respectively. v. At least 70 % of the CLN & BLN members interviewed has a better understanding and knowledge in the subject trained in. vi. 100 CLNs & 5 BLNs (50% of CLN & BLN) have complied with all governance requirements. vii. 5 -6 BLNs have established relationships with child and women welfare department, district industries centers, social welfare department viii. 733 SHGs formed and trained in entrepreneurship by CLNs and BLNs.	i. 202 CLNs and 10 BLNs are registered. ii. 1650 SHGs with 20,433 members has joined CLNs. iii. At least 84% of CLN & BLN members interviewed have positive and ambitious vision of work. iv. Total 213 actions were taken by CLN and BLN respectively. v. On an average 82% of the CLN & BLN members interviewed has a better understanding and knowledge in the subject trained in. vi. 107 CLNs & 6 BLNs have complied with all governance requirements. vii. 8 BLNs have established relationships with child and women welfare department, district industries centers, social welfare department. viii. 678 SHGs formed and trained in entrepreneurship by CLNs and BLNs.
<b>Outcome 2:</b> Targeted women use the CLNs and BLNs as a platform to raise their voices and increase their income.	<b>Output 2.1:</b> Targeted women use the CLNs and BLNs as a platform to raise their voices and increase their income.  <b>Output 2.2:</b> SHG women are aware of and know where to raise their socio-economic rights through CLNs & BLNs.	i. 50 local issues identified and 10 of them resolved. ii. 50% of the women use BLNs and CLNs for doing business among themselves. iii. 80 Activity Based Groups formed iv. 50% members have increased their income through improved businesses	i. 72 local issues were identified and 27 of them were resolved. ii. 64% of the women use BLNs and CLNs for doing business among themselves. iii. 80 Activity Based Groups formed iv. 87% members have increased their income through improved businesses

### 1.4.6. GEOGRAPHICAL COVERAGE

The project has been implemented in three adjacent districts of Madhya Pradesh, viz., Dhar, Indore and Dewas. As per the following details.

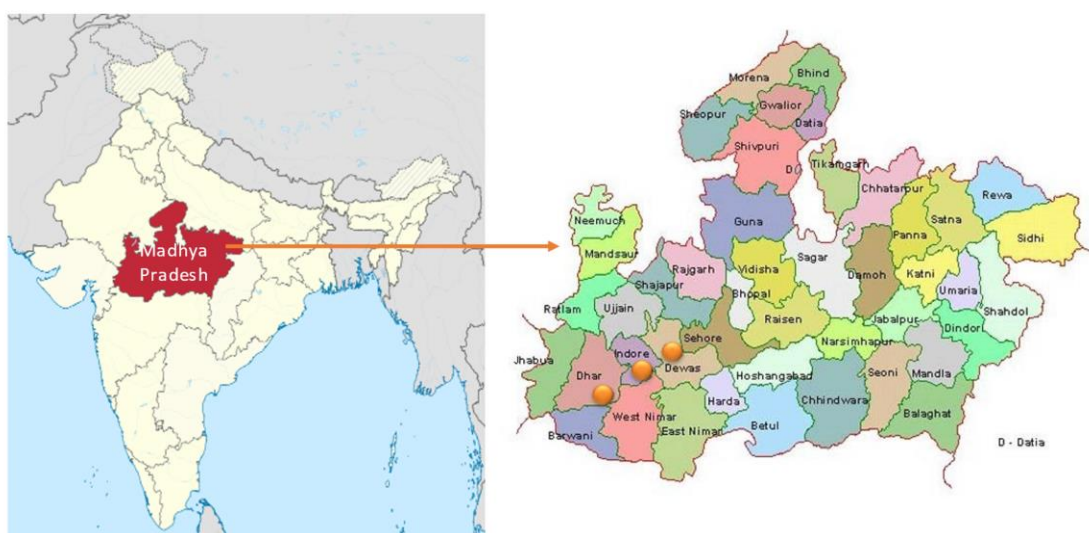
Country – India

State – Madhya Pradesh

Districts - Dewas, Dhar and Indore

(Please refer to the Operational Map below)

**Figure 1: Operation Map of the project**



The following table provides details regarding the geographical coverage of the project:

**Table 1: Geographical Coverage of the Project**

Name of the District	Coverage details in the Rural Area				Coverage details in the urban Area		
	Name of the Blocks	No. GPs	No. of Villages	No. of CLN	Name of the Municipality Area	No. of Wards	No. of CLN
Dewas	Chapda	7	10	7	Hatpipaliya	1	1
	Dewas	10	16	10	Dewas	5	5
	Kannod	17	17	17	Kannod, Loharda, Satwas	4	4
	Khategaon	14	15	15	Khategaon	3	3
	Sonkatch	10	14	12	Sonkatch, Bhaurasa	4	4
	Tonk Khurd	15	17	14	Tonk Khurd	2	2
Dhar	Dhar	9	9	9	Dhar	8	8

	Badnawar	18	23	24	Badnawar	1	1
	Nalcha	11	15	15	Mandav	6	2
	Umarban	10	13	13		0	0
Indore	Mhow	9	9	10	Mhowgaon	0	0
	Sanwer	7	11	7	Sanwer	1	1
	Depalpur	16	17	17	Depalpur	1	1
<b>3 districts</b>	<b>13 Blocks</b>	<b>153</b>	<b>186</b>	<b>170</b>		<b>36</b>	<b>32</b>

#### 1.4.7. DURATION OF THE PROJECT

The tenure of the current project under review was 36 months, starting from starting from 1<sup>st</sup> April 2019 to 31<sup>st</sup> March 2022. The current evaluation is the end – term evaluation and takes into consideration the entire period of the project. Hence, the findings and recommendations are based on the analysis of programmes and activities undertaken during the above period.

## 2. THE EVALUATION (TERMS OF REFERENCE)

The UNITED project (referred to as “project” in the report) completed its approved implementation period of three years on the 31<sup>st</sup> March 2022. HIH, India (the implementing organisation) and HIH, Sweden (the funding organisation) had planned to carry out an external evaluation at this juncture of the project to review the relevance and effectiveness of the project as well as achievements and lessons learnt. It was also decided to engage an External Consultant/agency to carry out the endline evaluation along with the M&E team of HIH India. The evaluation findings will not only be helpful for HIH India in assessing what was delivered, but also analyze the challenges in determining the necessary steps for the sustainability of results and way forward.

### 2.1. OBJECTIVES OF THE ENDLINE EVALUATION

- i. To conduct an assessment of the achievements of the Goal and Objectives of the Project against the specified targets.
- ii. To assess the overall outcomes of the project primarily at the CLN and SHG level in terms of the effectiveness of the interventions.
- iii. To assess any spillover impact of the project in the Communities even if this was not the overarching goal of the project.
- iv. To identify the intended and unintended outcomes, best practices and lessons learnt that arose during project implementation.
- v. To assess the challenges that were encountered during the project implementation and ways in which they were addressed.
- vi. To provide recommendations for sustainability and way forward for the project.

### 2.2. EXPECTED RESULT/S OF THE ENDLINE EVALUATION

The current endline evaluation is intended to be forward looking and is expected to capture effectively the best practices and lessons learnt; and inform on the nature and extent of the effect of the support on various stakeholders. It will follow the OECD/DAC’s Quality Standards and will answer the questions as stated in the agreed ToR with respect to the REESI (Relevance, Effectiveness, Efficiency, Impact, Sustainability) criteria of project progress.

The emphasis of the endline evaluation is also on capturing the equity criteria to assess the extent to which the interventions accessed by different social groups, specifically the vulnerable communities. The findings and recommendations of the evaluation will also form the basis to sustain the results and determine the way forward.

Note: Please refer to **Annexure I** for a copy of the ToR as agreed upon by HIH India and the external evaluator.

## 2.3. METHODOLOGY ADOPTED

The methodology adopted for the evaluation was participatory in nature using both qualitative and quantitative techniques and has included all stakeholders of the project such as HIH India staff (at Indore), Community workers, Women beneficiaries in the villages covered by the project, Panchayat staff, other service providers at the village level (Anganwadi workers, ANM, ASHA workers etc.) as well as concerned government officials of Krishi Vigyan Kendra and other people directly or indirectly involved in development and implementation of the project.

Specific tools and methods used for collection of data and information are as follows:

- i. **Review of documents** - Review of available project documents shared by HIH India – proposal, Baseline Report, LFA, interim monitoring and progress reports, Annual Review Reports; project MIS, training manuals, and relevant literature in the subject area.
- ii. **Briefing meeting** with Dr. Madhu Saran, President, HIH India at HIH Delhi office and most key staff members of the project at HIH Indore office.
- iii. **Briefing meeting and Self –Evaluation Exercise** by the all project staff at HIH Indore Office conducted through group discussion and presentation.
- iv. **Training** of HIH India M&E Team on building understanding on the Survey questionnaire and other Tools developed for the purpose.
- v. **Pilot Survey and review** to understand any gaps in the process of information/data collection and addressing the same.
- vi. **Personal Interviews (Survey)** with the target group members i.e. with the confidence level of 95% and 5% margin of error, 377 (rounding off 400) respondents covered across the 13 operational blocks. A random sampling method were followed to identify respondents for interview.
- vii. **Focus Group Discussions (FGDs): 12 FGDs (5 in Dhar district + 5 in Dewas district + 2 in Indore district) conducted** covering 142 SHG/CLN/BLN women members. They were selected by the M & E Team of HIH India on the basis of their performance, effectiveness as an organisation, proactive initiatives, emergence of leadership and enterprise development. They were categorized/graded on the basis of the above mentioned criteria and a mix of them were considered for visit and review by the evaluation team.
- viii. **12 KIIs (Semi-structured Interviews)** were conducted with representatives of key stakeholders from the panchayat, government officials and other stakeholders etc.
- ix. **4 Case Studies** through detailed interview with selected SHG/CLN/BLN members.
- x. Observations on the project activities, and results perceived by the target communities.
- xi. Besides formal meetings, several informal meetings were also organised with the stakeholders to collect required information.
- xii. Relevant documents were also referred, and feedback gathered from all concerned actors.

Considering the geographical spread of the project and its large stakeholder's base, the evaluation has adopted a 'sample' study method (strategic sampling methodology) to collect required data and information. Information collected from the selected samples are being analysed and interpreted to arrive at the findings and observations of the evaluation.

The following table provides detail information on the number of respondents covered through use of different tools and methods to collect the required data and information.

**Table 2: Sample Size covered for collection of data/information**

S.N.	Method	No. of Survey/FGDs/KIIs conducted	Members Covered	Conducted by
1	Focus Group Discussions (FGD)	12 FGDs across 13 blocks of 3 districts	142 women members (15+12+14+6+15+9+11+17+14+9+11+10)	External Evaluator and M&E team
2	Individual Survey	400 Interviews across 13 blocks of 3 districts	400 (minimum 30 members each block)	M&E team of HIH India
3	Key Informant Interviews (KII) (Semi-structured Interviews)	12 Interviews (KIIs) across 13 blocks of 3 districts	12 Key stakeholders	External Evaluator and M&E team
4	Case Studies	4 Case studies across the 3 Districts	4 SHG/CLN/BLN members (micro entrepreneurs)	External Evaluator

Please refer to **Annexure II**, for visit schedule of the Evaluation Team with details of meetings and interviews carried out with different stakeholders of the project.

## 2.4. SOURCE OF DATA/INFORMATION COLLECTION

The required information/data was collected mainly from the following two sources:

### 2.4.1. PRIMARY SOURCE

Through interaction and discussion with the project team at HIH India, Delhi and HIH India Indore level; CBO members (SHG/CLN/BLN), Other service providers at the village level (ASHA workers/Anganwadi workers/ANM etc.), Panchayat members, and other key stakeholders (govt. officials) at the Block and District level.

## **2.4.2. SECONDARY SOURCE**

### **a) At HIH India level**

- Documents related to the project e.g., project proposal, LFA, baseline Report etc.
- Annual progress reports and Annual Action Plans
- Training Modules
- IEC materials related to the UNITED project

### **b) At village level**

- Information on village
- SHG/CLN records
- Documents related to advocacy works undertaken by the Community based institutions (CBIs)

## **2.5. DEBRIEFING WITH HIH INDIA INDORE TEAM**

At the end of the field visit, a debriefing meeting was organised with selected members of the project team of HIH India, Indore on the 19<sup>th</sup> May 2022. During the meeting, the key findings of the evaluation and suggested recommendations were presented to the team and feedback received.

## **2.6. LIMITATIONS OF THE STUDY**

Though “Gender Sensitisation” for men in the community has been a part of the project, the evaluation Team did not get an opportunity to talk to any male beneficiary and hence ceased to comment on the outcome of the activity.

## **2.7. ORGANISING THE REPORT**

This report is organised in **three sections**. The first section is introductory in nature, describing the background of the project, its goals and objectives, the terms of reference for the external evaluation, and the process followed by the evaluation Team. The second sections share evaluation findings on the basis of the suggested criteria and related questions. Few broad issues and related recommendations are discussed in the third and concluding section.

There are four Annexures to the report - the Terms of Reference for the evaluation, visit schedule of the evaluation team, the Baseline Report and Case Studies of Successful Entrepreneurs. However, for the sake of avoiding duplication, internal documents of the project such as the ToR and the Baseline Report even though referred to in the text, have not been annexed.

## 3. EVALUATION FINDINGS

### 3.1. PROLOGUE

The process followed by the evaluation team has already been enumerated in the previous section. As it is clear from the visit schedule and documents reviewed, the evaluation followed a mixed method of ‘sampling’ technique as part of the study methodology to collect required information. Hence, the findings and results are based on ‘estimation’, which refers to a process by which inferences about the entire project is being made, based on information obtained from the ‘sample’ sites visited and persons interviewed.

### 3.2. PRESENTATION OF FINDINGS

The ToR is the base document to analyse the findings and observations as presented in this chapter. The ToR enlists five key parameters (REESI) while following the OECD/DAC’s Quality Standards in outlining the scope of the evaluation viz., a) Relevance, b) Effectiveness, c) Efficiency, d) Impact, e) Sustainability. Under each of these parameters, the ToR enlists a set of questions as specific tasks for assessment by the evaluation (c.f. Section 6 of the Annexed ToR).

Hence, the evaluator has referred to the specific questions related to the above-mentioned parameters; and the findings and recommendations presented below are based on the analysis of each of these areas. However, some of the questions could not be considered because they seem to be repetitive and/or more or less, refers to the same indicator, and/or the evaluators did not get the opportunity to gather adequate information on the same.

Further, considering that the intervention rests on three key programme components, viz., Institution Building, Sustainable Livelihoods and Development of social capital to access basic rights and entitlements, the evaluation have referred to each of these programme components and have discussed them on the basis of above-mentioned parameters and the corresponding sub-sections.

Additionally, the evaluation has taken into consideration the equity criteria in assessing the extent to which the interventions accessed by different social groups, specifically the vulnerable communities.

In doing these, the Baseline Report (*ref. Annexure III*) has been constantly referred to analyse the change with respect to the different programme components and indicators.



### 3.3. ANALYSIS OF FINDINGS

#### 3.3.1. RELEVANCE – PROBLEMS AND NEEDS

The evaluation has tried to analyse the “relevance” of the programme on the basis of the following grounds in relation to the specific questions (as stated in the ToR) to arrive at the findings.

- i. The relevance of the project in relation to the geographical uniqueness/diversity of the state and the socio-economic and political needs (and demands) of the focused community
- ii. The relevance of the project with respect to institution building, building local leadership and development of social capital as an alternative strategy.
- iii. Relevance of the project activities and outputs in realizing the intended impact
- iv. Relevance and appropriateness of the present model

Each of these points are explained below:

##### **3.3.1.1. Relevance of the Programme in relation to the Socio-economic and Political Scenario of the Programme Area and Geographical uniqueness/diversity of the state:**

The socio-economic situation of the state of Madhya Pradesh has already been enumerated in the previous section. Madhya Pradesh is one of the least developed and vulnerable state in India. It has a high share of the population living in extreme poverty with a low human development index of 0.52 where the average is 0.68. This poverty is characterized by a lack of means to create sustainable livelihoods, high illiteracy rates, and a lack of access to basic rights. Furthermore, the state also has a large tribal population that is illiterate and has a culture steeped in myths – leading to early marriages, poor health of children (malnourishment) and mothers, high dropouts from school leading to poor employable skills.

Like in other parts of India, women in rural Madhya Pradesh too remain deprived and marginalized with limited participation in the decision-making process of the household or in the development process of the society. Despite the constitutional guarantee for equal rights and privileges for men and women, rural women continue to be at the receiving end of economic social, cultural and political marginalization. Women from the SC and ST community face ‘double discrimination’ of gender and caste because of their social status.

With the given the context and situation, an apt analysis by HIH India has helped in conceptualizing the project which holds great relevance vis-a-vis the geography and the challenges faced by the focused communities (i.e., women and particularly women of these marginalized communities (SC, ST, and OBC) within the state. *Clearly, the project has appropriately made a foray into the State, which needs thorough attention in reducing poverty and vulnerability amongst the women, particularly amongst women of the marginalized communities.*

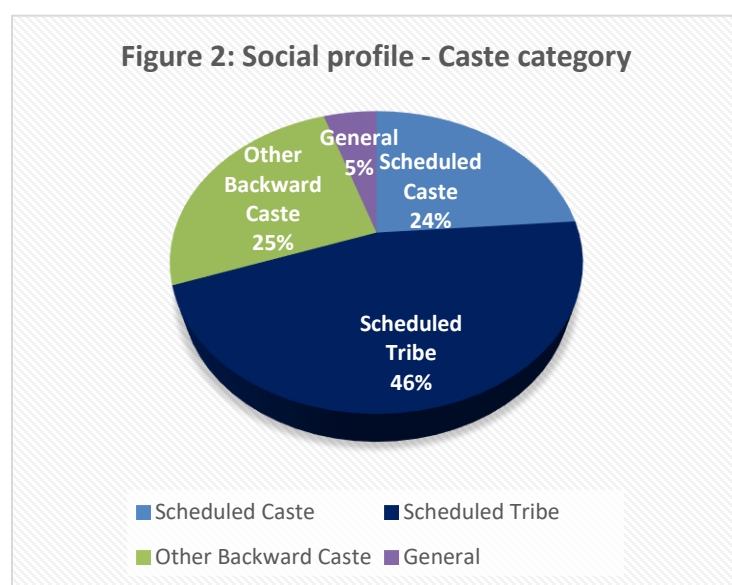
- **Identification of Project Areas and Target Beneficiaries – Socio-economic profile:** More specifically, the *project has taken great care in identifying the intervention districts* (Dewas, Dhar and Indore) with low socio-economic index. Not only that 40% of the population of these districts lives below poverty line, the sex ratio (less than 950 for Indore and Dewas) of these districts are also low as compared to other districts of the State. The SC and ST population of these districts are also relatively high as indicated in the table below. Indore and Dewas districts also have a high minority population that stands at 12.67% and 11.14% respectively, while the same stands at 5.32% for Dhar<sup>8</sup>. Additionally, the intervention of the project in these districts stands particularly relevant considering that the project is a value addition to the earlier interventions made by HIH India in these three districts.

**Table 3: District Information**

Sl. No.	District	Population	Scheduled Cast (SC)	Scheduled Tribe (ST)	Sex ratio	Literacy	Density
1	Indore	3,276,697	16.64%	6.64%	928	80.87 %	841
2	Dhar	2,185,793	6.65%	55.94%	964	59.00 %	268
3	Dewas	1,563,715	18.67%	17.44%	942	69.35 %	223

Source: <https://www.census2011.co.in/census/state/districtlist/madhya+pradesh.html>

- **Strategic Selection of Villages:** Further, considering that the socio-economic empowerment of these marginalized community is important for the holistic development of the society, **the project has strategically selected villages** (total of 222 villages and wards in the above three districts) with low socio-economic indicators and high concentration of SC, ST, OBC and minority communities. The results of the survey conducted as part of the evaluation too indicate the same.



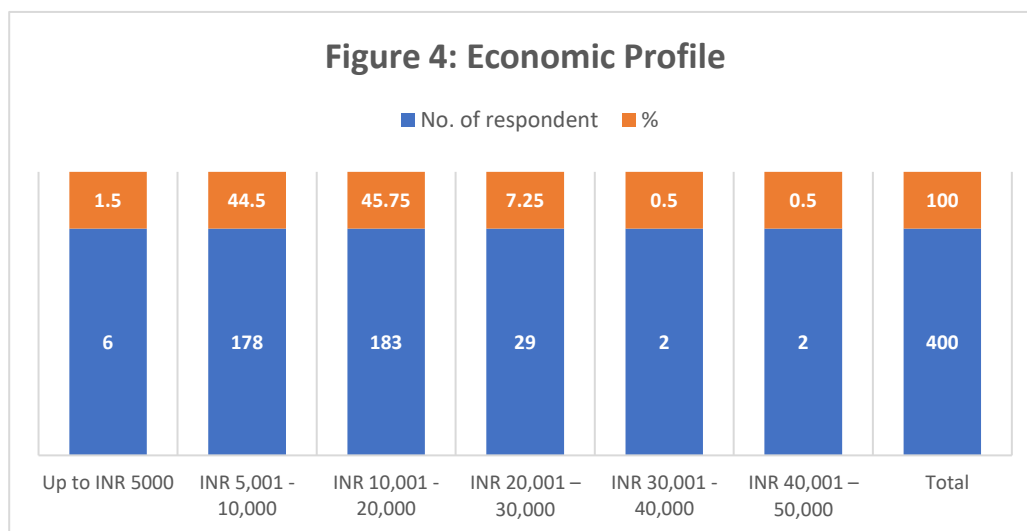
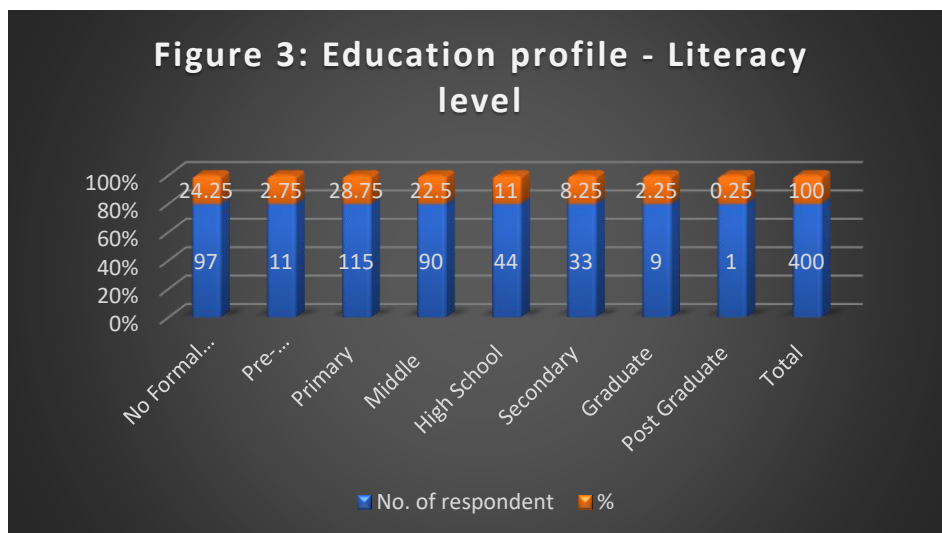
As it is evident from the pie diagram (Figure 2 - caste-wise data), out of the total sample collected for interview, around 46% are from the ST community, 24% and 25% are from the SC and OBC community respectively, who have been mobilized to be part of the programme interventions.

- **The deprivation level of the referral community can also be assessed from their lack of access to formal education. As clearly indicated in Figure 3, More than 75% of the**

<sup>8</sup> <http://muslim-census.com/2021/02/muslim-population-in-districts-of-madhya-pradesh/>

respondents are found to have been educated upto middle level.

- In terms of the economic profile, the **project has worked with community having low economic status**. A large percentage of its beneficiaries falls in the income bracket of Rs. 5000 to Rs. 10000 per month, **as clearly indicated in Figure 4**.



- **Appropriate Programme Strategy:** In doing so, HIH India has **very thoughtfully identified** the **programme strategy** (of institution building and empowerment) and the programme components (skill building and advocacy (through collective action)), which accurately complement the need of the marginalized communities of the region in empowering them to secure access to sustainable livelihoods and access to rights and entitlements through seeking meaningful involvement in the development process.

*Needless to say, the project not only holds immense relevance to the context, but also complements the underlying needs and demands of the target community (women of the SC, ST and OBC communities) to a great extent towards holistic development of the community.*

### **3.3.1.2. The Relevance of the Project with respect to Institution Building, Local Leadership Building and Development of Social Capital as an Alternative Strategy**

Keeping in mind, the contextual realities of the intervention state and operational districts, and with the aim to empower the target communities, the project has worked on four distinct strategies and approaches, which holds great relevance to the context as well as to the needs of the target communities. They are:

- **Mobilising and Organising women** into specific community-based institutions (CBIs) and strengthening them through training, exposure and regular hand holding support; so that collectively they are able to reclaim their rights and entitlements through concerted efforts on areas affecting their basic sustenance such as livelihood, education, health, basic infrastructure, and good governance; and dignity.
- **Fostering community leadership** and particularly women leadership, as a process to empower women so that they are in a position claim their rights and space in the society.
- **Building understanding and capacity of the rural women** on different aspects affecting their economic and social empowerment, such as skill building (tailoring, beauty parlour etc.), enterprise development, institution building, rights and entitlements etc. through structured training programmes and exposure visits.
- And finally, bringing the issues concerning **community welfare and women empowerment** to the forefront through macro actions (consultations, lobbying and advocacy) at the block and district level involving key stakeholders.

- a. **Approach to Organise women - Self-help Groups Approach:** In following the above strategies, HIH India has counted on the Self Help Group (SHG) approach in its effort towards empowering rural women and reducing poverty. HIH India believed that the SHG approach not only promote economic activities through its traditional thrift and credit activities, but also lays foundation for development of local institutions by bringing women together and encouraging collective actions. Hence, SHGs play an important role in the socio-economic empowerment of women and provides them a platform to recognize their potential as an active participant in the development of the society. The SHG approach to organise women has also proved to be an been an important tool to promote financial inclusion of the rural women who have been at the periphery in financial decision making and accessing credit and other financial benefits from Banks etc.

In doing so, **the project has successfully organised women** members in the targeted villages into **1650 SHGs** (of which 972 existing SHGs and 678 SHGs) and have federated them into **202 Cluster level Networks (CLNs)** and 10 Block Level Networks (BLNs). With a view to bring about holistic development for the women, the SHGs have been federated to CLNs at the village level, and the CLNs have been federated to Block Level Networks (BLNs) at the block level. Several targeted activities have been taken up by the project to strengthen CLNs and the BLNs as women headed institutions in enabling them to take up the cause of these women and work towards the resolution of common issues faced by them by working directly with the duty bearers through this project.

- b. Target Beneficiaries:** An overview of the profile of the target communities (women) and their socio-economic situation (Ref. Figure 2, Figure 3 and Figure 4), led to the findings that the strategies adopted by the project hold immense significance to address the needs and demands of the target communities, through enhancing knowledge and education, building understanding on issues affecting their socio-economic development, promoting community-based institutions and collective action, fostering women leadership, ensuring active participation and ownership of the action in addressing the issues (Please refer to the Effectiveness section (Section 2.3.2) for detailed explanation and related data).
- c. Building Community based Collectives:** *The strategy to develop community-based institutions (SHGs/CLNs/BLNs) and strengthening them as an implementation strategy to realise the project objectives, has been particularly relevant in the context given that the referral community of the project has been living in a situation of utter negligence, deprivation and indignity. Considering that lack of awareness about rights and entitlements, and absence of appropriate support system to ascertain the same, have been some of the key factors perpetuating the situation; promotion of strong CBOs too seems most relevant as an implementing strategy. By being part of the SHGs and the CLNs, the women members have clearly contributed to their own economic stability as well as to the development of their village and community in several instances.*
- d. Fostering Community Leadership:** Further, in a situation when participation and representation by the referral community in the development process of the region is negligible, the strategy to foster community leadership particularly seems most relevant as an empowering tool. Promoting women leadership from the target community has ensured their participation in the development process of the community by putting their interest in the larger development agenda of the region. Hence the strategy has truly worked as an empowering tool by injecting enormous confidence into the erstwhile neglected women members. *Case studies of Reena, Ramkali, Durga and Babita (included in this report) are some of the testimonies that validate the findings.* Please refer to Annexure IV for the Case stories of these women entrepreneurs and leaders.

*Hence, the strategies adopted by the project - institution building, development of social capital, fostering local leadership, and mass mobilization – holds great relevance keeping in mind the socio-economic and political context of the state and the operational districts as well as the perceived needs and demands of the target communities towards achievement of sustainable results.*

### **3.3.1.3. Relevance of the Project Activities and Outputs in Realizing the Intended Impact**

The activities undertaken to achieve the project objectives are also quite appropriate keeping in mind the context as well as needs and demands of the communities.

The key activities undertaken as part of the project across the project duration are as follows:

- Mobilization of women and champion the need for women federations such as CLN and BLNs
- Initiate the formation of CLNs; conduct visioning exercise; establish board and governance standards;
- Provide training to board members of the CLN on management; training to CLN members on advocacy, rights, gender, and literacy – functional, digital, and financial; this training is provided only to the CLN members.
- Train CLN members on conducting Participatory self-appraisal exercise, so that it is being done at each growth stage of CLN and regularly monitor the performance of CLNs until they reach performing and sustaining stage;
- Motivate CLNs to take action and formulate solutions for local matters, including the formation of BLNs;
- Enable BLNs to provide handholding support to local SHGs to improve the savings and internal credit, ensure book-keeping;
- Facilitate advocacy programmes through creating linkages and networking with appropriate Govt. Departments, Banks and Research Institutions for fulfilling the socio-economic development needs;
- Establish member subscriptions for financial sustainability of the institutions (CLNs and BLNs)

**a. Relevance of the Activities Undertaken:** All the above activities have remained extremely relevant in the given context. For example: by mobilizing the rural women and organizing them into community-based institutions like that of CLNs and BLNs and undertaking conscious efforts to strengthen them, the project has remained extremely relevant in the development of social capital. The action has helped the community women members to secure benefits and invent solutions to problems by functioning together as a whole through trust and shared identity, norms, values, and mutual relationships. *The relevance of the action is also clear from the data presented in the Baseline Report that has revealed need for the CLNs and BLNs members to be motivated to avail more Govt schemes for their social and economic empowerment.* As reported in the Base line report (Section 2 (iii), Page 6) – “only 42.5% of SHG’s members have accessed various government schemes/resources. **There is therefore a need to establish and strengthen CLNs and BLNs so that women can advocate towards accessing various government scheme**”.

Further, the economic activities undertaken by the CLN/BLN members has clearly addresses the poor economic conditions of the target community and hence remained extremely relevant in creating employment and enhancing the economic index of the target community.

The project has appropriately incorporated specific activities to build capacity of the CLN/BLN members to effectively run the institutions and also facilitate actions for the benefit of the community at large towards making the changes sustainable.

*Clearly, the activities undertaken are quite in sync with the stated needs of the target communities i.e., women members of the dalit, advasi and OBC communities of Madhya Pradesh and are strategic in addressing the existing gaps in enhancing their socio-economic status, participation in the development process, access to justice and ensuring their rights and entitlements. While some of*

*the activities directly address the immediate needs of the target communities, others relate to development of social capital and institution building.*

#### **3.3.1.4. Relevance and Appropriateness of the Present Model of Institution Building**

As has been corroborated earlier, the project has followed and promoted the SHG model by mobilising and organising women members of the community. ***Through creation of women headed organisations and strengthening them to function better, the project has relied on the model to bring about holistic empowerment of the rural women.***

- a. **Building Community based Organisations:** Prior to the initiation of the current project, HIH India has already intervened and had formed several SHGs. With the implementation of the current project, HIH India not only facilitated formation of additional SHGs, but also brought them together to form larger organisations like Cluster Level Networks (CLNs) at the village level and Block Level Networks (BLNs) at the Block level. The CLNs and BLNs are formed to take up the cause of these women and work towards the resolution of common issues faced by them by working directly with the duty bearers through this project. Three members from each SHG at the village level are nominated to be members of the CLN's executive council and similarly three members from each CLN have been nominated by the members to be part of the BLN's governing council.

CLNs at the local level provides a common platform for SHG members to come together to build social networks, share experiences, raise problems to local government and other agencies, and also for establishing businesses by promoting individual or group enterprises. The CLNs are expected to play a pivotal role in addressing the limitations of SHGs mentioned above by bringing together to a large pool of women who can have their voices heard at the village level.

The influence of CLNs have been further enhanced by the formation of Block Level Networks (BLN), an apex organization of CLNs with the mandate to lobby the interests of a wider circle of SHG women. BLNs are formed as an administrative arrangement to manage CLNs as it would be difficult for external stakeholders to liaison with a large number of CLNs. BLNs are also expected to support in strengthening the functioning of CLNs at panchayat level.

- b. Hence, recognizing that 'organizing the community' is a process of building power through involving a constituency in identifying problems they share and the solutions to those problems that they desire; ***HIH India has invested majorly in a model of 'institution building' through organizing the target community at different levels (SHG/CLN/BLN).*** The other major component of the model is ***capacity building of the members through training and workshops to strengthen these organisations towards building institutions*** those are democratically controlled by that constituency that can develop the capacity to take on further problems and that embodies the will and the power of that constituency.
- c. Following the above model of "Institution building", the project has successfully formed 202 CLNs and 10 BLNs and have strengthened them through appropriate capacity building inputs. ***In the context where the target community has been experiencing deprivation of resources as well as low social status, the model is absolutely relevant as it has worked both as a tactic to***



***address specific problems and issues faced by the focused community, has the potential for a longer-term engagement and is an empowerment strategy.***

### **3.3.2. EFFECTIVENESS: ACHIEVEMENT OF PURPOSE**

*The extent to which the project's results are attained and the specific objectives achieved or are expected to be achieved.*

With a view to analyse the “effectiveness” of the project, the evaluation has taken into consideration the related questions as suggested in the agreed ToR and has made an effort to discuss them on the basis of the activities undertaken by the project and results achieved towards achievement of its objective.

#### **3.3.2.1. Effectiveness of the training programs and accompaniment efforts designed/planned, in achievement of the project goals- of SHG-CLN membership; Training programmes of SHG –CLN membership, advocacy, financial literacy, enterprise development of Skills Business, marketing**

With a view to achieve the expected results, the project has focused on Institution building as one of the key strategies. In doing so, it has invested on building community-based institutions (CBIs) and have federated them to different levels – Village/Panchayat level as well as Block level for larger impact. Considering that the project is a value addition of the earlier interventions by HIH India in the three targeted districts (Dewas, Dhar and Indore) of Madhya Pradesh, the projects has focused on strengthening some existing as well as newly formed SHGs.

**Table 4: District-wise data of SHGs/CLNs/BLNs formed**

<b>Name of the District</b>	<b>No. of Existing SHGs</b>	<b>No. of new SHGs formed with the project</b>	<b>Total no. of SHGs covered</b>	<b>Totals no. of CLNs</b>	<b>Total No. of BLNs</b>
<b>Dewas</b>	521	242	763	94	5
<b>Dhar</b>	421	186	607	72	4
<b>Indore</b>	30	250	280	36	1
<b>Total</b>	<b>972</b>	<b>678</b>	<b>1650</b>	<b>202</b>	<b>10</b>

As presented in the above Table no. 4, the project has covered **1650** SHGs (covering 20433 women) including the 972 existing SHGs (ref. the 3<sup>rd</sup> Year Annual Report of the project) and 678 newly formed SHGs as part of the United project. The SHGs have been further organised into **202** Cluster Level Networks (CLNs) at the village/Panchayat level with at least 3 representing members from each SHGs of the village/Panchayat. With the objective to strengthen the functioning of the CLNs and to lobby for the issues raised by the CLNs, 3 representative members from each CLN have been nominated to form **10** Block level Networks (BLNs) at the block level of the operational districts. Each BLN is governed by a 10-member Governance Board who is responsible for the functioning of the BLN.



- a. **Capacity Building of CBO members:** In order to ensure that the institutions (CLNs and BLNs) are well organised and functioning, several activities have been planned and executed. While most of the activities undertaken are focused on *Building Capacity* the CBO members (such as Training, exposure visits, awareness etc.); some of them are *Mentoring and Hand Holding Support* to facilitate linkages with external stakeholders to leverage appropriate schemes and access to rights and entitlements. Additionally, the project has also embarked on *enhancing economic activities* for the target community by providing appropriate material support, facilitating credit and market linkages.

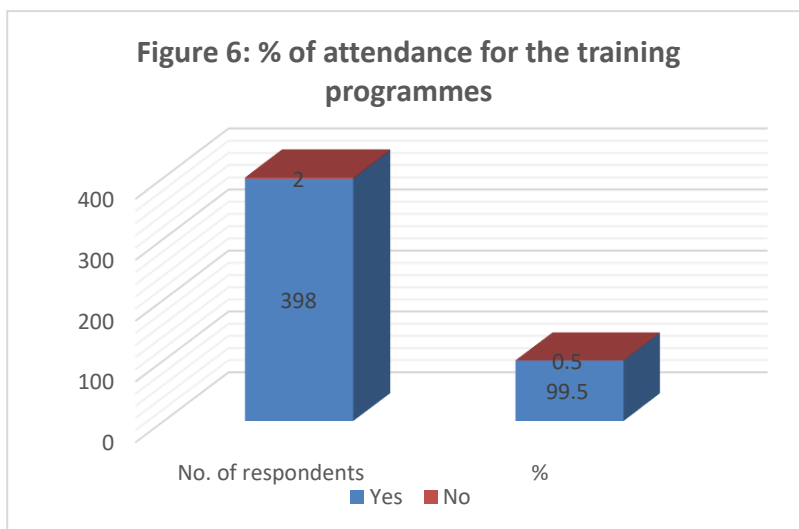
Some of the key Training programmes organised as part of the project are as follows:

**Table 5: Type of Training imparted to CLN Members**

Sl. No.	Training Module
1	Vision Building Exercise CLN
2	Participatory Grading Exercise
3	CLN Management Training
4	CLN Office Bearers Training
5	Training to monitor quality of SHGs
6	Advocacy training to create linkages and networking
7	Training on institutional rights
8	Gender Training for Men
9	Training on basic digital & financial literacy
10	Business Development Training



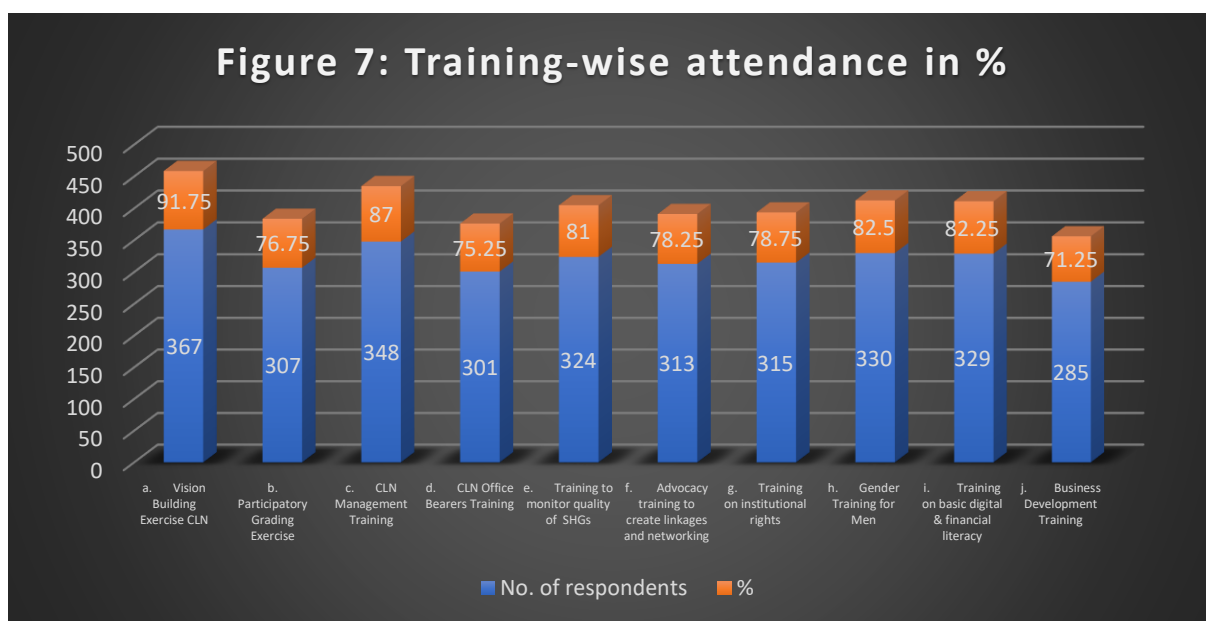
- b. The training programmes were planned and designed keeping in mind the requirement of the target community. In order to ensure maximum participation of the target community, they were organised at a time convenient for the women members as well as at the local level. During interaction with the target community, it was realized that almost all of them have participated in the training programmes organised as part of the project. It was validated by the Survey results which depicts that 99.5% of the CLN members have participated in the training programmes.
- c. Analysing the data collected, it was also found that as many as **70% respondents have participated in any of these trainings provided**. Interaction with the CLN members during the evaluation **revealed that the trainings were very useful in building their understanding about different issues affecting their socio-economic life**. For example – many of them revealed that as a result of their association with the project, and training programmes, they are not only aware about different government schemes and programmes, but also been able to lobby with appropriate government departments and have been able to access them.



Some such schemes are PM Awas yojana, Crop Insurance (soya been/wheat) scheme, Ladli Laxmi Yojana (for education and marriage), Street vendor (Svanidhi) etc.

**The training and mentoring support has also helped the women members to initiate and strengthen their economic activities through planning, skill building and market linkages.**

### 3.3.2.2. Effective utilization of the enterprise development training and market linkage support offered to the women entrepreneurs under the Project to create /strengthen the enterprises



- b. Enterprise Development:** In order to build and develop the livelihoods of CLN members, the project has been able to train 609 (against the target number of 600) CLN members on ‘Business Development’ and 186 CLN members (as against the set target of 180) in “Enterprise Promotion” (Ref. Y3 Annual Report of the UNITED project). The enterprise promotion training is a comprehensive training and includes key components like the skill development, financial planning and management, market linkages, sources of credit and knowledge of Government schemes, etc. Additionally, the Project Team (on Enterprise Development) also provided basic

knowledge on product designing, scaling up, quality controls, and branding, so that the group will be able to compete in the market.

Apart from the training, few selected CLN entrepreneurs (301 women) were also taken on exposure visits to related units such as Dairy farms, Goat farms, Agriculture Institutes for organic Farming as well vermicomposting (Ref. Y3 Annual Report of the UNITED project by HIH India).

**Table 6: Enterprise-wise coverage of respondents**

Type of Enterprise	No. of respondents	%
Agricultural enterprise	162	40.5
Agriculture allied enterprise	63	15.75
Non-Farm enterprise	158	39.5
Not applicable	17	4.25
<b>Total</b>	<b>400</b>	<b>100</b>

The objective was to strengthen their enterprises through knowledge enhancement on different aspects of managing the business and to encourage peer learning.

Some of the key enterprises run by the CLN members are apparel

(stitching), embroidery and diamond fixing in sarees and dress material, general store, production of detergent powder, bangle making, beauty parlor, dairy, Goat farming and poultry (Kadakhnath<sup>9</sup> variety). While some of these enterprises are individually run, some of them are run by a group of women members.

*“By being part of the CLN and the enterprise, I have got the courage to go out and have gained the confidence that I can do any work”.*

Data collected during the evaluation revealed that around **60% of CLN members are engaged in agriculture based and allied enterprises, whereas about 39% are undertaking non-farm based enterprises.**

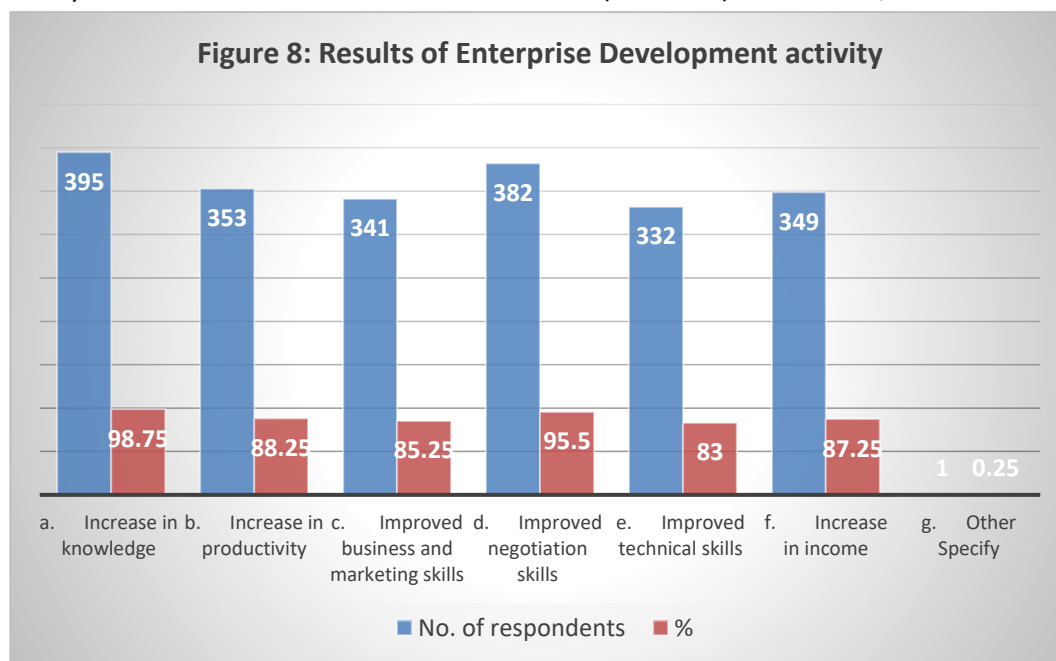
- Some of the group enterprises reviewed during the evaluation are the Stitching Unit at Nagda village, Diamond fixing work (in Sarees and dress materials) at Janta colony and another Stitching Unit at Kaleriya. Through interaction with the members, it was learnt that the trainings and other support like Credit (from Belstar<sup>10</sup>) as well as material and mentoring support from HIH India has helped to establish the units and run it successfully too.

<sup>9</sup> Kadakhnath, also called Kali Masi, is an Indian breed of chicken. They originated from Dhar and Jhabua districts of Madhya Pradesh. These birds are mostly bred by the rural and tribals. The Kadakhnath is popular for its adaptability and its grey-black meat, which is believed to infuse vigour. Its colour is caused by melanin.

<sup>10</sup> Belstar Microfinance Limited (Belstar) is a Non-Banking Finance Company (NBFC) and a subsidiary of Muthoot Finance Limited. Belstar was acquired by Hand in Hand in 2008 to provide scalable microfinance services to entrepreneurs. Alongside Hand in Hand India, Belstar aims to alleviate poverty and enhance community development.

- The Stitching unit at Kaleriya has even acquired a community building from the Panchayat to run the economic activities – Stitching as well as detergent powder making. For both the stitching units, the group has been linked to the buyers/agents, who provide them materials (already cut and designed) to stitch and get paid on piece rate basis.
- During the time of evaluation, the group at Nagda were stitching shirts (men) @ Rs. 10 per shirt and the group at Kaleriya were stitching cloth carry bags @ Rs. 1 per bag. It was also learnt that each woman associated with these group enterprises earn about Rs. 100 to Rs. 200 per day. Many of the group members also shared that they can now go to Indore (or the nearby City) to collect the consignment and also deposit them as finished materials. **The trainings have helped them to manage their finances too and perform the banking processes independently.**

- b. Convergence with other initiatives/schemes:** Another important step taken by the project has been the 'convergence' part. Several efforts have been made by the project to collaborate and network with external stakeholders towards larger impact. National Rural Livelihood Mission (NRLM) is one of them. Most of the SHGs formed by the project are now affiliated with Madhya Pradesh State Rural Livelihood Mission (MPSRLM). As a result, the members are also



participating in different training programmes organised by SRLM and are also receiving benefits like loan and insurance for strengthening their enterprises. One such example is the group enterprise at Kaleriya village who has received a subsidized loan of Rs. 65000 for NRLM. The other important stakeholder has been the Krishi Vigyan Kendra (KVK). As a result of intensive collaboration with KVK, the CLN members have been part of the Agricultural Extension training programmes conducted by KVK such as Dairy Production, Natural Farming, Vermicompost, Seed preparation etc., and have also received support in terms of provision of breed for Poultry and Goat farming as well as market linkages.

- **Many women members interacted during the evaluation shared that linkages with organisations like Krishi Vigyan Kendra has also helped them in receiving agriculture related training and support**, such as quality seeds, saplings for plantation, fertilisers and poultry breed etc.
- **All these efforts have brought about several tangible as well as qualitative changes in the life of these women, enhancing their economic and social status.** Few cases (Reena (of Nagda Village), Babita (of Pipliya Sadak), Ramkali (of Kaleriya) and Durga Devi (of Shikarpur Village)) witnessed during the evaluation speaks for many. Please refer to **Annexure IV** for case stories of Reena, Babita, Ramkali and Durga Devi. Increased economic status have not only enhanced the self-confidence of the women, but also have earned the recognition as an important member of the family and society. The same has helped them to realize their potential an active participant of the development process of the society and as a leader in leading the change process of self and many others in their community.

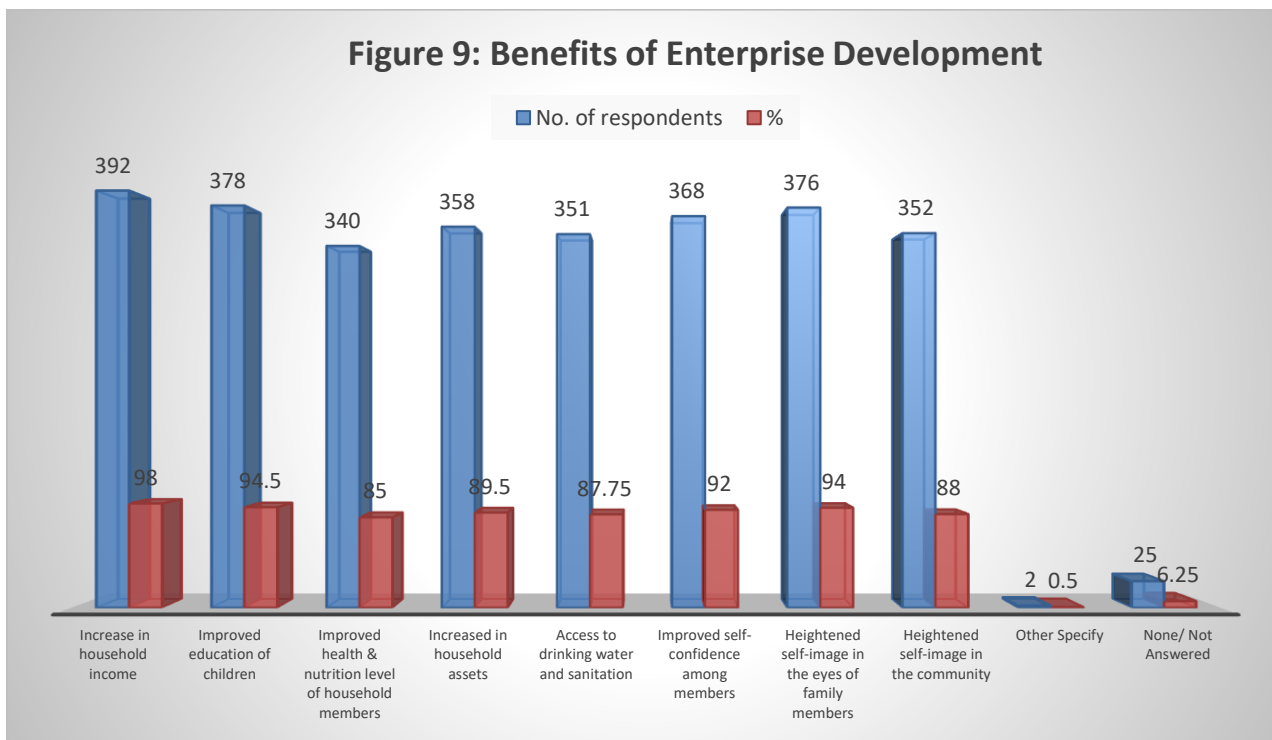
The above has been corroborated through the Survey process conducted as part of the evaluation. As depicted in the chart above (Figure 8), about 87% women members have shared that there has **been an increase in income as result of the Enterprise Development activity, while 98% have shared that there has been increase in knowledge and 95% have possesses improved negotiation skill.**

#### **3.3.2.3. Enhanced Economic and Social Empowerment**

- a. **Enhanced Social Status of CBO members:** Through the enterprise development activities, the women members have strengthened their economic status and by contributing to the family income, have also been able to provide a better life to their children. Interestingly, **the snowball effect of the economic empowerment process has been clearly reflected in enhancement of social status of the CLN members within their family as well as within the community.** Increased economic status has instilled the self confidence in these women to assert themselves, participate in the decision-making process of the family and community, lobby with appropriate authorities to demand for their rights and entitlements as well as facilitate implementation of different development activities of the village.
- b. **Advocacy for Rights:** Lobbying with different government departments as a collective to advocate for their rights to development activities at the community level has brought about several tangible results. Some of the visible results are activities like road repair and construction for the village, construction of drainage system, pond excavations, drinking water supply etc. those have been undertaken by the government at the community level. **Almost all CLNs interacted during the evaluation, shared their experiences of lobbying with different authorities and how they have remained successful** in facilitating construction of pucca rods, Drainage, Drinking water supply and even construction of bridge in their villages.
- c. **Building Community Leadership:** It would be worth mentioning here that **through continuous and intensive investments, the project has been able to build several leaderships within the community.** These women leaders exhibit enormous self-confidence, many of them are

dynamic with immense potential to grow and have notably taken leadership role in the economic and social sphere of self as well as community.

The following chart shows the benefits received by the SHG/CLN/BLN members as a result of the activities undertaken under enterprise development and related support.



## REFLECTION - EFFECTIVENESS:

- a. **Addressing Covid Pandemic:** The project was implemented at a time when COVID Pandemic was at its peak. Excepting for the first year of the project i.e., from April 2019 to March 2020, the project went through several ups and downs with the lockdown and the subsequent restrictions related to the 2<sup>nd</sup> wave and 3<sup>rd</sup> wave of COVID 19. It would not be incorrect to say that project is synonymous with the pandemic. However, despite these challenges, it is extremely commendable that the project has been able to cope well with the situation by diversifying its operation and have been able to accomplish all its activities and in most of the cases have overachieved its target too.
- b. **Project Team:** While there are several factors that have contributed to the achievement of these results, the most crucial factor has been the project Team members of HIH India. The project has a competent team both at the management and implementation level. Despite the COVID pandemic and its impact on the project implementation, the project Team has been able to undertake the planned activities in an effective manner realising the quantitative and qualitative results.

- c. **Advantage of Local Team:** Deploying local Team members too have worked in favour of the project in reaching out to the target community, in building their confidence in the project and in ensuring greater participation in project activities. 90% of the staff members in the project were found to be local with knowledge about the area, understands the local language, culture and dynamics.
- d. **Stable and Long-standing Team Members:** Another important credential contributing to the qualitative achievement of project results, has been **the stability of the Team members**. Almost all team members of the project have been with the organisation for a long period (as long as 10 years for many), making the staff turnover rate almost nil. By virtue of their long association with the organisation, they have better understanding of the organisational values and culture as well as work approach, thereby contributing to better productivity and qualitative results.
- e. **Relevant Training:** Identification of training themes, planning and organising of the training programmes also seemed quite appropriate and corresponds to the overall goal of the project.
- f. **Strong rapport with community:** HIIH India has also been able to build a good rapport with the community and connects well with them as well as understands their needs and demands.

**To sum up**, given the pandemic situation, **the project has been able to score highly with respect to achievement of results**. However, **there are few gaps** observed in the qualitative aspect of the project; they have been analysed below:

- a. It was felt that the **dissemination of knowledge and skill could have been made more uniform throughout the target community**. While the project has been able to mobilise around 20,433 women, the training and capacity building support remained limited mostly to the executive council members of the 202 CLNs (approximately 7500 women), leaving out a large number of women SHG members to become active recipients of the project benefits. Little more care in designing the project strategy could have helped in this direction.
- b. Another key area that **requires serious attention is deployment of more women team members both at the management and implementation level**. The project has a single woman staff (a Regional Trainer) out of the total of 25 Team members (4%) deployed for the project. Considering that the focus of the project is women empowerment, not having adequate women staff members at the management and implementation level raises concerns while contradicting the key argument of the project. In fact, having women staff members at the community level would have added immense value to the project results in its work with rural women.
- c. In its efforts to promote livelihood for women, empowering them to become more confident, and take control of their actions; the project has taken an appropriate step to engage with men and sensitize them in the process of empowering women through organizing one formal workshop. In doing so, the project has reportedly covered 1004 men. However, **the project**



**needs to reflect a bit more in capitalizing the role of men in the project in going forward, beyond the Gender sensitization training; so as to engage men as an ally in facilitating the process of women empowerment.** The absence of which may have an impeding effect to the process of women empowerment.

- d. The project has provided adequate support to strengthen livelihood of CLN members, who are now engaged in different economic activities at their individual level. **However, there is not much focus on collective forms of enterprises ('Collective Enterprises'),** which warrants greater sustainability and growth for the business by promoting collective leadership, shared responsibilities, democratic decision making, offering safety nets at the time of hardship and encourages everyone to use their unique skills, talents, and experiences to work together to achieve the common goal. There are few group enterprises initiated, but in that case, the business seems to be primarily resting on the shoulder of single leadership. There is no doubt that these leaders are dynamic and possess the capacity to shoulder entire responsibility of running and managing the group business, while ensuring economic benefit to the entire group. But dependency on a single leadership may lead to serious issues in the growth of the business in the long run, unless focus will be given to promote collective enterprises with collective/shared functioning through development of collective leaderships and appropriate capacity building efforts.

There has been a great demand from the CLN members too to take up 'Collective Economic activities' in future, as learnt during the evaluation.

Considering that the project has successfully invested in organizing women and building community-based institutions, **promoting Collective Enterprises would be the best possible option to promote sustainable livelihood for the community,** as these organisations are embedded in local communities and are driven by a common social purpose. With shared responsibilities and collective ownerships, this very specific "collective" model of entrepreneurship creates safety nets during women's struggle, while also presenting them with the tools for growth.

- e. It is evident that the "Enterprise Development" and related initiatives have contributed to the process of economic empowerment of the women members through strengthening their livelihood. The process has also induced enormous self-confidence amongst the CLN members and have remained instrumental in bringing about the 'social empowerment' process as a positive spread effect. But **there still remains a large scope to further intensify the engagement of the target community in diverse economic activities in ensuring a stable and sustainable livelihood for them.** The same was expressed by several CLN members during the evaluation.
- f. As a result of the efforts undertaken by the project, there have been a definite increase in the income of the CLN members. **But the increase in income is marginal and has remained within a range of Rs. 1000 to Rs. 3000 for a large percentage (62%) of CLN members.** Moreover, the continuity and regularity of work is a challenge and hence the earnings.



### 3.3.3. EFFICIENCY: SOUND MANAGEMENT AND VALUE FOR MONEY

*(How well the various activities transformed the available resources into the intended results in terms of quantity, quality, and timeliness.)*

In order to assess the efficiency of the project, the evaluation has focused on the following components as suggested in the agreed ToR and has tried to analyse them below:

- i. The project Management – how the project is being organised and managed keeping in mind the available human resources.
- ii. Timely Implementation of the project activities and cost -effectiveness
- iii. Staff capacity – adequacy of capacity building initiatives for staffs and trainers to manage and implement the program
- iv. Sufficiency of the training modules and materials for the SHG –CLN members to create/strengthen enterprise and scope for improvement
- v. Sufficiency of CLN training modules to empower women in terms of advocacy initiatives and social empowerment
- vi. Level of involvement of the stakeholders sufficient - need for deeper collaboration in future projects or phases

#### 3.3.3.1. Management of the project – how the project is being organised and managed keeping in mind the available human resources

**Table 7: Number of project staff**

Designation	Total number
COO	1
Head Training	1
Project Manager	1
Regional Trainers	4
Social Mobilizer	10
Enterprise Manager	2
Enterprise Executives	4
Admin Staff	
Accountant	1
MIS Staff	1
<b>Total</b>	<b>25</b>

As mentioned in the earlier section (Ref. Table 1), geographically the project has a dual focus on both urban and rural areas. It covers 186 villages and 36 urban wards across 13 blocks in the three districts of Dewas, Dhar and Indore.

#### a. Organisation and Management of the Project:

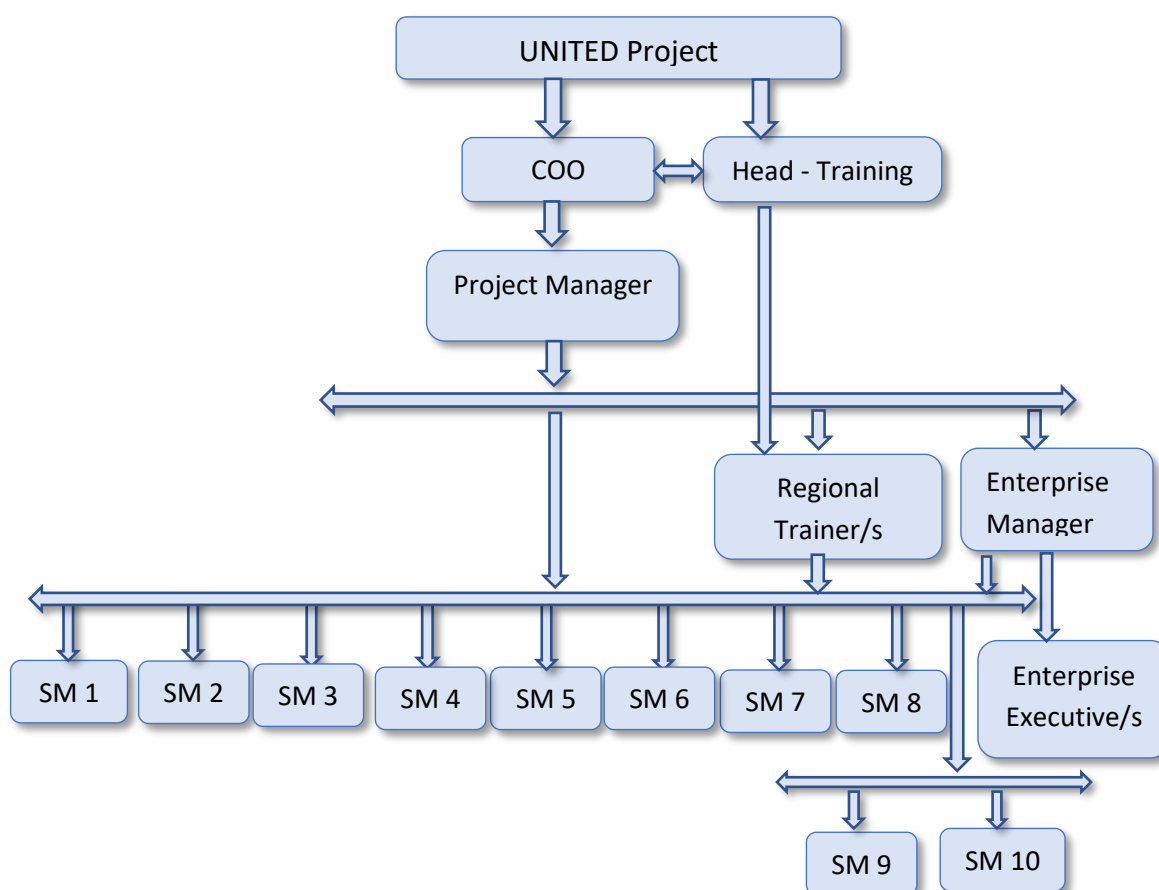
The organisation of the project is being done keeping in mind the geographical spread of the project as well as the socio-cultural dynamics of the geography. The following flow chart developed on the basis of information gathered during the study would help to understand the organisation of the project in terms of deployment of staff in different geography, their

portfolio as well as roles and responsibilities of each position in the management of the project.

The project team comprises of 25 full -time members with the Chief Operational Officer (COO) as the head of Team, who is also the head of HIH India -Indore office. As it is clear from the flow chart below, the Chief Operational Officer (COO) of the project, has the overall responsibility of managing

the project, while ensuring delivery of results, both quantitative and qualitative. He is supported by the Project Manager who has the prime responsibility of executing the project in all locations, including the rural and urban interventions. The Project Manager works with District Coordinators who coordinates the implementation of the project at each district level and Social Mobilisers at the block level, to ensure effective and timely implementation of the project.

**Apart from the project coordination team, the project has deployed theme specific Team such as the Training Team and Enterprise Development Team.** While the Training Team is responsible to conduct the different training programmes across the project locations, the Enterprise Development Team works to develop different enterprises such as identification of appropriate trades, supporting the production process, market linkages etc. The Team of regional Trainers as well as the Enterprise Development Team works with the Project Manager in undertaking respective activities.



\*\*SM- Social Mobiliser

Apart from the project implementation Team, the project also has an Accountant and an MIS staff dedicated to the project, who works with the Accounts Manager and MIS Manager of HIH India – Indore office respectively.

In addition to the full-time staff members, the project has also deployed few other staff member who contributes to the project on need basis such as the Documentation Officer, Accounts Manager, and MIS Manager.

- b. Cost effectiveness:** The total budget (as per the document shared) set for the project was Rs. 10,136,990, against the total funding received from HII Sweden was Rs. 10,120,008, with a marginal deficit of Rs. 16,982.

As it is evident from the Budget Table below, the primary accounts of the budget were personnel, project activities and M&E with about 65% spent in personnel cost, 19% in organizing project activities and about 16% in M&E. Further considering that the project has covered 20433 women members in the three-year duration of the project, the unit cost calculates to a mere Rs. 496 across 3 years.

**Table 8: Year-wise allocation of funds for the project**

Description	Y1	Y2	Y3	Total
PERSONNEL	1,796,100	2,452,200	2,384,400	6,632,700
PROJECT ACTIVITIES	860,270	879,920	114,020	1,854,210
M&E	562,070	169,005	919,005	1,650,080
COMMUNICATION & VISIBILITY	0	0	0	0
EQUIPMENTS & SUPPLIES	0	0	0	0
TRAVEL & PER DIEM	0	0	0	0
SERVICES	0	0	0	0
ADMIN/RUNNING COSTS	0	0	0	0
<b>TOTAL</b>	<b>3,218,440</b>	<b>3,501,125</b>	<b>3,417,425</b>	<b>10,136,990</b>
Funds received (HII Sweden)	<b>3,373,336</b>	<b>3,373,336</b>	<b>3,373,336</b>	<b>10,120,008</b>

Considering the physical spread of the project, quantitative targets, engagement with the target communities, number of activities undertaken and results achieved, and moreover the quality of staff capacity, **the project has remained extremely cost-effective in achieving its quantitative and qualitative results.**

## **REFLECTION – EFFICIENT PROJECT MANAGEMENT**

- a. Efficient Management of Project:** The organisation of human resources to ensure **efficient implementation of the project was found to be quite appropriate in the given context.** All staff members have clear roles and responsibilities, and they are aware of the same. Clarity in role and responsibilities, and clear line management has proved to be one of the key important factors for the efficient management of the project. The same is evident from the quantitative achievement of results. Despite COVID pandemic, the project has been able to attain its targets in all deliverables, overachieved in some cases.

- b. **Competency of Team members:** The team members are qualified, capacitated, experienced and competent. Moreover, their long association with HIH India has served as an icing on the cake in the efficient management of the project.
- c. **Efficient Coordination of Project Activities:** Quite thoughtfully, HIH India has set up district offices at Dhar and Dewas and all activities in the districts are coordinated from the respective district offices. The staff members responsible for the district are based out of these district offices. Considering the geographical spread of the project, **having district offices has actually minimized the travelling time of the implementation Team and other related issues, thereby contributing to constructive management of time and energy in the implementation of project activities.**
- d. **Community members as Mentors:** As per information collected during the evaluation, there are a total of 10 Social Mobilisers to manage 202 CLNs across 186 villages and 36 wards. Accordingly, each Social Mobiliser has the responsibility to support and mentor around 20 CLNs. While this is not a small number, but **the project has strategically addressed the challenge by capacitating few community leaders who work alongside the Social Mobilisers in mentoring their peers.**
- e. **Dedicated Team members for different Thematic Interventions:** Having dedicated Team members for Training and Enterprise development have also worked well in achieving the results, by providing focused and targeted inputs in the respective areas.

It is, therefore, extremely commendable that despite Covid pandemic and the lockdown issues, the project has been able to implement its activities in a timely manner while achieving the required target, have even overachieved the targets in many cases.

However, the only area where **the project has lagged behind is inclusion of women staff members.** Discussion with the team members though threw some lights on some of the reasons for not employing women staff; lack of mobility being one of them. In a situation where the key focus is women's empowerment, **the project's inability to include adequate women team members is not completely convincing and the project must work towards this.**

#### **3.3.3.2. Sufficiency of the training modules and materials for the SHG –CLN members to create/strengthen enterprise and scope for improvement, and to empower women in terms of advocacy initiatives and social empowerment**

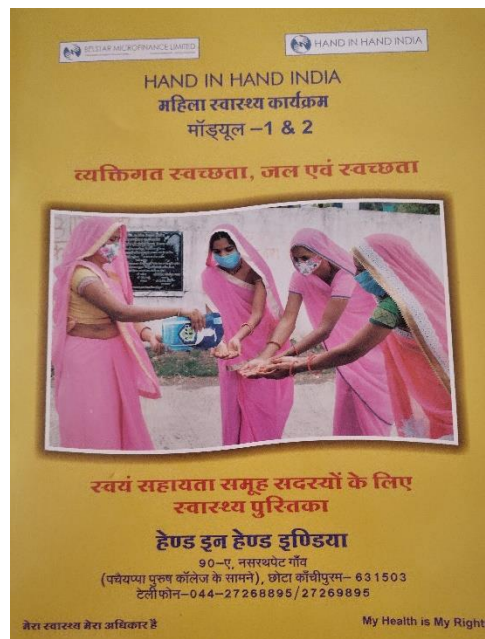
- a. **Planning and Delivery of Training Programmes:** In its efforts to achieve the stated objective, the project has undertaken several activities; and capacity building of SHG/CLN/BLN members has been a major one. Towards this, the project has imparted several trainings to the women members. They are as follows:

- Vision Building Exercise for CLNs

- Participatory Grading Exercise
- CLN Management Training
- CLN Office Bearers Training
- Training to monitor quality of SHGs
- Advocacy training to create linkages and networking
- Training on institutional rights
- Gender Training for Men
- Training on basic digital & financial literacy
- Business Development Training

In order to facilitate effective execution of the Training programmes, focus was also given on development of Training manuals and related training materials. The key ones are – a) Training manual on Human rights (in English and Hindi), Training manual on Education, Health and Sanitation (with a focus on gender equality) including Education for Girls, Safe hygiene and Water & Sanitation. Apart from this, Training material on Government Schemes for Social and Economic Empowerment of women was also developed and shared with the target community.

It was observed that the **different types of training identified, planned and executed are quite appropriate and has great relevance considering the needs and demands of the target communities.** They are also quite in line with the stated objective of the project. In fact, the training Modules developed on Education, health and sanitation are quite detailed and takes care of different aspects of the theme including different government schemes available in the area. The training material developed on different Government Schemes for the economic and social empowerment of women is quite hands on and includes all necessary information.



**b. Duration of Training programmes:** However, interaction with the CLN members revealed that though the training was extremely helpful, **it could have been for a longer period with more inputs and hand holding support, particularly with reference to the training on Enterprise Development,** which coincidentally has been the key component of the project.

Analysis of data collected as part of the evaluation too validated the findings. As it is clear from the following Table, out of the 400 respondents interviewed, 306 respondents (around 77%) felt that the time duration of the training programmed could have been increased. Also, as many as 80% of the respondents felt that more information on enterprise development and raw material and market linkages, increased hand holding support, could have been helpful.

- c. **Inputs to carry out Advocacy Efforts:** Further, approximately, 66% women members felt that there **could have been more detailed information about advocacy procedures and systems**. The time duration of other training programmes such as Govt. Schemes was also found to be less and suggestions to increase the duration by the community members was also clearly recorded.

**Table 9: Suggestions for Improving the delivery of Training Programmes**

Suggestions	No. of respondents	%
Increase in time duration	306	76.5
More detailed knowledge of Enterprise development	295	73.75
Detailed information about raw material and market linkages	320	80
More detailed information about Advocacy procedures/services	262	65.5
More detailed information on Govt Schemes	293	73.25
More exposure visits for enterprise development	311	77.75
Hand-holding support for enterprise development	273	68.25
Knowledge about other value added services	238	59.5
Other, specify	4	1
Can't Say	5	1.25

## REFLECTION – SUFFICIENCY OF TRAINING PROGRAMMES

- a. **Prioritization of Trainings:** While it was quite understandable that with the given conditions (Covid lockdown and subsequent restrictions) in which the training programmes were conducted; it affected the actual project implementation time. Hence providing more time to particular training programmes may not have been feasible for the project team. *But a realistic prioritization of different training programmes would have been more useful, rather than spreading thin in organizing an extensive list of training programmes. Considering that the situation became completely different in the course of implementation of the project, a mid-term assessment to review to undertake viable course correction would have been beneficial for the project.*
- b. **Adequate time and resources for Enterprise Development:** Moreover, developing and establishing a successful enterprise is not an easy task. Starting from planning the business, access to capital, building appropriate skills and attitudes, keeping up with the market, access to technology, planning ahead, exploring diverse markets, Cash flow and financial management, Problem solving, building right system etc, all needs to be taken care of in a proper way. *And in order to attain these, it requires time. In the absence of these, it will be extremely difficult to establish a mature business and sustain it.*

### **3.3.3.3. Sufficiency in the level of Involvement of the Stakeholders - Need for Deeper Collaboration in future projects or phases**

Another important strategy adopted by the project has been “convergence” with relevant programmes by other stakeholders. In doing so, the project has made an effort to collaborate with different stakeholders in widening the reach and impact of the project. In this context, some of the key stakeholders identified by the project are Madhya Pradesh State Rural Livelihood Mission, Krishi Vigyan Kendra, different PRI members at the Panchayat level as well as authorities at the block level. Efforts have been made to build linkages of the CLN/BLN with these institutions for convergence of programmes towards greater impact.

**Collaboration of the CLN members with Krishi Vigyan Kendra has been quite encouraging.** Many CLN members have been benefitted by being part of KVK training programmes particularly in their Agricultural Extension programmes and have also received other material support like seeds, saplings etc.

The other key stakeholders have been the SRLM. By being affiliated to the SRLM programmes, the groups are now getting benefitted to a great extent by accessing credit facilities for business development, skill building support etc.

However, **level of involvement with other stakeholders like Panchayat members and other local service providers needs to be improved to a great extent.**

## **REFLECTION – SUFFICIENCY IN THE INVOLVEMENT OF STAKEHOLDERS**

- a. **Collaboration with Stakeholders:** While networking and linkages with other relevant stakeholders as an implementation strategy has been of great importance, **the project needs to explore this area in a more intensive manner.** Though the project has been able identify some of the crucial stakeholders, level of collaboration with most of them remain unclear to the evaluation in the absence of adequate examples/stories of collaboration during interaction with CLN members. The opportunity to meet a wide range of stakeholders also got limited with a crammed evaluation schedule.
- b. **Convergence:** Secondly, it was also felt that good networking efforts and successful rapport of the project team members with the stakeholders have been instrumental in securing convergence with other relevant programmes, who have been in the forefront in establishing and nurturing the collaboration. However, **capacity of the CLN members in taking it forward the convergence efforts in future raises concerns in the absence of the hand holding support from the project team.**



### 3.3.4. IMPACT: ACHIEVEMENT OF WIDER EFFECTS

*(The extent to which the objectives of the project have been achieved as intended, in particular, the overall objective.)*

**In assessing the impact of the project**, the evaluation has tried to discuss the extent to which the objective of the project has been achieved. In doing so, it has taken into consideration the ‘Impact’ questions as stated in the agreed ToR.

The objective of the project - “Reducing poverty and vulnerability amongst the women in Madhya Pradesh by creating platforms for addressing the root causes of unsustainable livelihoods and inability to claim basic rights”.

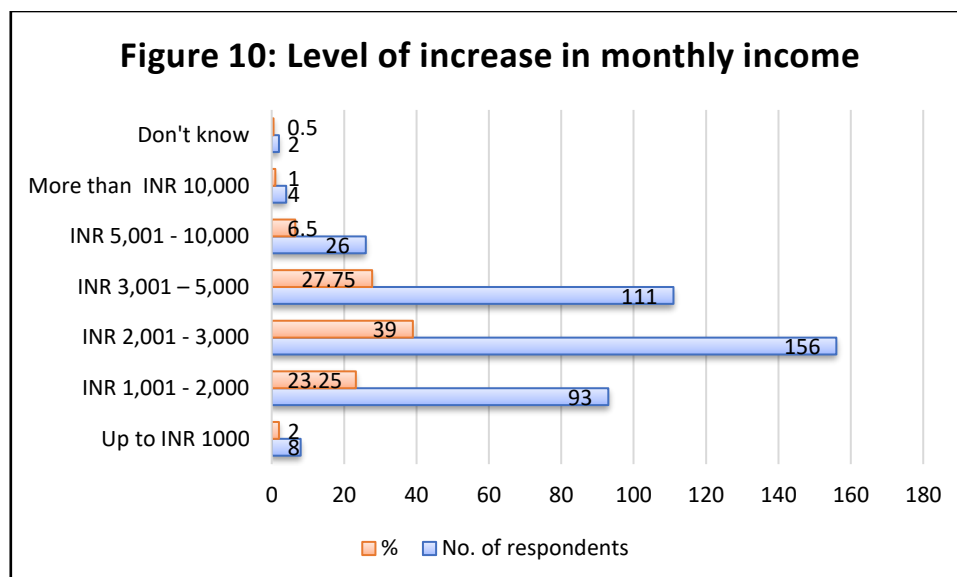
It is clear that the overall objective has focused on two components i.e., promoting sustainable livelihood through Enterprise Development and promoting advocacy efforts for ensuring rights and entitlements as means for empowerment of the target community, through the strategy of creating platforms like SHG/CLN/BLN and capacity Building, to reduce poverty and vulnerability amongst them.

Towards achieving this, the project has undertaken several activities in the last three years as enumerated in the previous sections. Consistent efforts have been made towards Institution Building through appropriate training and hand holding support. The result has been remarkable with 202 CLNs functioning at the moment. Additionally, the project has made significant efforts to work through the two key components as discussed below.

#### 3.3.4.1. Enterprise Development

- a. **Support to Community:** Apart from related training, the project facilitated other services such as credit, Insurance, market linkages, linkages with relevant institutions, sourcing of raw materials and consistent hand holding support. As a result, many enterprises, both farm based and non-farm based, have been started by the CLN members and are running too. During interaction with the CLN members, it was learnt that **the support has been instrumental in enhancing their base knowledge on the enterprise, in improving their core skill (technical, marketing and negotiation) leading to increase in income; thereby strengthening their livelihood.** The same was validated through analysis of the data collected as part of the evaluation (Ref. Figure 10), where 87% respondents confirmed increase in income as a result of these support. The increase in income, however, has remained between Rs. 1000 to Rs. 5000 for a large percentage of them.





- b. Building the Enterprise:** The nature of enterprises started by these women are both individual-based as well as Group-based. The individual run businesses are mostly found to be small shops, trading of vegetables and fruits, dairy, goat farming, poultry, tailoring etc.; while most of the enterprises run by groups are stitching units, detergent powder making, embroidery and sitara fixing in sarees etc. **In both the cases, the women members were found to be aware of all aspects of the business starting from sourcing of raw materials, production, marketing, managing finances etc., thereby gaining entire control over the business.** The case studies of successful enterprises as annexed to this report (Ref. Annexure IV) narrates the contributions of the project in building leaderships amongst women members and in developing enterprises.

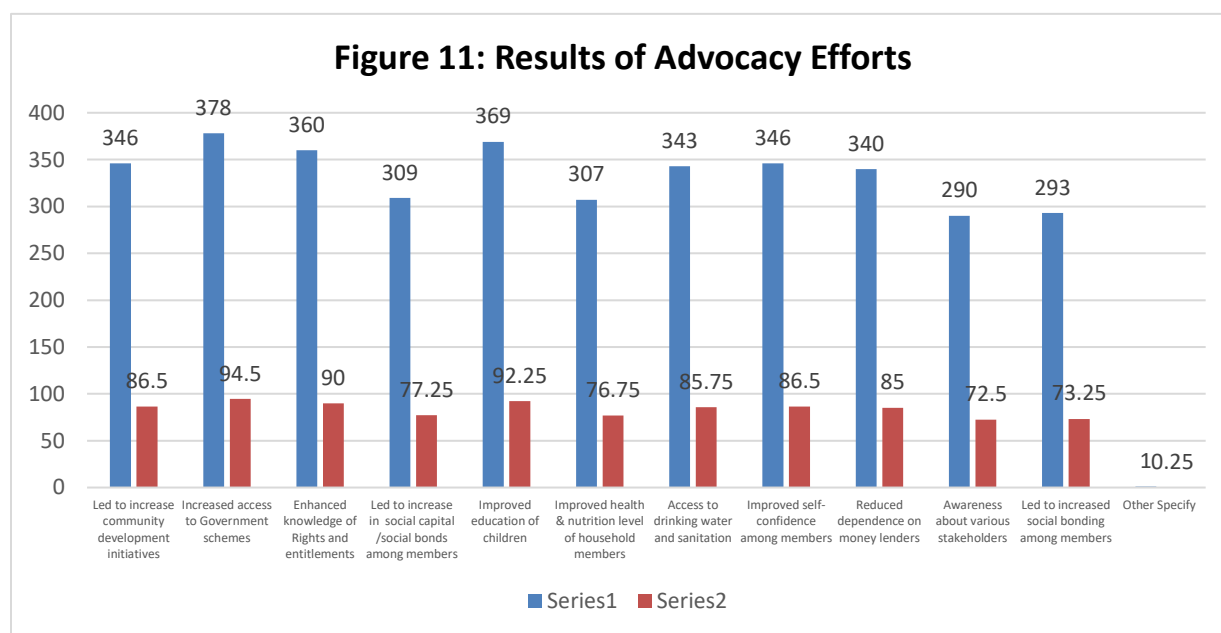
*Hence, it will not be incorrect to state that the project has remained successful in strengthening the livelihood of the CLN members to a great extent. However, the project needs to take little care in promoting group enterprises in future projects as already discussed in the 'Effectiveness' section.*

#### 3.3.4.2. Advocacy Efforts ensuring Rights and Entitlements

- a. Empowering Community Members:** It was learnt during interaction with CLN members that more than the increase in income, the **support from HIH has helped them in realizing their potential and building their self-confidence to grow as leaders and as a crucial member of the community.** The CLN members shared that they have no inhibitions now in attending Gramsabhas and in voicing their opinions. They are now considered important members of the family and community and have increased participation in the decision making process at both levels.
- b. Undertaking Advocacy:** The support provided by the project has helped them to undertake advocacy initiatives in the interest of their own self and of the community. Interaction with the members of all the 8 CLNs during the evaluation led to the finding that **all of the CLNs have undertaken one or more advocacy efforts during the last 3 years**, most of them being

infrastructure development at the community level like roads, drainage, water supply etc. The other key advocacy effort was learnt to be 'access to rights and entitlements'.

- c. **Social Capital:** The advocacy initiatives undertaken by these groups have resulted in several benefits like increased access to government schemes, improved access to water and sanitation, increase in community development activities etc. as has been depicted in the in the following chart (Ref. Figure 11). **But the most important has been development of social capital.** By being part of the CLN/BLN, the women members have got more opportunities to work as a group with common interest. **This has helped in building greater bonding amongst them and in realizing the collective power.**



## REFLECTION – ADVOCACY EFFORTS

- a. **Empowerment of Women:** The project has clearly made an impact in strengthening livelihood of the target community and have been able to create an enabling environment for the community to enhance their access to rights and entitlements. Along with appropriate support and services provided by the project, the strategy of building community-based institutions has remained the most important contributing factors in achieving these results. **Presence of a strong institution at the ground level is extremely crucial to initiate collective actions in contributing to the social and economic empowerment of women.**
- b. **Capacity of CBOs:** A direct relationship was observed between the strength of a CLN (in terms of its functioning, effective leadership, level of communication between the members, clear and shared focus etc.) and the quality of results achieved. The CLN of Nagda and Pipiyasadak are clear examples in this direction. With a relatively stronger institution, the CLN of Nagda

village has been able to run a group enterprise successfully and have taken several advocacy initiatives. But the same vigour was missing in the CLN of Pipliyasadak with limited results.

Further, the impact of interventions seems visibly high where the association of the women members with HIH India started prior to UNITED project, because of obvious reasons.

*Strategically enough, the project has invested equally in building these institutions, with the objective to build higher level of social capital. But there still remains a large scope to further invest in building strong community-based institutions towards greater impact.*

### **3.3.5. SUSTAINABILITY: LIKELY CONTINUATION OF ACHIEVED RESULTS**

*An assessment of whether the positive outcomes of the project and the flow of benefits are likely to continue after external funding and/ or non-funding support interventions (referral linkages, coordination) ends)*

In analysing the sustainability of results achieved, the evaluation has taken into consideration the ToR questions along with other components that have contributed to the sustainability of results.

Interaction with the women members of CLN/BLN revealed that as a result of the project interventions and associated support, they **have been able to progress far in realizing their potential as crucial members in the development process of the society, by being part of the economic and social activities undertaken by the project.** There are several examples to validate the same, as has been discussed in the earlier sections. The interventions have positively impacted the livelihoods of many women members through its enterprise development initiatives. The support provided by the project in this direction has been comprehensive including skill development training to facilitating sourcing of raw material and market linkages; along with consistent hand holding support.

While the underlying fact is that the project has definitely made an impact despite the Covid situations, **there are few observations and findings that led to the discussions to focus more on the sustainability aspect of the project results.** They are as follows:

- a. **Investing in Women Leaders:** It is interesting to find that the project has invested in few women leaders (mostly those associated with HIH India prior to the project) who have worked as mentors in providing mentoring support to their fellow group members during the time of COVID restrictions prohibiting the staff members to provide required support to the CLN/BLN members. While this is a good initiative by the project, **the capacity of these community mentors (of BLN) to fill the gaps effectively in future needs further reflection.**
- b. **Focus on Women Entrepreneurship:** Findings of the quantitative data analysis depicts that more than 80% of the respondents suggests advance level of technical skill training, market linkages, access to credit, hand holding support, more exposure visits as well as linkages with relevant government schemes. **These findings are clear indication of the fact that with such high level of requirement for support, attaining sustainability of results is still a reality.**

- c. **Emergence of women leaders:** On the other hand, it was further observed that result of the project interventions has led to emergence of leaderships amongst the women members who are confident and proactive. Individual or Group Enterprises led by such women are running well at the moment with the support of project staff. With their proactive initiative, they may be able to take forward the economic and advocacy initiatives in future and can even leverage external support in sustaining the business. **But given that percentage of such leaderships is not much, sustaining the results of the project seems unclear.**
- d. **Capacity of BLNs:** Capability of BLNs to access adequate resources for promotion and good quality assistance / handholding support to build the capacities of the members in CLNs is instrumental in promoting sustainability of effort. However, **it appears that the project has not been able invest adequately in building strong BLNs in line with the plan.** This was deduced from the fact that the neither the evaluation Team could meet any BLN members as a Team nor did they come across any significant intervention/efforts by BLN, during the evaluation. Having strong BLNs would have helped in holding up the initiatives and in sustaining the results.

## REFLECTION - SUSTAINABILITY

- a. **Strengthening the CBOs:** There is a clear exit strategy mentioned by HIH India (Ref United project proposal) which proposes few mechanisms to ensure sustainability of results. They are:
- creating well-trained and well-functioning groups that are clear about their roles and functions, operating rules, so that they are able to sustain themselves over time and provide stability to their CLN;
  - Building capacities of BLNs to ensure that governance, shared responsibilities and organizational processes will back-up the sustainability of CLNs;
  - Supporting and incentivizing the effort of BLNs and making BLN a profit making entity, earning income from premiums on insurance policies, commissions earned on services, and charging on business services provided to CLN and its member SHGs; and
  - working on creating ability and willingness of SHGs to pay for the services of the BLN.

However, the COVID pandemic and its related restrictions shrunk the actual time period available to the project, making a huge impact on the project deliveries and results the project. As a result, the **investment of the project in strengthening the BLNs vis-a-vis the vision for sustainability could not be undertaken as was planned, affecting the sustainability of results.**

- b. **Duration of Trainings:** In a project of this nature, having strong Community based institutions (with appropriate inputs) is key in making impactful interventions as well as sustaining the results. While the project has very thoughtfully planned different training programmes to strengthen the community-based institutions (SHG/CLN/BLN), **the delivery of the same could have been little more deliberate in terms of adequacy of time given to each training, having more follow up/refresher trainings as well as more exposure visits to strong CBOs.**

### 3.3.6. EQUITY

#### 3.3.6.1. Inclusion and Diversity

**The project scores high on addressing inclusion and diversity.** It has consciously included women as its primary target community considering their low social status in the community at large. Further women from lower caste communities face a "triple burden" of gender bias, caste discrimination and economic deprivation.

- a. **Women from Lower Caste Communities:** Dalit and adivasi women belong to the most oppressed group in the society being a victim of the cultures, structures and institutions of oppression, both externally and internally. Realising this, **the project has targeted the most vulnerable women i.e., from mostly lower caste communities such as Dalit, Adivasi and OBC, and minority as its beneficiary.**

It is evident from the Figure 2 (caste-wise data), out of the total sample collected for interview, around 46% are from the ST community, 24% and 25% are from the SC and OBC community respectively, who have been reached out to be included in the project.

- b. **Women with Disabilities:** However, **not adequate focus has been given by the project to include 'women with disability' in its programmes and activities,** who bear the burden of multiple discrimination by being women, being from socially backward caste and on top with disability. Along with the situation that no data available on the % of women with disabilities, the evaluation team too did not come across any women with disabilities as beneficiaries of the project during the evaluation process.

### REFLECTION – EQUITY

- a. **Women with Disabilities:** Women with disabilities exist at the intersection of 'multiple marginalities' of caste, gender as well as disability. If the discourse on disability and caste is sparse, the positionality of Dalit / tribal women with disability is virtually non-existent. This is despite the fact that SC/ST women with disabilities are routinely subjected to sexual violence at the hands of both Dalit and upper caste men which makes them particularly vulnerable. SC/ST women even with disabilities are expected to be economic contributors to the household while also being some of the most deprived in terms of social mobility, access to entitlements and education. Within the family they are even more vulnerable because even within the minority caste groups, men with disabilities prefer to seek non-disabled women as partners.

Hence it might be **important for the project to include more such vulnerabilities like women with disabilities in making the interventions truly inclusive.**

- b. **Empowerment:** As already discussed in the earlier sections of the report, **different activities undertaken by the project has contributed to the empowering process of women to a great extent.** Formation and strengthening of community groups, financial inclusion and strengthening of economic activities are few crucial steps in this direction.

## 4. CONCLUSION AND RECOMMENDATIONS

### 4.1. CONCLUDING REMARKS

- i. The ‘UNITED project’, which can be synonymous with a ‘COVID Pandemic project’, that started in April 2019, has actually moved through the challenges of COVID lockdown and its subsequent restrictions. However, the evaluation would reinforce that, it is extremely commendable that the challenges have not been reflected in the results achieved by the project in the same quantum as has been the quantum of challenges. The contributing factors are many – whether it is the follow up of previous similar projects, or prior knowledge of the context and its correct assessment making it most relevant to the needs and demands of the community, an apt implementation strategy of building and strengthening community-based institutions or engagement of a competent, experienced local team, all have worked well in successfully executing the planned activities and delivering the expected results in a compressed time period. Interestingly, apart from the planned activities, the project also successfully **carried out several additional activities laid by COVID pandemic** (like awareness on covid safety protocols, psychological counselling etc.), which further occupied space and attention within the already squeezed time period of the project.
- ii. Despite the challenges, the project has been able to **strike a reasonably good balance in the achievement of quantitative and qualitative results**. Quantitatively, with all its affirmative ingredients, the project has remained successful in achieving the set targets in different action areas, overachieving the targets in few cases too, within the limited permissible time.

The **pandemic induced challenges faced by the project, however, has showed off in the qualitative aspects of the project to some extent**. Sustaining the results of interventions, particularly that of enterprise development, emerges as one of them. Limited permissible time impacting the quality of capacity building support in terms of smaller duration training programmes, limited handholding support and market linkages, have presumably contributed to this aspect.

- iii. The grey spot in the qualitative achievement of results also has a lot to do with the effective functioning of the CLNs and BLNs, which the project has appropriately invested in as a means to achieve the key objective of the project. Lack of clarity in the level of functioning of these CBOs and interventions, the BLNs in particular, comes across as an area to focus on.
- iv. Additionally, there are few other fundamental factors, mostly relates to the ‘equity and inclusion’ aspect, that catches attention in a predominant way with reference to the qualitative achievement of results. While the project has worked extremely well to include the most vulnerable and marginalized women as its beneficiary, inclusion of women in the project implementation team needs reflection and steps needs to be taken to address any bottlenecks for improving ‘gender diversity’ in the team.
- v. Having said that, with all its strengths and challenges, **the project truly has emerged as a successful intervention in duly reciprocating to the needs of several rural women and putting the rights steps in empowering them both economically and socially, in addressing ‘social exclusion’ in the most effective manner towards an ‘inclusive society’**.

## 4.2. KEY RECOMMENDATIONS

The specific recommendations which follow systematically from the analysis of findings presented in the previous section are consolidated in this section primarily in two parts (with Part 1 influencing the recommendations in Part 2) with regard to continuation of another phase of the project.

*Part 1:* Recommendation for continuation of a subsequent phase of the project

*Part 2:* The strategic inputs that that could have been possibly worked out or can be considered in future under the assumption of continuation of a second phase of the project towards improving the project interventions in the best interest of the project and communities.

**Part 1** – As already stated, efforts made by project in promoting the ‘community-based institution building’ as an implementation strategy have been of great significance to the context. It has helped to create a big platform of marginalized women for inclusion and empowerment. The project is also suitably designed keeping in mind the socio-economic situation of the targeted geographical locations as well as the needs and demands of the target population; by utilising the ‘twin-track approach’ - in enhancing opportunities for sustainable livelihood and capacitating them to claim basic rights.

Hence, considering that the project has already made an impact through contributing to the social and economic empowerment of the target community, the evaluation strongly feels that **continuation of another phase of the project (even with a smaller duration), with all its potential, will provide the opportunity to fill the identified gaps towards fully realizing its core objective/s.** It will also compensate for the lost time owing to the pandemic.

**Part 2:** The strategic inputs that could have been possibly worked out or can be considered in future under the assumption of continuation of a second phase of the project towards improving the project interventions in the best interest of the project and communities.

- a. While the project has made a conscious effort to build capacities of the group members, they were observed to be mostly focussed on CLN/BLN members, leaving out a large number of women SHG members to become active recipients of the project benefits. Hence the evaluation recommends **a careful review of the project’s dissemination strategy (knowledge, skill building, handholding etc.) ensuring greater uniformity and inclusivity across the target community.**
- b. The strategy of building community-based institutions (CBIs) is key to the project. In this regard, the project has developed CBIs at different levels, with the SHGs being at the bottom of the pyramid. Theoretically, nominated members from SHGs form the CLN at the Panchayat level and nominated members from CLN constitute the BLN at the Block level. While the project has been able to form the required number of institutions (SHG/CLN/BLN) and have imparted relevant trainings in building these institutions during the project period, effective functioning of these institutions requires more attention. There seems to be a gap in the

understanding of the members regarding the objective and mandate of these institutions and their role and responsibilities as members.

Considering that these institutions are fundamental elements in sustaining the results of the project, it is recommended that **the project invest intensively in strengthening these groups (at all levels) through appropriate capacity building efforts (training, handholding, exposure etc.).**

- c. Through different empowering processes, the project has been able to build women leaderships across the project, who have been taking leadership roles in addressing issues at individual and community level. During interaction with few such leaders, it was realised that there is still a large gap in their understanding of 'leaders', which is also reflected in their work with the group, they are supposed to be leading. Therefore, it is important for the project to **invest adequately in encouraging 'Effective leaderships' with appropriate inputs, so that they motivate and guide their group members to succeed and grow along with her.**
- d. Another key recommendation of the evaluation is about **strengthening of the Enterprise Development work, which is the key pillar of the project.** After studying different aspects of the Enterprise Development initiative, the following actions are recommended towards making it impactful and sustainable.
  - i. **Encouraging more 'collective Enterprises'** as part of the initiative is most crucial in this direction. The few group initiatives running now primarily rests on the shoulder on leader who source work and get them done through other group members and pay them their wages. While the women members too are earning through this initiative, such enterprises have limited potential for developing women as entrepreneurs in the absence decision-making role, exposure to market and customers, negotiation role etc. the other flipside of such enterprises are high dependency on one individual, collapsing of which will have a major impact on the livelihood of many women.

Hence, it is recommended that the project thinks through this and invest on building more 'collective models of enterprises' to be run by a collective (could be SHG or CLN or BLN). The same would promote shared responsibilities and collective ownerships among members and create safety nets during the time of their struggle, while presenting them with the tools for growth and promoting sustainable livelihood for the community.
  - ii. The other recommendation in this direction is to **promote 'Community cadres' as 'Business Sakhis (Biz Sakhis).** At the local level, potential 'agents of change', or Biz Sakhis (business friends), from within the community can be identified and groomed as community level entrepreneurship mentors (through appropriate trainings and to not only set up/expand their own enterprises but also to mentor potential entrepreneurs and facilitate linkages with various support services and schemes.

The project has made specific attempts in this direction, but a more structured programme needs to be designed to create this pool of Biz Sakhis at the community level, whose services will be available to the community, irrespective of individual enterprises and/or collective enterprises. The arrangement will contribute to the sustainability quotient of enterprise development to a great



extent, by creating a pool of local resources at the community level and minimizing dependence on external sources. For the Biz sakhis too, it can be an additional source of livelihood, once they establish their credentials and start charging for their services.

- e. The project lays a great emphasis on including the most vulnerable and marginalized in its programmes, and it has been able to achieve it to a great extent. More than 90% of its target population comes from economically and socially backward communities covering mostly SC, ST and OBC communities and families with low income brackets (Rs. 5000 to 10000 per month).

However, the evaluation **recommends inclusion of another most vulnerable segment, i.e., women with disabilities from the lower caste community, who faces multiple marginalisation of gender, caste and disability.** SC/ST women with disabilities, who are though expected to be economic contributors to the household, are most deprived in terms of social mobility, access to entitlements and education.

In this direction, the project may think of building staff capacity with ‘disability perspective’ as a first step to include more such vulnerabilities like women with disabilities in making the interventions more inclusive.

- f. The evaluation strongly recommends **inclusion of more women staff members in the project.** Considering that the key focus of the project is inclusion and equality, the project must review its Human Resource policy and encourage inclusion of more women staff members. It will not only ensure a gender equal approach for the project, but also add immense value to the project results in its work with rural women.
- g. The role of men cannot be overruled in the process of women empowerment. In this direction, it is recommended that the project reflect a bit more in capitalizing the role of men in the project in going forward; so as to **engage men as an ally in facilitating the process of women empowerment. The absence of which may have an impeding effect to the process of women empowerment.**

## **5. LIST OF ANNEXURE**

***Annexure I*** – Agreed ToR

***Annexure II*** – Visit Schedule of the Evaluation Team

***Annexure III*** – Successful case stories of women Entrepreneurs