

# **Promoting Women Empowerment and Enterprise Development through Training and Value Addition Support among SHGs in Punjab and Haryana (PREET)**

**(October 2022 - September 2023)**

**An initiative implemented by Hand in Hand, India and supported by HPCL-Mittal Foundation (HMF)**

## **IMPACT ASSESSMENT REPORT**

### **Acknowledgements**

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This impact assessment report is prepared by **Ms Shashi Sudhir, a Freelance Consultant** commissioned by Hand in Hand India for evaluating the Project “Promoting Women Empowerment and Enterprise Development through Training and Value Addition Support among SHGs in Punjab and Haryana (PREET). The evaluation process was carried out with the support and facilitation by the team of Hand in Hand India.

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Hand In Hand (HiH) India is a public charitable trust, working across 18 States of India, to alleviate poverty through a unique model of job creation and integrated community development in 5 intersecting education, health, and skill development livelihoods promotion, and green environment.

HiH India has been working with HPCL-MF since 2018, to alleviate poverty among rural families by empowering women and youth through the formation of SHGs, opening bank accounts for them, training them in multiple aspects of SHG management, financial management, banking, financial literacy, enterprise development and finally supporting them with creation /strengthening of enterprises through the supply of machinery, up-skilling and facilitating market linkages.

The **first phase** of HiH India –HPCL-MF was from February 2018 to February 2021, with an extension till May 8, 2021. The positive impact of the Ph-1 of the project and the need for sustenance of the social and economic empowerment experienced by the project beneficiaries led to a follow-up of the project.

**Phase II** of the project sought to promote women’s empowerment and enterprise development among 147 SHGs (approximately 1,470 women @ 10 per SHG) by providing integrated training and value-added support for enterprise development across 11 villages of Sangat, Bathinda district (Punjab) and Odhan, Sirsa district (Haryana).

The duration of the project was from October 2022 – September 2023.

Towards the end of September 2023, HiH India **brought on board an independent Consultant to assess the immediate and long-term overall impact (social, economic) of the project on the lives of targeted beneficiaries and their families.** The assessment has undertaken a critical analysis of the two inter-connected components of the project viz., SHG formation and enterprise development through in-depth interviews with the members of the SHGs/enterprises, Focussed Group Discussions with the SHGs/enterprises & the Project staff (comprising Enterprise Development Coordinators and Community Coordinators), and interviews with project stakeholders at the end of September. The assessment has compared the findings from women’s in-depth interviews with the baseline data; and analysed the project performance using the using the **OECD- DAC criteria of relevance, effectiveness, efficiency, impact, sustainability, with an additional criterion of equity.** The OECD-DAC analysis also included perusal of project achievements with regard to the log-frame.

## **RESULTS:**

This impact assessment **concludes that the project is well implemented** with its primary objective of social and economic empowerment of women in a project area known for the low status of women. The project does well in the comparison of the baseline and end-line findings. At **overall 82% achievement of cumulative project objectives**, the HiH India team has done well to achieve the desired goals in a time bound manner.

The **OECD-DAC criteria-based analysis** shows that the **project has been successful in terms of its relevance, effectiveness, efficiency, impact**, and while it shows encouraging signs on the sustainability, it needs some work. Examination through the equity lens shows that the project is built around the belief in woman power and has worked towards social, economic and knowledge empowerment of women. **Overall, the project performance is good.**

## A. SUMMARY of FINDINGS of ENDLINE SURVEY:

The summary of findings of the survey has been presented in three parts,

Section I:	Household Socio-economic Details
Section II:	SHG formation and strengthening
Section III:	Enterprise Development

### SECTION I: HOUSEHOLD SOCIO-ECONOMIC DETAILS:

- i. **Social Profile:** The end-line data shows that majority of the project beneficiaries are young, married women in the reproductive age-bracket with a very small percentage of persons with disabilities. They are largely from the general category, Sikh-dominated religions. They belong to medium-large families.
- ii. **Type of Housing:** All own their own houses, with an overwhelming majority having pucca houses. The proportion of pucca houses is a huge improvement on the baseline.
- iii. **Educational Level:** The illiterate percentage matches with that of respondents aged 50 and above. This would mean extra burden on the younger lot on the record keeping and financial dealings front, underlining the concern mentioned under the age-group category earlier.
- iv. **Monthly Family Income:** The average monthly family income is Rs. 12,623/-. Majority of the families cultivate land with at least two earning members. One year is too early to be making a comparison in family income status. However, the highest group (in both baseline and endline) of 10,001-20,000 range seems to show an increase by 62% in the end-line over the baseline figures. Similarly, the range between 10,001-40,000 shows an increase of 27%. This **shows a clear shift of families with lower income moving to the higher income. This can be attributed to women's income coming into the household. Quite an achievement indeed!**
- v. **Official Identity and Employment Documents:** There is a significant increase in the number of official documents with the households showing the impact of the project's push/facilitation for accessing government schemes - except for BPL Card and MGNREGA card. **The project has done well on this count.**

### SECTION II: SHG MANAGEMENT and STRENGTHENING:

- i. **Association with SHG:** Almost half the women have been associated with the SHG only in the past year showing the project's drive for getting women into the SHG fold. That is a good percentage of new blood coming into the fold and indicates that the project is going the right way and provides scope for enterprise creation in the coming year.
- ii. **Status of SHGs:** The **SHGs are in good health** and conducting regular activities. It goes to the credit of the project team that **there are no more defunct SHGs as compared to the baseline**, wherein 20% of the SHG members interviewed had termed their SHG as dysfunctional. This again underlines the opportunity to move forward briskly to the next level in enterprise development and expansion.

- iii. **Trainings and their Usefulness:** The bouquet of subjects taught to the women are all centring around making the woman independent and self-confident. **85%** of the women say that the **trainings helped them to learn financial management** and how to access government schemes. The usefulness question also throws up other equally surprising selections by women like **technical knowledge, digital transactions!** The fact that they rank them as the biggest learning is indicative of their growing self-confidence and their steps towards empowerment. A big plus to the effort of the project!
  
- iv. **Usefulness of SHGs:** It is noteworthy that **women see increase in their confidence as the biggest benefit of SHG membership and experience increased self-esteem.** They also hold dear the increased savings, increased decision-making, increased value in the household/community, learning negotiation skills, and increased mobility. These are indicators of enhancement in self-belief and status of a woman. This is a sure sign of women's social empowerment that the project has achieved.
  

Women seem to derive the least benefit from access to credit. This could be because they do not require credit given the availability of free equipment, and good savings in the SHGs. It may also be reflective of the income they are deriving from the enterprises. The project may want to focus on familiarising the groups with various sources of credit since it may be required for working capital or expansion later.

  
- v. **Bank Account Operations by Women:** Percentage of women who **visit the bank several times in a month has increased by 120%** as compared to the baseline and those who visit once a month by 84%. On the other hand, there is a reduction by 96% of women who visit the bank once a year or less, 60% reduction in women in visit once a quarter and 23% reduction in those who never visits the bank. This is a very significant step towards women's empowerment - both social and economic. Women stepping out of their homes, interacting with officials, and handling their money themselves is a very positive sign in a traditionally patriarchal belt.
  
- vi. **Access of Digital Services:** Half the women have smart phones and use them for business transaction and/or marketing their products. There is scope for skilling the women for digital marketing in a big way.

**Summing up** the section, the project seems to have done a good job of creation and strengthening of the SHGs. In a year's time, there seems to be no more dysfunctional SHGs. And the project seems to have brought in more women into the SHG fold. Half the women respondents have been in SHGs only in the last year. This augurs well for the future enterprise-development focus of the project. Towards this end, the project is investing in the capacities of women – aimed at making the women independent and self-confident. Women rate technical knowledge, digital transactions highly among the trainings that they have received. The project has not only enabled them to step out of their homes, but also to visit banks regularly, operate their accounts and liaise with bank officials. These are indicators of their growing self-confidence and move towards their empowerment. The project is moving in the right direction in this regard!

### SECTION III: ENTERPRISE DEVELOPMENT:

- i. **Starting an Enterprise:** 62% of the respondents do not have an enterprise. This is an opportunity for the project and shows the scope for the work in the next two years. 83% of the enterprises being in existence for 2 years and more is also an opportunity – for expansion, for hand-holding and for setting up ancillary enterprises to support/feed the mature, expanded enterprises. The team should capitalise the opportunity for enterprise creation. An energised community and economy would be a good impact to show at the end of the Phase II.
- ii. **Type of Enterprises:** Manufacturing units have **increased by 8.4 times, agriculture by 2.4 times**. Water treatment was not there at the baseline and is now 10% of the existing enterprises. 100% reduction in the engagement in retail trade/petty shops shows full engagement of the women in the group enterprises being promoted under the project.
- iii. **Financial Literacy:** **94%** of the respondents **can calculate income, expenditure and profit** from the enterprise which is a 5% increase from the baseline one year ago.
- iv. **Financial Standing of the Enterprises:** The average amount of investment is **Rs. 75,420** as compared to the baseline figure of 39,722/-. This is a **90% increase in the investment** by the women which is significant for a year. This will result in a buzz in the villages among women which augurs well for setting up new enterprises in the coming two years.
  - The **monthly turnover**, on an average, is **almost 5 times of the baseline** (Rs. 7,000/-) which had 86% in the range of 0-10000 while the end-line has no enterprises in this range!
  - The **average monthly expenditure** across enterprises ranges **increased by almost four- times** from 3,441/- at the baseline to 13,360/- at the end.
  - **Average monthly profits** of the enterprises **have shown a tremendous growth from the baseline** wherein 92% of the enterprises had monthly profits up-to 5,000; and 8% between 5001-10000 with no enterprises earning more than these ranges. In contrast, in the end-line, there were no enterprises earning below 10001! **The average monthly profits across the enterprises are approx. Rs 21,157/- at the end-line as against 4,972/- at the baseline -a more-than four-fold (326%) increase!**

Taking a holistic view of the data on investment, turn-over, expenditures and income of the enterprises, one gets a fair picture of the activity levels of the enterprises wherein the tremendous returns reflect the constant efforts of the project team in ensuring ample and timely orders for the enterprises, thus ensuring thriving business activity within the enterprises. This is a clear indication of the efforts put in by the project in this phase in mobilising the women's groups, energising the women and thereby the enterprises, building their capacities, finding buyers and hand-holding the enterprises throughout the process. The project has clearly created a facilitating environment for the growth of the enterprises and an uptick in the economic activities within the communities.

- iii. **Monthly Income/profit for Women:** The **average individual monthly profit/income is Rs. 3,726/-**. Largest proportion of the participants earned income/profit in the range of Rs. 3001-4000. The average family income, discussed earlier, shows that the decrease in the lower income ranges of 0-10,000 is balanced by the increase in the higher income ranges of 10001-40000 showing a clear shift upward in the incomes of the families. **The income earned by the women has certainly fed into the increased family income.** This is a clear contribution of the project to the financial well-being of the families and the

financial empowerment of the women. The transformation of the women from being home-makers to bread-winners is attributable to the efforts of the project.

- iv. **Compliance Capacities:** The project has invested in building capacities of the women in compliance abilities. This is evident in **80% of the enterprises maintaining a Profit & Loss Account**. Registration with a statutory authority gives an enterprise access to government schemes and subsidies. In addition to registering with the sector-specific authority, registration with the Ministry of MSME should be explored as the ministry has an array of low-interest loans and subsidies to incentivise enterprise development.
- v. **Support for Enterprises:** The project has invested in the capacities of the women in various ways for different aspects of enterprise development. The **women acknowledge the contribution of increased knowledge/skills towards their empowerment**. This points to the relevance and quality of training conducted and organised by the project team. 57% of the enterprises making monthly profits of 20,001 and above is also a marker for the increased capacities of the women to run enterprises successfully. The efforts of the project in this regard have been fruitful.
- vi. **Challenges in Running an Enterprise:** Some of the reductions in the perception of challenges as compared to the baseline are - lack of knowledge for getting raw material (by 77%), poor market linkage (by 74%), lack of technical skills (by 86%) and lack of confidence (by 100%). While the first three are indicators of the facilitation and capacity building undertaken by the project for enterprise development, the increased confidence of the respondents is an indicator of the success of the project in empowering the women. However, the challenge highlighted as the biggest by the women is the low quantum of revenue. This is not corroborated by the financial results of the enterprises. This could be the result of high expectation of the women about the quantum of revenue/income that the enterprise can generate.
- vii. **Starting/Upscaling/Sustaining Enterprises:** Majority of the respondents are interested in starting a new enterprise or sustaining/up-scaling their existing enterprises. Regarding the support required for their plans, while business development training and skill training are still near the top of the list, there has been a decrease by 49% and 20% respectively in the proportion of people who wanted them at the baseline. This shows that while the project is on track in providing these most important and basic capacities for setting up enterprises, it still has quite a distance to cover in this regard. On the other hand, **the need for support on online marketing/procurements has gone up** by 380%, value chain support activities by 171%, statutory requirements by 168%, entrepreneurship linkages by 141%, and packaging & branding by 59%. These skills and linkages are necessities for the growth & expansion phase after setting up and stability. **The enterprises already set up are spreading their wings and ready to fly! This is a good result in just one year**, given that 28% (47% as per project team based on field reality) of the units set up in the previous years were sick or non-functional at the beginning of this phase a year ago.



- viii. **Positive Change Due to the Project:** The **top three positive changes** that the women indicated as the result of the project - (a) **increased social bonds** among SHG women, (b) **more confidence** - increased self-esteem, and (c) **improved decision making** in the household - point to the contribution of the project to the social empowerment of women. Sharing the third place is - learning SHG management/financial literacy (savings) skills. This, again, is an indicator of the women's movement towards self-dependence and thereby, empowerment!
- ix. **Support from family members:** Majority of the women **have received support from family members** in some form or the other. At the top of the list is the task that adds hugely to women's drudgery - household chores; **68% admit receiving moral support** from their families; 61% have found allies within the family to! Besides this, moral support and support in discussions and tasks related to the enterprise are what the families have extended to the women. Support from family members is a booster for women's empowerment. The families of women in the project should be given credit for the support they have extended to the women in their quest for empowerment.

**Summing up** the section, it is evident from the responses of the women that the **project has done a good job in moving the women on the path of their empowerment**. Women have begun to earn their own income and contribute to the household kitty. From dependents, they have become bread-winners and derive a great deal of pride from this feat! Coming out of their homes, being associated with SHGs & other women have created a social bonding among the women which they value highly. Setting up and running the enterprises have done wonders to their self-esteem and the new confidence is showing in their improved participation in decision-making within their households. These are great signs of their economic and social empowerment!

## **B. SUMMARY OF FINDINGS: Focus Group Discussions (FGDs)**

- i) About **one-third of the women are very articulate while the others support them with useful information to be conveyed to us!** They recollect all the trainings they have received. They readily acknowledged the benefits of their association with the SHG as social bonding, saving, sharing knowledge, acquiring skills, self-confidence, access to credit in times of need, managing family budget, getting various trainings, freedom & confidence to get out of their homes, and dealing/speaking with outsiders.
- ii) The **women are a confident lot, thanks to the project and its efforts to capacitate them and make them independent**. They believe in themselves now. They believe that the enterprises have put money in their hands and value the independence it brings. They feel proud to pitch into family expenditure and plan & manage family budget. Getting out of their homes without any hindrance and negotiating with banks, vendors, etc., has opened a new world to them. They have the confidence that they can achieve anything if they want to. Their words have a greater weightage within the family and they see new respect in the eyes of others too. They believe that the social bond with the SHG women and the income from the enterprises is invaluable to them and are the cause of the self-esteem they have gained.

- iii) There have been hiccups which they have overcome with the help of the project team. Some are still struggling and the project team is busy trying to solve their issues. The women and the team are confident that workable solutions will be found.

Overall, the women are a happy lot, barring very few. Own income, self-esteem, freedom of movement/mobility, participation in decision making – are markers of women's empowerment – social and economic. And it showed in the way the women spoke during the FGDs, in the vigorous shake (in agreement) of the quieter heads when the vocal members spoke. The project has put the women on the path of empowerment and they are willing to identify and mobilise other vulnerable women to help them form SHGs! Women on the move forward pulling others along the path of empowerment!!

### C. SUMMARY OF FINDINGS: Interviews with Key Stakeholders

The stakeholders generally expressed similar sentiments as the women about the progress and impact of the project. Additionally, the resource persons found the trainee women very keen to learn, quick to absorb and capable. The products they came out with during the training were so good that they could be marketed right away! They averred that the women have good bonding among themselves and were open with each other. This will allow the women to look out for each other and point out mistakes, if any, in the production process.

#### Challenges:

- The resource persons stressed the need for being quality-conscious and the need for constant practice to attain and maintain the required quality.
- Age of the women, especially in skills that require hand and eye coordination.

#### Suggestions for more Impact and Sustainability:

- Further investment in women's skills for value addition such as embroidery for the tailoring units.
- More market linkages/orders for the enterprises.
- Mobilisation of left-out women into SHGs and then onto enterprises.
- Completing the loop. The project should not only help the women in acquiring skills and setting up enterprises, but also being quality-conscious, and packaging the products well.
- Encouragement and incentivisation in the initial days will motivate the women to keep up the efforts till regular orders start coming in.
- Keep the women occupied; let them not remain idle. Idling will make their skill rusty.
- Maintenance of the equipment to be done by the women themselves to ensure cost-effectiveness and smooth running of the machines.
- Arrangements for loan for working capital at low rates of interest.

#### Sustainability:

The stakeholders felt that the women would be able to carry forward their businesses even when HiH was not around provided the **hand-holding** by the project team continues for a while, **till the groups and enterprises become stable and mature**. Even if the enterprises fail for some reason, the quality of the women's products is so good that they can run on their own.

## PROJECT PERFORMANCE ON OECD-DAC CRITERIA:

- i) **Relevance:** The project has **relevance** because it **focuses on empowering women**, who have low status in the project districts and are traditionally not allowed to partake the economic opportunities outside their homes by capacitating them to develop enterprises as a livelihood avenue. It particularly keeps a special look-out for women from the poor and vulnerable households. **The outputs and activities of the project are well designed to ensure progress towards intended impact and have rightly worked for empowering women.** The project proves that getting women into groups, building their capacities, and helping them set up enterprises will aid them in finding their agency and lead to their social and economic empowerment.
- ii) **Effectiveness:** The project is **effective** as it has formed new SHGs and strengthened the existing ones, built their capacities further, helped the women to set up enterprises and revived/strengthened existing enterprises. **The objectives were largely achieved with scope for improvement in capacity building of existing SHGs, exposure visits and market linkages.** Speedy proposal development and approval process would have ensured setting up of more enterprises. While viewing the shortcomings of this Phase, one needs to keep in mind the time-lag between Phase 1 and this Phase (of more than 1.5 years) and the COVID-disruption of activities towards the end of Phase 1.
- iii) **Efficiency:** The project is **efficient** as it has been **implemented in a timely and cost- effective manner with the resources managed appropriately**, with sufficient materials and efficient trainers, and adequate stakeholder engagement. The project would have done well to establish linkages with the local administration while closer linkages with the local government is an issue that HiH and HMF need to decide on.
- iv) **Impact:** The project is **impactful**. The **most positive impact** of the project is the **women's knowledge, social and economic empowerment**. At the end of the assessment year, the women have self-belief, have & handle their own money, are equal partners within their households, have the confidence, freedom, and capacity to step out of their homes, negotiate, scan market & source for raw materials, and perceive greater value within and outside their homes. Women have increased their knowledge and learnt new skills. There is reduction in gender disparities in income and opportunities in the project area. **Most of the enterprises are run solely by the women themselves.** There are certain not-so-positive impacts of the project that need special strategies. While this is a fantastic opportunity for the women in the project area with the biggest capital investment being taken care of, it can attract unwanted attention/elements to the project such as husbands/men of the members wanting to control the groups to access equipment, women from wealthy households not wanting to dip into family money, work- shed owning members waiting to take over if the enterprise fails, women opting for tailoring for claiming one machine as their own, and so on. While it shows encouraging signs, it will need some work to make the project **sustainable**.
- v) **Sustainability:** The **project initiative will be sustainable when the groups become entirely independent and can run the enterprises on their own**. The project needs to hand-hold till the time the groups and enterprises become stable and mature. The challenges that need addressing are dependence of the groups on the project team; product redundancy, quality issues; soliciting for individual orders by members; advancement of members; and the risks - lack of planning for working capital and contingency funds; and take-over of the enterprises by the men/husbands or by the member-owners of the work-sheds once the project comes to an end.

- vi) **Equity:** And finally, the **project has successfully contributed to the social and economic empowerment of women** in the project area as is evident from the increased self-confidence, mobility, individual incomes, participation in decision-making within the family, negotiation skills, commanding respect from the family & community, and most importantly, setting up & managing the enterprises. It has, thus, contributed to a reduction in gender disparities in income and opportunities. **It has done well on the equity score.**

**Summing up,** on examination of the project initiatives using the OECD criteria, it is clear that the project has been successful in terms of its relevance, effectiveness, efficiency, impact, and while it shows encouraging signs on the sustainability, it needs some work. Examination through the equity lens shows that the project is built around the belief in woman power and has worked towards social, economic and knowledge empowerment of women.

## **RECOMMENDATIONS AND WAY FORWARD**

- i) This impact assessment **concludes that the project is well implemented with its primary objective of social and economic empowerment of women in a project area known for the low status of women.** The project does well in the comparison of the baseline and end-line findings. With regard to the objectives, they are **largely achieved** (82%) with encouraging trajectory in the partially achieved objective.
- ii) Given the background of the COVID disruption in the last year of Phase 1 and the long gap of over 1.5 years between the closure of that Phase in February 2022 and the onset of Phase 2 in October 2023, the project has done well in capacitating 57 SHGs and forming 90 new ones; strengthening 19 enterprises, including revival of 9 (15 as per the project team based on field realities) non-operational enterprises and **establishing 4 new enterprises – complete with marketing linkages.** Supporting the old enterprises and new enterprises with integrated business development, finance (profit and loss), upgrade enterprise development training and facilitating market linkages, the project has supported **23 enterprises with regular market linkages.** It is a commendable effort of the project in helping the women move on the path of social and economic empowerment. The project team should be applauded for the achievement.
- iii) The **progress in the SHG Creation and Strengthening component is substantial** -exceeding the target in establishing new SHGs and largely achieving the objective of building capacities of existing SHGs. It is pertinent to note here that 41 of the SHGs whose capacities were built have been revived from defunct status (as against the target of revival of 10 defunct SHGs). While forming SHGs, it is important for the project team to be mindful of the eligibility criteria for SHG membership and mobilise only marginalised/poor women into SHGs.

- iv) The **progress in the Enterprise Development component is satisfactory**– with the operationalisation of the existing enterprises being largely achieved, and establishing new enterprises partially achieved. However, there is a need to review and hasten the process of preparation, submission and approval of business proposals to ensure timely take-off of enterprise activities.
- v) The **model** of getting the women into groups, building their capacities, and getting them to set up enterprises for their social and economic empowerment has worked. It is very satisfying to hear the women talk about their new-found confidence, mobility, negotiation skills and economic independence! **All in all, a well-designed project, implemented well.**

The project needs to build more capacities, set up systems for smooth running of the enterprises, and hand-hold the enterprises till they become stable and mature enough to carry on independently.

**RECOMMENDATIONS:** The process of the impact assessment threw up some **recommendations** (for detailed recommendations, refer to the last chapter):

- 1) **Project duration till 2026.** One year is too short a time to expect any impact. The Phase 2 needs time to deepen the work, consolidate the completed activities and set up systems to ensure sustainability of the efforts and long-lasting changes in the women's lives. The project duration should ideally be five years to ensure the long-lasting changes. If not, at least a 3-year extension before one looks at the impact of the initiative.
- 2) **Focus on Persistently Excluded Groups:** The project should saturate the existing 11 villages before expanding its work to other villages. Efforts should be made to include all the poor women who are not yet in the SHG fold and bring them into the SHG fold and thereafter, the enterprise mould. This may need special strategies to be developed.
- 3) **Deepen the Women's empowerment Process.** The project has set up/revived 147 SHGs and 23 enterprises. There is a need to **set up and strengthen the governance structures and systems** within these institutions to ensure sustainability with equality and unity among the members. Build the capacities of women to stand as guards against any disruption or co-option. This is important to safeguard against domination by any individual/s within the group or take-over by outsiders including husbands/men. Moreover, a lot of the women the evaluation team met are unlettered. This will hamper their progress towards empowerment. This would be beneficial to the women in their daily lives and to the group wherein they can understand and perform the activities in an informed manner.
- 4) **Strengthen the Enterprises.** This is important to ensure that the businesses run unimpeded under any circumstances. Some suggestions:
  - a) Select the women for enterprises based on aptitude, interest, entrepreneurial mind-set.
  - b) Identify the trade after an assessment of the group's entrepreneurial ability, organisational skills, risk-taking capacity, and aptitude vis-à-vis role matching. While this was done by the PIT, it needs to be done with a sharper focus.
  - c) Impart intense training and build the capacities of 4-5 women in each enterprise to head different aspects of the enterprise activities.

- d) Invest further in group strengthening and team building exercises to forestall any disruption in the group dynamics (such as soliciting for individual orders instead of enterprise).
  - e) Ensure provision for working capital and contingency funds in each enterprise. Arranging for working capital at low rates of interest is another option.
  - f) Register the enterprises under MSME to access government schemes, subsidies and loans.
  - g) Help strong enterprises to develop a plan for expansion (including space, machines, hiring, maintenance, marketing) including a budget and sourcing for capital.
- 5) **Develop Marketing Options for the Enterprises.** Explore marketing options that are unique to the product, locality, and situation. For example, periodic mela of project enterprises at the HPCL township, participation in fairs & exhibitions organised by government and other entities, systems & options for strong enterprises to bid for large contracts, development of product catalogues/brochures.
- 6) **Establish linkages with PRIs and Government Administrative Structures.** These linkages are important for sustainability of the initiatives. However, linkages with PRIs are not without pitfalls, especially in feudal societies. Examples of PRI representatives wielding their power to accrue project benefits for themselves or their kith & kin exist in the project area. Necessary safeguards need to be built into the project before taking a step forward in this direction.
- 7) **Iron out Operational Wrinkles.**
- a) For example, delays in the enterprise proposal making and approval processes make it difficult for the project team to meet the HMF criterion for success of an enterprise i.e., the achievement of monthly orders equivalent to 3% of capital cost for six months – within the six-month period of starting the unit. Similarly, they are leading to loss of seasonal markets such as festival, wedding seasons and school re-opening time for tailoring units.

HiH and HMF need to discuss ways of addressing these. Both should explore ways of shortening the time taken. Alternatively, at least in the former case, HMF and HiH should agree on starting the 6-month deadline for market linkage from the proposal approval time.

**Summing up** the evaluation report, it needs to be mentioned that the project has been well implemented by the HiH India team with meticulous planning, effective implementation, regular and strict monitoring from top management and excellent coordination both, among the project implementing team members and also between the HPCL-MF and HiH India teams. All this has resulted in significant impact in the lives of the SHG beneficiaries, even in the short duration of the project. Going forward, the duration of the project needs to be longer and focus on enterprise development and market linkages should be sharper as women seemed energized to take on more work related to enterprises. There has been an increase in the levels of confidence and social ties among SHG women and there is a need to capitalize on this enabling foundation. SHG women also seemed to have gained confidence from the sustained training (at regular intervals) and handholding support provided by HiH India teams and are ready for entrepreneurial opportunities. The next phase should capitalize on the solid foundation laid on this phase!!

# 1 INTRODUCTION

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## 1.1 BACKGROUND

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According to the 2011 census of India, Bathinda district ranks 9th in Punjab with a population of over 13,88,525 (about 20% of the state population), with a sex ratio of 868 females per 1,000 males which is below the national average. Literacy level in the district is over 68.3% with literacy levels for men and women being at 73.80 % and 61.90% respectively. The pace of economic growth in Bathinda has been consistently accelerated due to the setting up of various industries, especially power plants, chemical factories, fertilisers, yarn production, milk factories, etc. Existence of two mega thermal plants has made it a power-surplus district and paved the way for setting up more businesses and industries.

According to the 2011 census, District Sirsa has a population of 1,295,189 with a sex ratio of 897 females per 1,000 males. Literacy level in the district is over 68.2% with literacy levels for men and women being at 76.43 % and 60.4% respectively. Agriculture is the mainstay of the economy in the district.

The two districts are similar regarding the low status of its women. The women in both districts face deep rooted gender disparities and are excluded from partaking in economic activities. Cultural and social barriers do not allow women to work outside their homes for a wage which is a big hindrance to their work force participation. Encouraging women to partake in the social and economic life of the village/town and creating a conducive environment for them to follow an independent livelihoods path are critical for an equitable and inclusive development of the districts.

**Hand in Hand (HiH) India** is a public charitable trust, that has been working for over 18 years across India, known for its work on poverty alleviation through its unique model of job creation, women empowerment and integrated community development in five intersecting areas – education, health, skill development, livelihood promotion and green environment. Since its inception, HiH India has widened its reach and recognition, and today works in 18 states of the country.

**HPCL-Mittal Foundation (HMF)** partnered with HiH India since 2018 to alleviate poverty among rural families in Bathinda (Punjab) and Sirsa (Haryana) by empowering women through group formations and enterprise development. The initiative aimed to create avenues for self-advancement for women through training and capital support. The need to sustain the work of the first phase (2018-2021) led to the second phase starting from October 2022 – September 2023.

## 1.2 PROJECT OBJECTIVES AND EXPECTED OUTCOMES

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The objectives of the project are:

1. To form **80 new SHGs by mobilizing 800 women** @ 10 women per SHG with bank a/c opening and strengthen their capacities with training in integrated aspects of SHG management, Savings, Financial literacy, and Enterprise motivation and development. The new SHGs will be formed in the Odhan block of Sirsa district in Haryana.
2. To **identify and work with 67 old (existing SHGs)** in Sangat block, Bhatinda, and provide Refresher Training on SHG management, bookkeeping, documentation, and enterprise development management. Of the 67 existing SHGs, 10 defunct SHGs should be revived.
3. To **provide holistic support** to 180 women (**18 SHGs**) to enable them to **establish 18 new enterprises** with up-skilling, enterprise management, finance management, documentation, and market linkages (for 6 months). Equipment support for new enterprises shall be provided by HMF.
4. To provide **value-added integrated support** to 320 women (**32 SHGs**) to **strengthen 32 existing enterprises** with support of up-skilling; business management, finance management, market linkages (for 3 months); exposure visits, and enterprise documentation.

**Table No. 1: Project Outcomes and Impact**

<b>Outcome 1:</b>
<b>Improved knowledge, skills and capacities of 1,470 SHG women</b> on integrated aspects of SHG management, Savings, Financial Literacy, Book keeping, Skills development and Enterprise development and enterprise promotion
<b>Outcome 2:</b>
<b>Creation of 18 new enterprises</b> of 18 SHGs (180 women) with support of up-skilling, enterprise management, documentation, and market linkages
<b>Outcome 3:</b>
<b>Strengthening /creation of 32 enterprises</b> of 32 SHGs (320 women) with value-added integrated support of up-skilling; business management, finance management, market linkages; exposure visits and enterprise documentation



### 1.3 STRUCTURE OF THE REPORT

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The main part of the evaluation report is divided into five sections.

- a) Executive Summary includes a brief description of project background, progress, relevance, notable achievements, challenges and concerns, and recommendations.
- b) Chapter 1- Introduction includes project background, project objectives and expected outcomes.
- c) Chapter 2- Methodology includes the objectives of the impact assessment, research design, study instruments, data collection and analysis, and limitations of the study.
- d) Chapter 3- Key Findings of the project with detailed analysis.
- e) Chapter 4 – Review of the project performance using the OECD-DAC criteria
- f) Chapter 5- Recommendations & Conclusion

### 2.1 OBJECTIVES OF THE IMPACT ASSESSMENT

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**Phase II** of the project whose impact is being assessed started on **1 October 2022**. A compact, but efficient team was put together and a quick baseline survey was conducted to study the status of the groups and enterprises created in the first phase and assess the changes and inputs required for setting a quick pace in this phase. The phase ended on 30 September 2023. HiH India and HMF are keen to assess the results of the Phase II and therefore, this impact assessment by an independent consultant.

The objectives of the end-line evaluation were:

- i) To assess 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 individual (SHG) and household level in terms of the effectiveness of the interventions.
- iii) To assess the effectiveness of the training programs in enhancing the knowledge, skills, and capacity of women participants.
- iv) To evaluate the success of group-based enterprises promoted under the project, in creating economic opportunities, promoting job creation, and increasing income levels
- v) To evaluate the impact of value addition support in enhancing the quality and market competitiveness of SHG products and services.
- vi) To assess the social empowerment impact in terms of knowledge enhancement (SHG management, enterprise development, marketing etc.), mobility, decision-making abilities, etc. as a result of project interventions.
- vii) To capture best practices, challenges, and lessons learned from the project.
- viii) To provide recommendations for greater effectiveness and sustainability of the project.

### 2.2 RESEARCH DESIGN

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The research design for the impact assessment was a mix of secondary review and evidence-based primary data collection. The assessment was conducted with a collaborative and participatory approach ensuring close interactions with the beneficiaries and key stakeholders.

**Secondary Review:** The secondary sources included project proposal, baseline report, project progress reports, project MIS including relevant literature in the subject area.

**Primary Research:** While secondary resources were used for information related to the deliverables and achievements, primary information was sought from beneficiaries – members of SHGs/enterprises and the project stakeholders for direct feedback on the project, corroboration, credibility and reliability. Tools were developed with questions aligned to obtain responses on OECD-DOA criteria. (Annexure 1: OECD-DOA framework describing questions for evaluation).

**Triangulation and Data Validation:** The information from different sources viz interviews and FGDS were compared and cross-checked with secondary data for validation.

## 2.3 STUDY INSTRUMENTS

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Four types of tools were administered for conducting the evaluation.

### **(i) Interview Questionnaire for the Survey with members of SHGs/Enterprises (Annexure 2)**

- i. A structured questionnaire for the primary respondents (SHG/Enterprise members) was prepared by the external consultant and the HiH Sr. Manager (M&E) to assess indicators related to the following sections:
  - a. Section I: Household Socio-economic Details
  - b. Section II: SHG management and strengthening
  - c. Section III: Enterprise Development
- ii. The survey tool was developed with questions aligned to obtain responses on OECD-DAC criteria by the HiH M&E team and the external consultant, in consultation with the HiH management.
- iii. The finalised survey tool was translated in Punjabi and converted into a Digital-Form software app and uploaded into a mobile for information collection.
- iv. The tool was revised after field testing by the external consultant, HiH Sr. Manager (M&E), Deputy General Manager and project staff for the final data collection.
- v. The survey data was collected through the mobile app with a GPS facility and syncing all response forms offline and online into one single excel sheet.

### **(ii) Questions for FGDs with SHG/Enterprise members (Annexure 3)**

The semi-structured questionnaire tool was prepared by the HiH M&E team and the external consultant, in consultation with HiH management.

### **(iii) Semi-structured questions for interviews with the Stakeholders (Annexure 4)**

The semi-structured questionnaire tool was prepared by the HiH M&E team and the external consultant, in consultation with HiH management.

**Evaluation on OECD-DAC Criteria:** It was ensured that questions in the tools aligned with the suggested questions to derive information on the OECD-DAC criteria proposed for the evaluation. Criteria are as follows.

- a. Relevance: Whether the project has done the right things, and how well does the project fit?
- b. Effectiveness: Has the project achieved its objectives?
- c. Efficiency: How well were the resources used?
- d. Impact: What effect has been created by the project?
- e. Sustainability: Will the project outcomes last after the conclusion of the project?

Apart from these, equity is another criterion applied to assess the extent to which the different social groups, specifically the vulnerable communities and the economically marginalized, have accessed and benefitted from the interventions.

The project covered **11 villages** across **Sangat** Block of Bathinda District in Punjab and **Odhan** Block of Sirsa District in Haryana. To ensure a fair representation of the selected sample villages and beneficiaries, data collection was carried out in 7 villages through personal interviews with SHG/Enterprise members, FGDs with SHGs/Enterprises, and Project Staff, and interviews with other stakeholders.

Table No. 2: Sample Size - FGDs and IDIs				
S. No.	Method	No. of FGDs/IDIs conducted	Sample Size	
			Individual	Cumulative
1	Personal interviews	130 interviews of SHG/Enterprise members across 7 villages across 1 block each of Bathinda and Sirsa Districts	130	130
2	Focus Group Discussions	12 FGDs with members of 13 SHGs/Enterprises	103	113
		1 FGD with Enterprise and Community Coordinators	10	
3	Key Informant interviews with stakeholders	Sarpanch	1	8
		Ex-Sarpanch	1	
		Vendors	2	
		Donors	2	
		Project Officers	2	
4	Case studies	4 case studies to be selected from 6	6	6
GRAND TOTAL				257

A **three-member team of external consultant**, HiH Sr. Manager (M&E) and Deputy General Manager undertook a 3-day field visit of intervention villages in Punjab and Haryana.

- A **representative sampling was done** across project locations i.e., Sangat Block, Bathinda District in the Punjab and Odhan Block, Sirsa District in Haryana. (Annexure 5: Sample Covered)
- Personal Interviews:** The interview schedule through a structured questionnaire was pilot tested during the 3-day field visit. The questions were re-visited following the feed-back. The finalised questionnaire was administered by the HIH India team members to collect quantitative and qualitative data from 130 women in end-September 2023.
- 12 Focus Group Discussions (FGDs)** were conducted with women from SHGs to supplement and validate the data obtained from the field survey. Each focus group discussion was attended by about 10 members. An FGD was also conducted with the Project Staff (comprising Enterprise and Community Coordinators) to get their perspective on the implementation of the project. Copious notes were taken down and proceedings voice-recorded during the FGDs.
- 8 Stakeholder Interviews** were conducted with a Sarpanch, an ex-Sarpanch, representatives of the donor agency, vendors and project officers to understand their perspectives of the project. Extensive notes were taken down and proceedings voice-recorded.
- The evaluation team met and heard many interesting and inspiring stories of women who braved challenges to come up successful. Six of their stories were documented. Four of these case studies are shared in this report. (Annexure 6)

## 2.5 DATA ANALYSIS

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Data analysis was done for both quantitative and qualitative data.

**Quantitative:** The data from interviews with members of SHGS/Enterprises was treated in MS excel and analysed to generate tables suitable to explain the project impact. The findings were correlated with the Baseline survey data to arrive at progress against key indicators and the results compared with the project MIS.

**Qualitative:** Qualitative data from the FGDs and stakeholder interviews were collated. Transcripts were documented in MS Word and contents analysed to identify the topics/issues and support the quantitative data. This analysis was used to prepare the report.

## 2.6 LIMITATIONS OF THE STUDY

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The mission made efforts to meet the targets of the various interactions with women and stakeholders took the best of our ability. However, we had to adjust our schedules as per availability of the respondents/interviewees leading to overreaching in some, but falling short in some other interactions. Against the planned 100 personal interviews in 11 villages, 130 were conducted across 7 villages. We managed 13 FGDs against the planned 12 (12 FGDs with 13 SHGs having combined two, and one with the project staff) involving 112 persons. 7 Key Informant Interviews were conducted with 8 stakeholders (two people from the donor).

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**3.1 DETAILS OF FINDINGS: PERSONAL INTERVIEWS WITH WOMEN**

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**130 respondents** comprising women belonging to SHGs/enterprises in 4 villages in Sangat block in Bathinda district (68%) of Punjab and 3 villages in Odhan block in Sirsa district (32%) of Haryana were interviewed as part of the end-line evaluation. (Annexure 7: Table 1 – Geographical Area)

The **questionnaire had four sections** to get information on different aspects of their lives and the progress of the project activities in their location during the project period:

**Section A** gives the household socio-economic details such as, inter-alia, personal profile, income, education and employment.

**Section B** highlights the progress made with the formation and strengthening of SHGs.

**Section C** describes the progress made in the Enterprise Development component dealing with the Livelihoods Promotion through the setting up of businesses and linking them to markets.

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**3.1.1 GENERAL AND HOUSEHOLD SOCIO-ECONOMIC DETAILS OF WOMEN RESPONDENTS**

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- i. **Age:** A little more than half the respondents (52%) were in the age-group of 18-35 years; 36% of them were in the age-group of 36-49 years and 11% were 50 years and above. (Annexure 7, Table 2 - Age of Respondent)

The age profile shows that majority of the group members are young women in the reproductive age-bracket. What is noteworthy is that a significant portion of the members are 50 and above. On the one hand, it is good to have older, wiser people around to have experienced and practical viewpoints in difficult situations. On the other hand, older women tend to dominate in a group and this may stymie the energy of the younger women. Within an enterprise, older women may not be able to do strenuous, nimble-fingered, eye-straining or outdoor work. They may not be able to put in long hours in case of rush orders and meeting deadlines. This is something that the project may want to consider while forming SHGs in the next part of the phase.

- ii. **Gender:** All the respondents were women which is natural in a women's empowerment project targeting women's groups. (Annexure 7: Table 3)
- iii. **Disability Status:** The respondents were largely able-bodied (98%) with a very small percentage(2%) comprising Persons with Disabilities. (Annexure 7: Table 4)
- iv. **Marital Status:** Majority (92%) of the respondents were married with 7% being unmarried, and 1%being widowed/separated. (Annexure 7: Table 5)
- v. **Social Category:** The respondents were largely drawn from the General category (60%), with Other Backward Castes (OBC) being the next significant group with 22%, the Scheduled Castes (SC) being 18% and a very small portion (1%) being Scheduled Tribes (ST). (Annexure 7: Table 6)
- vi. **Religion:** Majority of the respondents were Sikhs (84%) with Hindus comprising 14%, Muslims 2%and Christians 1%. (Annexure 7: Table 7)

- vii. **House Ownership:** All the respondents owned houses at the end of the year as compared to the baseline wherein 2% did not own a house. (Annexure 7: Table 8 )
- viii. **Type of Housing:** A whopping 97% of the respondents had pucca houses, 2% semi-pucca and 1% had kutcha houses. (Annexure 7: Table 9)

The percentage of pucca houses is a huge improvement on the 82% at the baseline. The proportion of semi-pucca and kutcha houses have come down from 14% and 5% respectively to make way for this betterment in accommodation. Although such drastic improvement in housing cannot be attributed to the project in just one year, it certainly is a sign of more money in the hands of the respondents and can partially be credited to the project initiative!

- ix. **Educational Level:** A **large portion** of the respondents are **well educated** with 26% having passed high school, 12% higher secondary, 15% graduates and 7% post-graduates. 8% have studied upto primary school and 11% are illiterate. (Annexure 7: Table 10)

The **illiterate percentage** matches with that of respondents **aged 50 and above**. This would mean extra burden on the younger lot on the record keeping and financial dealings front, underlining the concern mentioned under the age-group category earlier. If the older women are willing, and generally, they have more free time, the project could consider running an adult literacy class for them.

- x. **Family Size:** More than half the respondents (51%) had families of 3-4 members; 38% large families of 5-7 members; 6% had very small families of up to 2 members; and 5% had very large families of more than 8 members. (Annexure 7: Table 11)
- xi. **Earning members:** **65%** of the respondents **have two earning members** in the family, 20% have three earning members and 12% have 4 or more earning members. A small 3% have only one earning member. (Annexure 7: Table 12)
- xii. **Family occupation:** The respondents are **largely drawn from the farming community** with 61% farming on own land, 6% on leased land and 8% farm labourers, with 12% among the respondents also engaged with livestock. Other occupations that the respondent families are occupied with are private salaried jobs (15%), government salaried jobs (9%), business (2%) and other occupations (4%). (Annexure 7: Table 13)
- xiii. **Monthly Family Income:** **Half the respondents** have an **average monthly family income** in the range of Rs. **10,001-20,000**, followed by **22%** in the range of **5,001-10,000**, 12% in the range of 2,001-5,000, 8% between 20,001-30,000, 3% each below 2000/- and in the range of 30001-40000, and a minuscule 1% having more than 40,000/-. (Annexure 7: Table 12 ; Table 14 )

The **average monthly family income is Rs. 12,623/-**. This shows that the **SHG targeting has been good** with a lot of family (72%) living on average monthly incomes of less than Rs 20,000/-

Majority of the families cultivate land with at least two earning members. One year is too early to be making a comparison in family income status. However, the highest group (in both baseline and endline) of 10,001-20,000 range seems to show an increase by 62% in the end-line over the baseline figures. If you club the ranges and take the large range of 0-10,000, the end-line shows a reduction by 26% over the baseline. Similarly, the range between 10,001-40,000 shows an increase of 27%. Hence, **findings from the end line shows a clear shift of families with lower income moving to the higher income**. This substantiates our surmise of **increase in family income in the past year**. This can be attributed to women's income coming into the household. **Quite an achievement indeed!**

- xiv. **Official Identity and Employment Documents:** The respondents have largely complied with government requirements like Aadhar Card (100%), Voter ID (92%) and PAN Card (91%). Possession of social security cards like ration card, Caste Certificate, MGNREGA card and BPL Card stood at 40%, 29%, 12% and 11% respectively. (Annexure 7: Table 15)

There is a **significant increase** in the **number of official documents with the households showing the impact of the project's push/facilitation for accessing government schemes** - except for BPL Card and MGNREGA card. The project has done well on this count. The reduction in the proportion of BPL card holders points to a possibility that the number of families below poverty line has come down (MGNREGA proportion has remained near-constant).

### **3.1.2 FORMATION and STRENGTHENING of SHGs**

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- i. **Association with SHGs:** All the respondents are members of SHGs supported by HiH India. HiH has linked 6% among them to Punjab State Rural Livelihoods Mission (PSRLM). 48% of them have been associated with the SHG for less than one year. 31% are associated with the SHG for 3-5 years, 19% for 2-3 years and 3% for 1-2 years. (Annexure 7: Table 16; Table 17 ; Table 18)

Almost half the respondents being associated with the SHG only in the past year shows the project's drive for getting women into the SHG fold. That is a good percentage of new blood coming into the fold and indicates that the project is going the right way. This is a **good springboard for the project to create enterprises in the coming year.**

- ii. **Status of SHGs:** All the respondents belonged to functional SHGs and were busy with all the activities associated with a vibrant SHG. Almost all of them had regular meetings and were saving regularly (98% and 96% respectively). 82% of them confirmed maintenance of books of accounts. 73% confirmed internal lending and timely repayments. 69% were operating bank accounts. (Annexure 7: Table 18; Table 19; Table 20; Table 24)

The responses show that the SHGs are in good health with regard to the regular activities. This confirms the observation in the previous paragraph and the opportunity to move forward briskly to the next level in enterprise development and expansion.

**It goes to the credit of the project team that there are no more defunct SHGs as compared to the baseline,** wherein 20% of the SHG members interviewed had termed their SHG as dysfunctional.

- iii. **Trainings and their Usefulness:** 97% of the respondents confirm undergoing training as part of the SHG. 92% confirm having received the training on SHG Concept & Group Management, 80% on SHG Development & Enterprise Motivation, 79% on Leadership, 75% on book-keeping, 62% skill training, 60% financial literacy, 53% on Enterprise Strengthening, and 3% having received no training. **95% of the respondents have found the training useful** with:

- 85% having learnt financial management and accessed government schemes
- 78% gained technical knowledge through skill training
- 67% increased their knowledge on income generating activities
- 55% learnt digital transactions
- 51% found the linkage with bank & credit support useful
- 50% learnt business record maintenance
- 42% learnt to run and expand enterprises



- 34% liked the market linkage and value chain support and 27% found the exposure visits useful. (Annexure 7: Table 21; Table 22; Table 23)

The bouquet of subjects taught to the women are all centring around making the woman independent and self-confident. 85% of the women say that the trainings helped them to learn financial management and how to access government schemes. The usefulness question also throws up other equally surprising selections by women like technical knowledge, digital transactions! These are areas that traditionally women did not take part in. The fact that they rank them as the biggest learning is indicative of their growing self-confidence and their steps towards empowerment. A big plus to the effort of the project!

The percentage of women receiving training has increased significantly for all types of trainings during the one year under assessment. However, the project needs to take note of the **5% who have not found the trainings useful**.

- iv. **Usefulness of the SHGs:** It is noteworthy that women see **increase in their confidence as the biggest benefit of SHG membership** (92%) and 87% experience increased self-esteem. The benefits that rank next, after increased savings at 73%, are increased decision-making at 65%, and more value in the household/community, & learnt negotiation skills at 62%. Increased mobility stands at 53%. These are indicators of enhancement in self-belief and status of a woman. This is a **sure sign of women's social empowerment that the project has achieved**. The other benefits which rank lower (except for accessing government schemes at 59%) are important too, but are transactional in nature. Women have clearly identified their self-worth above all else, thanks to the project.

Women seem to derive the least benefit from access to credit (8%). This could be because they do not require credit given the availability of free equipment, and good savings in the SHGs. It may also be reflective of the income they are deriving from the enterprises. The project may want to focus on familiarising the groups with various sources of credit since it may be required for working capital or expansion later. (Annexure 7: Table 25)

- v. **Bank Account Operations by women: All the respondents have bank accounts and a whopping 98% of them visit the bank at varying periods.** 31% visit the bank several times in a month, while 52% visit once a month, 15% once in a quarter, 1% once a year or less and 2% never. (Annexure 7: Table 26 ; Table 27).

Percentage of women who visit the bank several times in a month has increased by 120% as compared to the baseline and those who visit once a month by 84%. On the other hand, there is a reduction by 96% of women who visit the bank once a year or less, 60% reduction in women in visit once a quarter and 23% reduction in those who never visits the bank. This is a very significant step towards women's empowerment - both social and economic. Women stepping out of their homes, interacting with officials, and handling their money themselves is a very positive sign in a traditionally patriarchal belt. The small percentage of 2% who never visited bank need special attention though!

- vi. **Access of Digital Services:** 50% of the respondents have smart phones and all, but one of them, use them for business transaction and /or marketing their products. (Annexure 7: Table 28 ; Table 29)

There is scope for skilling the women for digital marketing in a big way.

**Summing up** the section, the project **seems to have done a good job of creation and strengthening of the SHGs**. In a year's time, there seems to be no more dysfunctional SHGs. And the project seems to have brought in more women into the SHG fold. Half the women respondents have been in SHGs only in the last year. This augurs well for the future enterprise-development focus of the project. Towards this end, the project is investing in the capacities of women – aimed at making the women independent and self-confident. Women rate technical knowledge, digital transactions highly among the trainings that they

have received. The project has not only enabled them to step out of their homes, but also to visit banks regularly, operate their accounts and liaise with bank officials. These are indicators of their growing self-confidence and move towards their empowerment. **The project is moving in the right direction in this regard!**

However, the project needs to take note of the small proportions of women who claim to have not found the trainings useful. If they are not trained and brought into the fold, they can be disruptors and bring down the energy of the group they belong to.

### 3.1.3 ENTERPRISE DEVELOPMENT:

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- i. **Starting an enterprise:** 38% of the respondents had a running enterprise at the end of the year. 57% of the enterprises had been in existence for over 3 years, 27% for 2-3 years, 10% for 1-2 years, and 7% below 1 year. All of them were group enterprises. A total of 233 persons were engaged in the enterprises with 31 of them being family members and 202 from outside the respondents' families. (Annexure 7: Table 30; Table 31; Table 34 ; Table 41)

**62% of the respondents do not have an enterprise.** This is an opportunity for the project and shows the scope for the work in the next two years. 83% of the enterprises being in existence for 2 years and more is also an opportunity – for expansion, for hand-holding of the younger enterprises by the seniors, and for setting up ancillary enterprises to support/feed the mature, expanded enterprises. Even if we presume that most of the enterprises, started in the past 3 years, were non-operational, that still leaves the project with 57% of the enterprises which are older than 3 years. In the first year, the project can work with this 57% for expansion. The 27% which are 2-3 years, would be part of the part 30 that are/being revived. So, they will be ready for expansion two years from now. Setting up of ancillary industries and engaging local youth in enhanced jobs will add vibrancy to the village community and economy. An energised community and economy would be a good impact to show at the end of the Phase II.

- ii. **Type of Enterprises:** 43% of the enterprises are tailoring units (cloth/leather/non-woven), 23% in manufacturing, 13% are engaged in agriculture, and 10% each in water treatment and food items. (Annexure 7: Table 32)

Manufacturing units have increased by 8.4 times, agriculture by 2.4 times. Water treatment was not there at the baseline and is now 10% of the existing enterprises. 100% reduction in the engagement in retail trade/petty shops shows full **engagement** of the women in the group enterprises being promoted under the project.

- iii. **Financial Literacy:** 94% of the respondents **can calculate income, expenditure and profit** from the enterprise which is a 5% increase from the baseline one year ago. (Annexure 7: Table 36)

- iv. **Financial Standing of the Enterprises:** 53% of the enterprises have **invested** more than Rs. 50,000 in the enterprises; 20% each have invested in the ranges of 30001-40000 and 40001-50000; and 3% each in the ranges of 10001-20000 and 20001-30000. (Annexure 7: Table 35)

- The average amount of investment is Rs. 75,420 as compared to the baseline figure of 39,722/-. This is a **90% jump in the investment by the women which is significant for a year**. This will result in a buzz in the villages, among women which augurs well for setting up new enterprises in the coming two years.
- On an average, the **monthly turnover** of the enterprises is Rs. 34,400/- with 47% of the enterprises

in the range of 30001-40000; 27% between 20001-30000; 13% between 40001- 50000 and 3% more than 50,000. (Annexure 7: Table 37)

- The **monthly turnover, on an average, is almost 5 times of the baseline** (Rs. 7,000/-) which had 86% in the range of 0-10000 while the end-line has no enterprises in this range! On the other hand, no enterprise had a turnover over 40,000 in the baseline while the end-line showed 17% enterprises in this uppermost range.
- 40% of the enterprises had a monthly expenditure in the range of 10001-15000, 23% each in 5001-10000, and 15001-20000 ranges, 7% below 5000, and 3% each in 20001-25000 and above 25000 ranges. (Annexure 7: Table 38)
- The **average monthly expenditure across all ranges increased by almost four-times** from 3,441/- at the baseline to 13,360/- at the end. The comparison is stark with 86% being in the range below 5000 in the baseline against 7% in the end-line; 14% in the 5001-15000 range against 63% in the end-line; and 'nil' above 15000 in the baseline against 30% in the end-line. Expenditure is an indication of the health of the enterprise – the lower the expenditure, the more passive the enterprise and less thriving business activity. The end-line results show 37% of the enterprises earning **monthly profits** in the range of 20001-25000, 23% in the range of 10001-15000, 20% in the range of 15001-20000, 13% between 25001-30000 and 7% earning above 30000. (Annexure 7: Table 39)
- This is a **tremendous growth from the baseline** wherein 92% of the enterprises had monthly profits up-to 5,000; and 8% between 5001-10000 with no enterprises earning more than these ranges. In contrast, in the end-line, there were no enterprises earning below 10001! The average monthly profits across the ranges are 21,157/- at the end-line as against 4,972/- at the baseline - a more-than four-fold (326%) increase!
- Taking a holistic view of the data on investment, turn-over, expenditures and income of the enterprises, one gets a fair picture of the activity levels of the enterprises. If you take the ranges with the highest representation at the end-line, 53% of the enterprises invested more than 50,000/-; 47% of the enterprises had a monthly turnover in the range of 30001-40000; 40% of the enterprises had a monthly expenditure in the range of 10001-15000; and 37% made monthly profits in the range of 20001-25000. It can be said with fair certainty that the highest ranges for turnover, expenditure and profits would be sub-sets of the 53% representing investments in the highest range.
- The **monthly turn-over is around 60-80% of the initial investment and the monthly profits are 40-50% of the investment. These are tremendous returns and reflects the constant efforts of the project team in ensuring ample and timely orders for the enterprises, thus ensuring thriving business activity within the enterprises.** This becomes clearer when you view the baseline scenario. The highest ranges in the baseline were 28% with an investment of more than 50,000; 61% with a monthly turnover of up-to 5,000; 31% with a monthly expenditure up-to 5,000; and 92% with monthly profits of up-to 5,000. The turnover, expenditure and profits lounging at below 5,000 for most of the enterprises shows the lack of a dynamic business environment and a buzz around the enterprises at the baseline. This is a clear indication of the efforts put in by the project in this phase in mobilising the women's groups, energising the women and thereby the enterprises, building their capacities, finding buyers and hand-holding the enterprises throughout the process. The project has clearly created a facilitating environment for the growth of the enterprises and an uptick in the economic activities within the communities.

v. **Monthly Income/Profit for Women:** The average individual monthly profit/income is Rs. 3,726/-. Majority (47%) of the participants earned income/profit in the range of Rs. 3001-4000; followed by 37%

The average family income, discussed earlier, shows that the decrease in the lower income ranges of 0-10000 is balanced by the increase in the higher income ranges of 10001-40000 showing a clear shift upward in the incomes of the families. **The income earned by the women has certainly fed into the increased family income.** This is a clear contribution of the project to the financial well-being of the families and the financial empowerment of the women. The transformation of the women from being home-makers to bread-winners is attributable to the efforts of the project.

vi. **Compliance Capacities:** The **project has invested in building capacities of the women in compliance abilities.** This is evident in **80% of the enterprises maintaining a Profit & Loss Account.** However, only one enterprise is formally registered with appropriate authorities (Food Safety and Standards Act, 2006 – in this case). (Annexure 7: Table 42; Table 43; Table 44)

vii. **Support for Enterprises:** The project has invested in the capacities of the women in various ways for different aspects of enterprise development. **80% of the women have benefitted from receiving equipment; 73% from exposure visits; 70% from the mentoring support from HH; 63% from the enterprise development training; 60% from facilitation for raw materials & from the handholding support; 53% from the market linkages** provided by the project team and **13% from access to credit.** Apart from the enterprise-related support received from HH, the women also rate highly (77%) the social support they derive from each other. (Annexure 7: Table 45)

- 91% of the women have valued their knowledge increase due to the training as the best support received from HH staff towards strengthening of their SHGs and development of enterprises, followed by hand-holding/mentoring support (75%), negotiations with family members to convince them (70%), market linkages (49%), grievance redressal (38%), and exposure visits (37%). (Annexure 7: Table 51)
- The women acknowledge the contribution of increased knowledge/skills towards their empowerment. This points to the relevance and quality of training conducted and organised by the project team. 57% of the enterprises making monthly profits of 20,001 and above is also a marker for the increased capacities of the women to run enterprises successfully. The efforts of the project in this regard have been fruitful.

viii. **Challenges in Running an Enterprise:** Among challenges in running an enterprise, **43%** of the respondent have highlighted '**very less revenue**'; 27% access to finance/credit; 17% each have indicated inadequate training/knowledge for running the enterprise, & poor market linkage; 13% each have noted lack of knowledge for getting raw material, lack of coordination with other members, and lack of machinery; 7% each have highlighted lack of technical skills, & low social acceptance; and 3% each highlight lack of family support, & accessibility/mobility issues. (Annexure 7: Table 46)

Some of the reductions in the perception of challenges as compared to the baseline are - lack of knowledge for getting raw material (by 77%), poor market linkage (by 74%), lack of technical skills (by 86%) and lack of confidence (by 100%). While the first three are indicators of the facilitation and capacity building undertaken by the project for enterprise development, the increased confidence of the respondents is an indicator of the success of the project in empowering the women. However, the challenge highlighted as the biggest by the women is the low quantum of revenue. This is not corroborated by the financial results of the enterprises. This could be the result of high expectation of the women about the quantum of revenue/income that the enterprise can generate. The project team will need to ensure not to hype the women's expectation while motivating them for enterprise development and also sensitise those already

within the enterprises on the timelines and workloads required for reaching their high expectations.

- ix. **Starting/Upscaling/Sustaining Enterprises:** 73% of the respondents are interested in starting a new enterprise or sustaining/upscaling their existing enterprises. Regarding the support required for their plans, 53% of the respondents wanted online marketing/procurements, 50% needed marketing linkages, 47% - business development training, 43% - skill training, 40% - packaging & branding, 37% - entrepreneurship linkages, 33% each - information on raw material sourcing, & value chain support activities, 27% - statutory requirements, 17% - technical knowledge on the trade, and 3% - other, unspecified support. (Annexure 7: Table 47; Table 48)

While business development training and skill training are still near the top of the list for required support, there has been a decrease by 49% and 20% respectively in the proportion of people who wanted them at the baseline. This shows that while the project is on track in providing these most important and basic capacities for setting up enterprises, it still has quite a distance to cover in this regard. On the other hand, the need for support on online marketing/procurements has gone up by 380%, value chain support activities by 171%, statutory requirements by 168%, entrepreneurship linkages by 141%, and packaging & branding by 59%. These skills and linkages are necessities for the phase after setting up and stability i.e., growth and expansion. **The enterprises already set up are spreading their wings and ready to fly! This is a good result in just one year**, given that 28% (47% as per the project team based on field realities) of the units set up in the previous years were sick or non-functional at the beginning of this phase a year ago.

- x. **Positive Change Due to the Project:** 82% of the women indicated **increased social bonds among themselves** as a **positive change** in their lives due to the project. 69% of them noted more confidence-increased self-esteem as a positive change; **65.38%** each pointed to **improved decision-making** in the household, & learning SHG management/financial literacy; 55% - improved business skills/art of running an enterprise; 48% - improved mobility (stepping out of homes for training programmes, enterprise development, bank visits, etc); 46% - being valued/appreciated by family members; **45%** - positive changes due to **increased income**; 38% - learning from exposure visits; and 26% - art of negotiation/bargaining power (with family, vendors). When asked to choose the greatest positive change, 82% pointed to increased social bonding, 69% to increased confidence/self-esteem, 65% to improved decision-making, and 65% to learning SHG management/financial literacy. (Annexure 7: Table 49; Table 50)

The **top three positive changes** that the women indicated as the result of the project - (a) **increased social bonds among SHG women**, (b) **more confidence** - increased self-esteem, and (c) **improved decision making** in the household - point to the contribution of the project to the social empowerment of women. Sharing the third place is - learning SHG management/financial literacy (savings) skills. This, again, is an indicator of the women's movement towards self-dependence and thereby, empowerment!

- xi. **Support from family members:** 71% of the women acknowledge family members' help with household chores; 68% admit receiving moral support from their families; 61% have found allies within the family to help convince the rest of the family for their participation in project activities; 52% have family members helping with discussions with HiH staff on business opportunities; 44% have found help at home for enhancing business capacities such as financial calculations; and 35% have families helping with procuring raw materials & negotiations with vendors.

Support from family members is a booster for women's empowerment. The families of women in the project should be given credit for the support they have extended to the women in their quest for empowerment.

It is evident from the responses of the women that the project has done a good job in moving the women on the path of their empowerment. Women have begun to earn their own income and contribute to the household kitty. From dependents, they have become bread-winners and derive a great deal of pride from

this feat! Coming out of their homes, being associated with SHGs & other women have created a social bonding among the women which they value highly. Setting up and running the enterprises have done wonders to their self-esteem and the new confidence is showing in their improved participation in decision-making within their households. These are great signs of their economic and social empowerment!

## 3.2 DETAILS OF FINDINGS: FOCUS GROUP DISCUSSIONS

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**Thirteen** Focus Group Discussions (FGDs) were conducted (112 participants) with members of 13 SHGs from seven villages across Sangat Block in Bathinda District in Punjab and Odhan Block in Sirsa District in Haryana and Project Staff (comprising Enterprise and Community Coordinators). The purpose of these FGDs was to get their opinion on the implementation of the project, its effectiveness, impact, and their future-plans.

### 3.2.1 GENERAL DETAILS:

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- All the groups have come together primarily for earning money independently and for social bonding. Most of the women, barring the Chardi Kalan group and a small percentage in other groups, needed the extra income for the family.
- All members in three of the groups were related to each other. Others were mixed groups with regard to caste and economic status from across the village, barring Charda Kalan group which consisted of women from well-to-do families. The equation seemed good within members of all mixed groups.
- Most of the women belonged to families that largely depended on agriculture for income. Agricultural income being seasonal, the women were not able to give definite figures for monthly income. However, most women, barring those from well-to-do families, indicated the family income as around Rs. 10,000-15,000/- a month. One can presume that the staple food items would be taken care of outside of this income as they were from farming families.
- About **1/3 of the women were articulate**. Most of the remaining would speak upon prodding, but knew what they were talking about and a small fraction of them were too shy/hesitant to speak. Mostly, the women knew about the project, SHG/enterprise's activities, trainings imparted by HiH and their usefulness.

The groups have varied education levels. All are literate in three of the groups, with the level ranging from under-matriculation to post-graduation. The other groups are a mix of literate and illiterate members. The literate members take the lead in maintaining accounts and dealing with negotiations such as with banks and vendors. There are, however, exceptions where even illiterate/less-literate women take equal part in finding markets and negotiations. All women in all groups, except for one group and the elderly women, take turns to undertake bank transactions regardless of educational background.

### 3.2.2 FORMATION and STRENGTHENING of SHGs

All the SHGs we met are functional SHGs.

All the groups start with meeting monthly or fortnightly. But once they start an enterprise and its pace picks up, the meetings happen quicker and even daily when the deadline for orders must be met. At the monthly/fortnightly meetings, they discuss about the status of their funds, internal loaning, issues with the banks, and issues regarding their enterprise.

All decisions are taken in a participatory manner.

All the groups have regular financial activities such as savings, internal loaning, operating bank account. Some have accessed bank

loans. Six SHGs have received revolving fund from PSRLM and 12 (with the exception of Guru Ravidas Group) have accessed insurance facilities.

The groups have varied monthly savings. Among the groups we met, 5 groups save 100/- per month, 7 groups save 200/-, and 1 group saves 500/-.

The women recollected various trainings received from the project team and resource persons - the importance of working together, being there for each other, savings, SHG management, thrift & credit, financial literacy, record keeping, operating bank account, enterprise motivation, skill trainings, cooking (!) and so on.

They readily acknowledged the benefits of their association with the SHG as social bonding, saving, sharing knowledge, acquiring skills, self-confidence, access to credit in times of need, managing family budget, getting various trainings, freedom & confidence to get out of their homes, and dealing/speaking with outsiders.

**Table 3: Age of SHGs**

Age	No. of groups
Less than 1 year	3
1 year	1
2 years and +	2
3 years and +	1
4 years and +	3
5 years and +	3
<b>TOTAL</b>	<b>13</b>

**Table 4: Types of Enterprises**

Enterprises/ideas of SHGs met during FGDs	
Existing	
Description	Groups
Tailoring	2
Non-woven bags	2
Leather bags	2
Pickle	1
Sanitary napkin	1
Bakery	1
Planned	
Disposable glasses	1
Bakery	1
Tissue paper	1
Leather bag	1



The women have managed to contribute 10% of the equipment cost for its installation from the group savings. And where inadequate through individual contributions within the group.

The non-tailoring enterprises have a very good system of division of labour. Each member is responsible for one part of the production or back-end/front-end process. This makes for smooth running and avoids frictions.

They credit the project for finding livelihood avenues for themselves. They believe that the enterprises have put money in their hands for themselves & their families and value the independence it brings. They believe in themselves now and have the confidence that they can do anything they set their minds on. This has enhanced their participation in decision-making within the family. They see more respect for themselves in other people's eyes within and outside their families, thanks to their association with the SHG and their enterprises.

There have been hiccups which they have overcome with the help of the project team. Some are still struggling. For example, the Baba Jhujhar Singh SHG and Guru Ravidas SHG – the makers of non-woven bags, have dysfunctional equipment that requires capital investment for repairs. They are a demotivated lot and require close attention of the project team. Their story is given in the box below.

**Box No. 1**

The Problem	
The Baba Jhujhar Singh SHG and Guru Ravidas SHG Story	
Formation:	2018
Start of enterprise:	2019
Members:	10 each
Enterprise:	Non-woven bag
<ul style="list-style-type: none"><li>• Baba Jhujhar group has savings of 54,000/-; revolving fund of 15,000/- from PSRLM; and have invested 18,000/- in business. They have not broken even yet. They should have 74,000/-, but do not because of COVID disruption.</li><li>• Guru Ravidas group has savings of 39,000/-; revolving fund of 15,000/- from PSRLM; and have invested Rs. 35,000/- in the enterprise. They have not broken even.</li><li>• Both units received their first order in 2020 for stitched bags which they executed separately.</li><li>• The groups have stitched non-thread bags and earned money earlier. Each group has 5 machines for this activity. However, there is low demand for those bags and it is not a viable business.</li><li>• They got orders from the refinery for inners and from HHH for masks. They executed the orders using their stitching machines and made 70,000/- (Ravidas) and 30,000/- (Jhujhar).</li><li>• Apart from the five stitching machines, each group has one non-thread machine and a handle cutting machine.</li><li>• The groups got training in non-woven bags in August 2023. Meanwhile, there was equipment breakdown issue.</li><li>• Each group now has only one functional non-thread equipment. The functional equipments complement each other. Therefore, Guru Ravidas group has placed its equipment in the other group's shed. Jhujhar has executed an order using the facility. However, Ravidas group has not executed any non-woven bag order. They have come to the Jhujhar shed only for training so far.</li></ul> <p>They have not even used the raw material left over from the training for making bags.</p>	

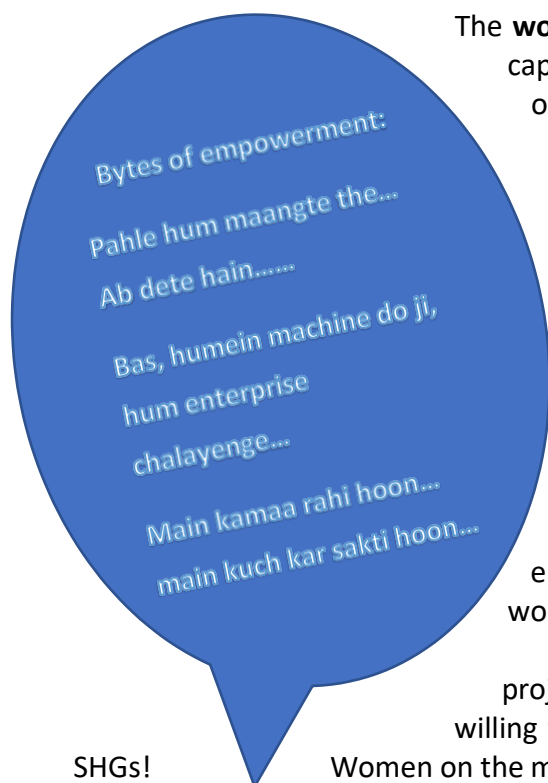
- Each group requires Rs. 1 lakh for another machine (as one machine is not enough to meet the orders and keep all the members occupied) , 18,000/- for repair and about 50,000/- for rolling stock/raw material. 50,000/- because it is more economical to buy from the wholesale market, but you cannot buy in small quantities there.
- Order is not a problem. HIH team has 4-5.5 quintal orders in the pipeline. The machines and the raw material readiness with the groups is the problem.  
Suggestion: (1) Ask the buyer for an advance for the raw material. This will also reduce the risk of the buyer rejecting a batch mid-way or at the end of production quoting quality of raw material.  
(2) Access loan from government schemes such as those for MSMEs.  
Issue: The banks are ready to give loans to the SHGs and have conveyed so to Jagadish. But the groups need to be ready and willing to do that.
- The groups had issues with a buyer who rejected a batch mid-way through, preferring another quality of raw material.  
Suggestion: Make samples of bags with different qualities of raw materials to enable the buyers to choose the quality they require.  
Issue: The women must buy in large quantities in the wholesale market whereas they require small quantities for the samples.  
Suggestion: For samples, buy the raw materials from the local market.
- The women say that equipment is their main issue. If that is sorted out, they will handle everything else.
- HMF is very clear that it will not give more equipment to either of the groups and wants them to mobilise resources for equipment repair and sort their problems on their own.  
Suggestions: (1) The groups, on an average, can produce 450 kgs of bags in a month earning a net profit of 22,500/- (50/- per kg). One group runs its enterprise using both the equipment and pays rent to the other group. With the rent money, after about a year, the other group invests in a new equipment.  
(2) Each group uses the shed and equipment for 15 days in a month.  
*Sharing the premises is not acceptable to the Ravidas group because of it is too far for them.*
- A Ravidas woman said that it did not make any sense to invest more into this business. They had only spent on the enterprise so far and not earned a paisa. She believed that only Jhujhar group had made money.
- Guru Ravidas SHG comprises entirely of MGNREGA workers except for Sarabjit Singh, the member who has now become a CRP. This group finds the Baba Jhujhar unit too far. The members are willing to give/sell their equipment to the other group and are hoping to get new equipment.
- Guru Ravidas is ok with engaging only with thrift & credit. They see that activity as the main benefit of the project.
- The problem seems to be the demotivation among the women, especially in the Ravidas SHG. They do not see any benefit from running this enterprise. They are disillusioned by not seeing any profit, breakdown of equipment, buyer rejecting the bags, etc. They do not see any hope of the business succeeding. So, they do not want to take any loan and buy equipment or repair it. They worry about how to put together even 18,000/- to set the equipment right.
- It seems like the wrong choice of group for enterprise. Ravidas group is not inclined towards enterprise.
- After the FGD, the project team updated us about other issues with the groups.  
(1) The two groups have the money within the group, but have issues with irregular payments of loans by members.  
(2) The equipment that Ravidas group lent to Jhujhar group broke down when it was being used by the latter. Therefore, Ravidas group feels that it should be repaired by the Jhujhar group and not by

them.

*The groups need to resolve these issues to move ahead.*

- *HIH Project Team also needs to put in serious efforts to motivate these two groups if the enterprises have to be revived successfully.*

### 3.2.4 IMPACT



The **women are a confident bunch**, thanks to the project and its efforts to capacitate them and make them independent. The women have their own income and feel proud to pitch into family expenditure, and plan & manage family budget. Getting out of their homes without any hindrance and negotiating with banks, vendors, etc., has opened a new world to them. They have the confidence that they can achieve anything if they want to. Their words have a greater weightage within the family and they see new respect in the eyes of others too. They believe that the social bond with the SHG women and the income from the enterprises is invaluable to them and are the cause of the self-esteem they have gained.

Own income, self-esteem, freedom of movement/mobility, participation in decision making – are markers of women's empowerment – social and economic. And it showed in the way the women spoke during the FGDs, in the vigorous shake (in agreement) of the quieter heads when the vocal members spoke. The project has put the women on the path of empowerment and they are willing to identify and mobilise other vulnerable women to help them form Women on the move forward pulling others along the path of empowerment.....!!

### 3.2.5 SUSTAINABILITY:

The project initiative will be sustainable when the groups become entirely independent and can run the enterprises on their own. At present, majority of the groups are entirely dependent on the project team for sourcing, trouble-shooting, and finding buyers. Some of the groups have no idea where the material comes from! However, on the happier side, members of some groups have begun to accompany the project team for sourcing and for negotiations with the buyers. Some, such as Deep SHG, have even begun to scour the markets on their own in search of cheaper raw materials and buyers.

Their lack of exposure is compensated by the women's enthusiasm. They are very confident that they can manage on their own very quickly even if the project team is not around.

The newer units consider the money received at the end of an order as profit (without considering the production and running costs) and distribute it among themselves and contribute again when a new order comes in. There is no plan for building working capital, maintenance, and contingency funds for future. The project team needs to train the women in this aspect for secure operations and sustainability of the enterprises.

In some enterprises, almost half the group comprises of senior citizens. Even though the women do not admit it, this may impede the operations because of extra work that the younger persons need to put in.

**Other issues are:**

- In some of the enterprises, the husbands (of some of the SHG members) play an active role and try to influence and discourage their wives in furthering the enterprises.
- In one of the tailoring enterprises, one of the women goes around soliciting orders for herself. This can impede the group dynamics leading to disruption of the enterprise.
- The provision of almost-free-of-cost equipment seems to be attracting well-to-do women who can start an enterprise easily with the major investment taken care of – without having to dip into the family money.

The Project will need to address these issues to ensure sustainability of its initiative.

### **3.3 DETAILS OF FINDINGS: INTERVIEWS WITH KEY STAKEHOLDERS**

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For this impact assessment process, a few key stakeholders were interviewed for their views on the progress of the project and its impact. 7 interviews were held - with a Sarpanch, an ex-Sarpanch, 2 Resource persons, 2 officials (together) from the donor - HMF, and two officers from the project team. While the discussions with the donor team and the project officers were intense, their opinions were from an 'involved' perspective. An attempt has been made to reflect largely the perspective of the others who are, to a large extent, 'outsiders' but involved in aspects of the project pertinent to their mandate and also weave in the views of the 'insiders' in the end.

- ii. All of them were aware of the broad contours of the project and especially the component they were involved with, except the Sarpanch, Ms. Satvir Kaur.
- iii. They were **associated** with the project as per the area of their expertise/operation, except the Sarpanch.
- iv. They have **supported** the project in line with the mandate of their position.
- v. They have seen the work of the project, visited a few enterprises and were impressed by the quality of the products.
- vi. They believe that the project has made **good progress** towards addressing the priorities and needs of the women in terms of their social and economic empowerment. It has made good inroads into getting women into SHGs, training them with skills required for setting up enterprises, providing them with required equipment and helped them market the products. The enterprises are chosen based on the market for the product.
- vii. In their opinion, the project has **benefitted** the women socially and economically. They see the following **changes** as pointers:
  - The women have learnt new skills;
  - They have begun to come out of their homes;
  - They are becoming economically independent;
  - Having learnt the ropes as part of the enterprises, some women have also started businesses on their own;

- A young SHG member has re-started her formal education, apart from being part of an enterprise;
- They are dealing with the banks and vendors on their own;
- They are seen with more respect in the community.

viii. The resource persons found the trainee women very keen to learn, quick to absorb and capable. The products they came out with during the training were so good that they could be marketed right away! The women have good bonding among themselves and are open with each other. This will allow the women to look out for each other and point out mistakes, if any, in the production process. The presence of senior citizens in the groups, thus, is not an issue with food item production such as bakeries. However, it is an issue where good hand and eye coordination is required such as tailoring.

**ix. Challenges:**

- The resource persons stressed the need for being quality-conscious and the need for constant practice to attain and maintain the required quality.
- Age of the women, especially in skills that require hand and eye coordination.

x. They had suggestions for the project for more impact and sustainability:

- Further investment in women's skills in different aspects such as embroidery for the tailoring unit women.
- More market linkages/orders for the enterprises.
- There are more women in the villages who are not yet part of the SHGs. Mobilise them into SHGs and get them to start enterprises. E.g., at least ten more SHGs can be formed in Gurthari village, Sangat Block, Bathinda.
- The project should complete the loop. For example, it should not only help the women in acquiring skills and setting up enterprises, but also teach them to be quality-conscious, and package the products well (even if it means getting additional equipment) to market them better.
- The project should ensure that the groups taking up tailoring enterprises should comprise of women younger than 40 years. Older women will not have a problem with trades such as bakery. But tailoring requires sharpness of eyes and deftness of fingers which get affected by age. This will affect the quality of the products coming out of a unit, and bring down the marketability.
- Encouragement and incentivisation in the initial days will motivate the women to keep up the efforts till regular orders start coming in.
- Keep the women occupied; let them not remain idle. Idling will make their skill rusty.
- Maintenance of the equipment should be done by the women themselves to ensure cost-effectiveness and smooth running of the machines.
- Arrangements for loan for working capital at low rates of interest.

There is a hostel for poor girl students at Village Chattha, Sirsa, Haryana. The girls need some skill-building to enable them become job-worthy or become entrepreneurs after their studies. The girls, since they are too young, cannot be part of an SHG. We suggest that the project help find a trainer/agency for assessing their aptitude and helping them with skill-building.

xi. **Sustainability** of the project:

The stakeholders felt that the women would be able to carry forward their businesses even when HiH was not around provided the hand-holding by the project team continues for a while, till the groups and enterprises become stable and mature.

Even if the enterprises fail for some reason, the quality of the women's products is so good that they can run on their own. For example, two women can set up a boutique; even if they get two stitching orders a day (the normal average is 5), they can still make a profit of 600/- by working for 2.5-3 hours.

**Box No. 2**

**The Insiders' Take – The Donor Team and the Project Team**

*At the outset, the HMF team believes that the project has done well in the first year of this phase.*

Running enterprises and the changes they bring to the lives of the people are important to HMF. It rated the project 7 for the year's performance on a scale of 1-10 with 1 being the lowest – with 70% of the enterprises working well.

The most important aspects of this phase, for HMF, are:

- 1) Revival of non-functional SHGs;
- 2) Revival of non-operational enterprises; and
- 3) Market linkages.

HMF believes that while the project has done well on 1), it could have done better on the other two, - that it was possible to achieve these given the injection of HR resources into the project, including a marketing team. On checking this information with HiH India, the team however added that they do have a dedicated marketing team that has resulted in improved enterprise up-gradation in a rather short span.

They had high praise for the marketing team which has worked diligently and tirelessly to try and achieve the targets, and were **very certain that the project would pick up good pace very soon.**

*The Project Team is happy that the project has done well during the year.*

However, it believes that 80% of the enterprises are doing well.

Strengthening of existing enterprises

Out of 32 existing enterprises to be strengthened in this phase,

- i) 19 have completed full cycle of enterprise development (comprising Machine operationalization, Technical training, Market assessment, Exposure visit, and production and Market linkages in that order)\*. This includes 9 (15 as per the project team based on field realities) which were non-operational at the beginning of Phase 2.
- ii) 7 are in the production stage and are awaiting market linkage.
- iii) 2 are complex cases that cannot be resolved. HMF is in agreement on this and is willing to provide equipment to start one unit as a new enterprise.
- iv) The balance 4 are work-in-progress, - problematic, but being sorted out.

**\*Evaluator's Note:** *The Jhujhar-Ravidas SHG enterprises are counted among the 26 operational units mentioned under i) and not considered as a problem unit by the project team. Their problems are described in a box earlier in this section. According to us, till such time that these two groups sort out their inter-loaning and equipment issues and start functioning fully as enterprises, they will remain problems. They are obviously not easy to resolve because during the FGD and thereafter, all facts were not made clear to us. According to the Project Head, Jhujhar group can be considered as having completed the cycle of enterprise development. So, that makes it 25 running enterprises in reality. The Baba Ravidas group may want to revert to being only an SHG.*

#### Market linkages

The HMF criterion for success of an enterprise is the achievement of market linkages (orders) equivalent to 3% of capital cost each month for six months – within the six-month period of starting the unit. However, the approval-query-resubmission process takes up almost six months making it difficult to keep up with this deadline.

Suggestion: *An understanding should be reached between HMF and HiH to start the six-month deadline for market linkage from the time of approval of the proposal.*

#### New enterprises

Out of 18 proposals for equipment of existing/old SHG groups submitted in early 2023, 4 have been accepted and the remaining 14 resubmitted with required clarifications in May-June 2023.

- 1) Out of the 18 new enterprises to be set up, 4 have completed the cycle of enterprise development including market linkages.
- 2) Out of the 29 running enterprises {25 from (i) and ii) above and iv) from above}, 23 have been linked to the market already.
- 3) 6 of the 25 existing enterprises have achieved 3% market linkage criterion in 6 months after operationalisation.

Just like the HMF team, they were **very confident that results of their efforts will show soon.**

#### New groups/enterprises

90 new groups were formed during 2022-23. 13 of these groups will be prepared for starting enterprises in the next year – one of them being the one mentioned in 1 (b) above. This is apart from the 18 enterprises from new groups which was the target for 2022-23.

For the period 2023-25, the target for formation of new SHGs is 200 (140 in the first year and 60 in the second year). The geographical coverage will expand to 10 more villages making it 21 villages. 30 enterprises will be formed in the second year from the 140 SHGs formed in the first year. Thus, 43 new enterprises will be formed during the period 2023-25.



## 4 PERFORMANCE ON OECD-DAC CRITERIA

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The Development Assistance Committee of the Economic Cooperation and Development (OECD/DAC) has laid down criteria for evaluation of a development initiative. While they have been expanded since, the original five criteria are the most relevant and practical for the development world and are the most widely used. They are - relevance, effectiveness, efficiency, impact and sustainability. These criteria provide a normative framework used to determine the merit or worth of an intervention (policy, strategy, programme, project or activity). In the instant case, equity is also incorporated as a criterion to assess the extent to which the interventions are accessed by different social groups, specifically vulnerable communities. They serve as the basis upon which evaluative assessments will be made in this assignment.

### 4.1 RELEVANCE

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**Relevance is the extent to which the initiative is suited to the priorities of the target group. It answers the question: is this what is required?**

- Women in Sangat Block of Bathinda District (Punjab) and Odhan Block of Sirsa District (Haryana) are the primary focus of this project. Despite the economic prosperity in the above two districts, the status of women is low as they suffer from deep rooted gender disparities and are excluded from partaking in the economic development of the State. Cultural and social barriers do not allow women to work outside their homes for a wage and this is a big hindrance to their participation in the labour force. Getting women to participate in the economic and social life of the village/town and facilitating their move towards an independent livelihoods path are critical for achieving equitable, inclusive, and sustainable development of the districts. Therefore, the project is rightly focussing on the women in one block each in the two districts to ensure equal opportunities for women. While it seeks to promote women's empowerment by creating 147 SHGs (i.e., approximately 1,470 women) in the 11 project villages and capacitating them to develop enterprises as a livelihood avenue, **it is keeping a special look-out for women from the poor and vulnerable households, as per the mandate of HiH India.** This is pertinent given the baseline data which showed 28% of the households with a monthly family income of less than Rs. 5,000/- and half the respondents with less than Rs. 10,000/-, 21% with BPL cards and 14% with MGNREGA cards. 20% of the families earned from farm and non-farm labour; 29% were illiterate and 21% studied upto primary school.
- The **project is going in the right direction** in mobilising eligible, vulnerable women as the monthly family income range with the highest concentration in the end-line, i.e., 5,001-10,000 seems to have increased by 86% as compared to the baseline.
- The **biggest benefit** of being part of the SHGs seems to be the **increase in self-confidence among the women.** Apart from this improvement in self-esteem, the women have also benefitted from **increased participation in decision-making**, more value in the household & community, negotiating skills, savings, access to credit, social bonding, sharing knowledge, acquiring skills, financial literacy, capacity building, freedom & confidence to get out of their homes, and dealing/speaking with outsiders.

- The outputs and activities of the project are well designed to ensure progress towards intended impact. For example, enterprise motivation, proposal development for enterprises, enterprise-specific trainings exposure visits, facilitating market linkages and hand-holding are all activities that feed into setting up and running enterprises.
- The project model is to get the women together in groups, invest in their capacities, and help them set up viable enterprises. Alongside, it is also investing in existing SHGs and enterprises from Phase I to rejuvenate/revive them. This investment, the project designers believe, will aid the women in finding/utilising their agency for increased decision-making, social capital and economic independence leading to their social and economic empowerment. The model has worked well. **It has successfully set up 90 new SHGs, rejuvenated 67 existing SHGs, revived 24 non-operational enterprises and set up 4 new enterprises.**

## 4.2 EFFECTIVENESS

Effectiveness is a measure of the extent to which a project activity attains its objectives.

### (i) Progress towards Objectives:

When we examine the progress towards objectives, we find the following achievements:

Table No. 5: Progress against Objectives				
Sl. No.	Objectives	Planned	Achieved	Achievement Status
1	To form 80 new SHGs with 800 women with bank account opening and capacity strengthening	80	90	Fully achieved
2	To identify and build capacities (refresher) of 67 existing SHGs	67	57	Largely achieved
3	To provide support for establishment of 18 new enterprises with appropriate capacity building, exposure visits and market linkages	18	18	Partially achieved - Average
			10	
			4	
4	To provide value-added integrated support to strengthen 32 existing enterprises with appropriate capacity building, exposure visits and market linkages	32	32	Largely achieved
			30	
			19	

*The review of the above achievement against indicators shows that the progress towards the objectives are largely achieved.*

## **(ii) Achievement of Project Objectives:**

- **Objective 1** of the project was to **form 80 new SHGs** – by mobilising 800 women @ 10 women per SHG with bank account opening and strengthening their capacities with training in integrated aspects of SHG management, Financial literacy, and Enterprise motivation & development.

The project has exceeded the target of this objective and formed 90 SHGs complete with opening of bank accounts related trainings for strengthening the SHGs and motivation for enterprise development. Excellent team of Community Resource Persons has zealously identified and mobilised left-out, eligible women to form SHGs. However, in its zeal, the project team has also mobilised some well-to-do women who cannot be categorised as ‘marginalised’ or ‘poor’. Fortunately, their number is limited. But the project team needs to be mindful of the eligibility criteria for SHG membership.

- **Objective 2** of the project was to **identify and work with 67 old (existing) SHGs** – and provide Refresher Training on SHG management, bookkeeping, documentation, and enterprise development & management. Of the 67 existing SHGs, 10 defunct SHGs should be revived.

The project has worked with **57 SHGs** including **41 defunct** ones during the assessment period ensuring regular meetings, thrift & credit activities, timely repayment of loans, maintaining books of accounts and operating bank accounts. Refresher trainings were conducted in SHG Concept and Group Management, SHG Development and Enterprise Motivation, Leadership training, Book Keeping, Enterprise strengthening, Financial literacy and Skills. It is noteworthy that the project has revived defunct SHGs against a target of 10. The project team has done an excellent job of capacity building and re-motivating the members of the old SHGs especially with those who had issues with irregular savings and non-repayment of loans when they went defunct.

- **Objective 3** of the project was to **provide holistic support to 180 women (18 SHGs) to enable them to establish 18 new enterprises** - with up-skilling, enterprise management, finance management, documentation, and market linkages (for 6 months).

The project has identified 18 SHGs whose group management was good and who seemed capable of starting & running an enterprise; identified the products that the enterprises could produce after assessing each group’s capacities, the prospective market scenario & the sources of raw materials; and prepared viable business proposals and submitted to HMF for approval. HMF checked the health of the groups through FGDs & documentation perusal and broadly agreed on the products for each enterprise before embarking on a thorough review of the proposals. Meanwhile, the project team trained the SHGs in enterprise management, finance management, documentation, and such enterprise-related subjects; and arranged exposure visits of the groups to successful enterprises dealing with their products for first-hand learning and establishing networks. Approvals were received for 4 of the proposals from HMF. Once the equipment was received around May-June-July, the machines were operationalized, and intense hands-on, technical trainings were conducted for members of those 4 SHGs including sample preparation. The samples were shared with the prospective buyers and the interested buyers placed orders with the enterprises. An excellent marketing team, thorough with group assessments & market scan and capacity building was the force behind development of business proposals for all the 18 proposed new enterprises. After approval of 4 and return of the balance with queries from the donor, the project team diligently responded to the queries for re-submission.

Speedy actions were required to achieve the setting up of 18 enterprises. The time taken for submission of proposal to the donor, approval/feedback process, re-submission after addressing queries have taken half the year. There is a need to speed-up the processes. The project team and HMF need to review and hasten the process. This was an achievable objective if not for bad time management.

- **Objective 4** of the project was to **provide value-added integrated support to 320 women (32 SHGs) to strengthen 32 existing enterprises** - with support of up-skilling; business management, finance management, market linkages (for 3 months); exposure visits, and enterprise documentation.

**The project has done well to revive 9** (15 as per the project team based on field realities) **non-operational enterprises and in all**, support 19 of the 32 enterprises complete full cycle of enterprise development including market linkages during the span of the year. The team has assessed each of the enterprises, diagnosed the problems, taken action to address them while keeping HMF in the loop all the time. Capacity building exercises have been repeated for all of them. 4 have complex issues, but solvable and are work-in-progress. One is showing disinterest in the enterprise and wants to opt out; but the team is still working with it to see if a workable solution can be found. Two are very complex with un-revivable issues. HMF has also investigated the case and agreed that the issues are un-resolvable, and has also agreed to treat one of them as a fresh case with new funding. So, as of now, 19 are operational with market linkages, 7 have completed early stages of enterprise development and are in the production stage, awaiting market linkages, 4 will be resolved soon, 1 will be a new case, 2 may have to be treated as closed enterprises with only SHGs functioning.

The **marketing team is to be lauded for its perseverance** with the members of the non-operational enterprises, innovative thinking for resolving their issues, and getting 9 (15 as per the project team based on field realities) of them re-started. The project team is still working with four of the remaining units to find a solution to their issues and operationalize them. They are very confident of succeeding in getting 30 out of 32 on their feet with the balance two of them remaining as SHGs.

- (iii) **Training Programme Design:** The training modules are prepared by the HiH India Training Institute which have been field tested and used in its projects all over the country. The training contents and design are simple and not heavy, keeping in mind the person with the least/no literacy in mind. The basic capacity building trainings were delivered by project staff who were trained by the senior professional in the project team, and were conducted in a participatory manner. Where necessary, especially in skill-specific trainings, resource persons were brought on board after a market scan and checking of credentials. The trainings with new subjects, such as enterprise-specific skills, were conducted in an intensive, hands-on manner, and leisurely duration to give the trainees enough time to absorb the teachings, identify their doubts and get them clarified during the programme. The resource persons and project staff were readily available if the trainees had questions even after the training - during the production process in their enterprises. Most importantly, **the women acknowledge the contribution of increased knowledge/skills towards their empowerment**. 91% of them perceived increased knowledge as the most valuable support from the project team towards strengthening of their SHGs and development of enterprises. This points to the relevance and quality of training conducted and organised by the project.

- (iv) **Utilisation of the Trainings:** Utilisation of the trainings offered by the project are evident in the increase in their self-esteem, decision-making, mobility, and getting more value from the family & community. The knowledge and confidence to deal with the outside world that has resulted from the intense trainings is evident in the increased percentage of women (by 120%) who visit the bank several times in a month and (by 84%) in those who visit once a month by 84%, and a corresponding decrease (by 90%) in the women who visit the bank only once a year or less, 60% reduction in women in visit only once a quarter and 23% reduction in those who never visits the bank. **94% of the respondents can calculate income, expenditure and profit from the enterprise. Women stepping out of their homes, interacting with officials, negotiating with the vendors & buyers, and handling their money themselves is a very positive sign** in a traditionally patriarchal belt..... – an obvious result of the learning's put to good use by the women.
- (v) The **experience of creation and management of enterprises has led to women accessing more economic opportunities for themselves.** For example, having learnt the ropes as part of the enterprises, some women have also started businesses on their own; a young SHG member re-started her formal education, attained a degree in fashion design and helped her father set up and run a boutique. **The biggest economic opportunity is their ability to contribute to and support the family in crisis and regular household expenditures** – an opportunity to showcase their economic empowerment!

#### 4.3 EFFICIENCY

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- (i) The **project activities have been implemented in a timely and cost-effective manner.**
- (ii) **Training modules** and the materials were found sufficient for the SHG members **to create/strengthen the enterprises.** Every topic was clearly defined and categorised in the modules. The modules were prepared keeping in mind the least literate among the trainees. Feedback was invited from the participants post-training and assessments were undertaken to include learning's in the next round of trainings.
- (iii) **Training of Staff and Trainers:** HiH India has a training college which prepares modules on various mobilisation and capacity building topics pertinent to its work in the field. **Senior professionals are trained at the College.** The Enterprise Development Coordinators and Community Coordinators are trained on the modules by the Senior Professionals in the project team prior to the training of the women. Refresher trainings are also conducted from time to time.
- v) The **level of involvement of the stakeholders seems good** with regard to the resource persons and the donor. The resource persons readily respond to women who call them with doubts and issues during the production process in their enterprises and help them solve the issues.

The **donor team interacts very closely with the project team and is fully involved in the project activities. This is advantageous to the project team as it can resolve issues in a timely manner.** The flip side is that the community tends to disregard the project team and approaches the donor team directly when the former is not amenable to its ideas.

With regard to the elected representatives, the woman Sarpanch we met does not seem to know much about the project. Of course, she is only a few months into her role as Sarpanch. She, however, knows peripherally about the project from the Community Coordinators. An ex- Sarpanch seems fully involved with the project. Being an active local politician, he knows about the project activities and actively helps the team in identification and mobilization of women. However, he has also made an SHG of women from his household and relatives which is headed by his wife, and controls it himself. He is demanding for a tractor to be given to this group so that he could use it in his agricultural practice. The project needs to identify such bogus SHGs controlled by the men and avoid promoting enterprises for such groups and not cater to their demand for equipment that cannot feasibly be for an enterprise run by women. This throws up the question about the need for involving the local government in project activities. While it is good to involve the local government in the project activities as a rule, it is risky to involve them in highly patriarchal communities where the local politicians can use their influence to benefit themselves or to block groups of people who are not amenable to them thus impeding the proper implementation of the project.

**The project has done well to keep in close contact with the resource persons and the donor team.** It has made use of local politicians in areas where there is resistance to SHG formation. The resource persons have been identified well. In fact, the resource persons are willing to help with finding market linkages, if necessary, which is a resource the project team can tap on. It can also involve the resource persons in celebratory events to deepen this relationship. The project would have done well to establish linkages with the local administration while closer linkages with the local government is an issue that HiH and HMF need to decide on.

#### 4.4 IMPACT

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- (i) **The most positive impact of the project is the women's knowledge, social and economic empowerment.** The women have found a new self-belief thanks to the capacity building, SHG formation and enterprise development initiatives. They believe in themselves now and have the belief that they can achieve anything that they set their heart on. The independent income has given them the opportunity of becoming equal partners within their household through contribution to the household expenditure and participation in decision-making. **This enhanced self-esteem has given the confidence, freedom and capacity** to not only step out of their homes, but also to visit banks regularly, handle their own money transactions, operate their own bank accounts, liaise with bank officials, negotiate with vendors, buyers & project team, scan even far-away markets for sourcing more economical raw materials & latest trends in products. They rate their increased technical knowledge and digital fluency – traditional male bastions – highly among benefits of the project. Their words carry greater weightage within and outside their homes now. All these changes are great signs of women's economic and social empowerment!
- (ii) **The women have increased their knowledge and learnt new skills in SHG formation/management, thrift & credit leadership, book-keeping, budget preparation, financial literacy, digital literacy, negotiation, conflict resolution, enterprise-specific technical skills, and enterprise management. They can operate their own bank accounts now and calculate profit or loss of their enterprise.**

- (iii) Almost half the women are earning monthly profits in the range of Rs. 3001-4000. 10% of the women are the highest earners in the 4001-5000 range, with 37% being the lowest at 1001-3000 range. The average individual monthly profits are Rs. 3,726/-. Reviewing the average income of the families, one can see that the **highest average family income** range of 5,000-10,000 (42% of the families) **rose by 86% from the baseline (in just one year!)**. This can clearly be seen as the contribution of the women's earnings from enterprises.
- (iv) The project has **clearly contributed to reduction in gender disparities with regard to income and opportunities** as is evident from the contribution of women into household kitty, their active participation in the setting up and running of the enterprises and their status within and outside the families.
- (v) Majority of the enterprises are run entirely by women. However, in some of the enterprises (4 enterprises), the male members take a keen interest along with the wives in enterprise development. A strategy needs to be developed to ensure that the power equation changes in the latter. The project can consider not acceding to requests for equipment such as tractors which are obviously operated by men and used in agricultural fields or chalking such enterprises of all project activities like training, value-added services, etc.
- (vi) There are certain not-so-positive features/fall-outs of the project that need special strategies by the project for redressal. And all of them seem to be stemming out of the provision of almost- free-of-cost equipment under the project. While this is a fantastic opportunity for the women in the project area with the biggest investment for the enterprise being taken care of, it can attract unwanted attention and elements to the project such as husbands/men of the members wanting to control the groups to access equipment that can be used by them, or women from wealthy households wanting to start an enterprise easily without using family money. The same avarice is unsaid, but present, in the case of women offering their home sheds for the enterprise with the hope of owning the unit if the women's enterprise fails. Apparently, women opting for tailoring as an enterprise option is also because they see the opportunity to claim at least one machine as their own.

#### 4.5 SUSTAINABILITY

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- (i) The project initiative will be sustainable when the groups become entirely independent and can run the enterprises on their own. The resource persons, while seeming confident about the project's sustainability, share the same opinion, and stress the need for the presence of the hand- holding till the time the groups and enterprises become stable and mature. The women too are very enthusiastic about their ability to run the show even after the project comes to an end.
- (ii) **Dependence of the groups on the project team** for sourcing raw materials, trouble-shooting, and market linkages **is a product-production related challenge**. This can be mitigated by diligent capacity building and intense training of 4-5 members from each group to head different aspects of the enterprise activities.
- (iii) Product redundancy, quality issues are challenges that will be ever-present. Value addition to the products, product enhancement to keep up with the market trend, ensuring quality and packaging are aspects that will ensure sustainability.

- (iv) Soliciting for individual orders by members and advanced age of members are challenges that can affect product quality, the group dynamics which can threaten the existence of the enterprise. The project should invest in group strengthening and team building exercises for the former. It may consider age-limit for membership enterprises, especially those that require keen hand-eye coordination, for the latter.
- (v) Distribution of gross profit among the members without considering the production and running costs and without making provision for them in the form of working capital and contingency funds is a major risk which may lead to a financial crunch and collapse of the enterprise. Capacity building of the educated in the enterprises in financial management is required for secure operations and sustainability of the enterprises. Building a cadre of professionals from among the women who can be hired by the enterprises is another option. The project may also consider arranging loans for working capital at low rates of interest.
- (vi) Takeover of the enterprises by the men/husbands or by the member-owners of the work-sheds once the project comes to an end is a major risk.
- (vii) Federating the enterprises under the project is an option to address most of these risks and challenges. Affiliation of the enterprises to a professional institution is another option that can be explored. These options will ensure democratic functioning of the enterprises, adherence to statutory obligations, provision of expertise in different aspects of the production and marketing, and advisors, where necessary.

## 4.6 EQUITY

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- 1) The primary focus of the project are women from 11 villages across Sangat Block of Bathinda District (Punjab) and Odhan Block of Sirsa District (Haryana). Both the states are highly patriarchal and, reflecting the same, both the districts are known for the low status of women who are traditionally excluded from participating in the labour force. The project focuses on empowering women through SHG promotion, capacity building and enterprise development. The project has successfully contributed to the social and economic empowerment of women in the project area as is evident from the increased self-confidence, mobility, individual incomes, their ability to contribute to the family expenditures, participation in decision-making within the family, negotiations within and outside the family, commanding respect from the family and community, and most importantly, setting up & managing the enterprises. It has, thus, contributed to a reduction in gender disparities in income and opportunities. It has done well on the equity score.

**Summing up,** on examination of the project initiatives using the OECD criteria, it is clear that the project has been successful in terms of its relevance, effectiveness, efficiency, impact, and while it shows encouraging signs on the sustainability, it needs some work. Examination through the equity lens shows that the project is built around the belief in woman power and has worked towards social, economic and knowledge empowerment of women.



- i) This impact assessment **concludes that the project is well implemented with its primary objective of social and economic empowerment of women in a project area known for the low status of women.** The project does well in the comparison of the baseline and end-line findings. With regard to the objectives, they are **largely achieved** (82%) with encouraging trajectory in the partially achieved objective.
- ii) Given the background of the COVID disruption in the last year of Phase 1 and the long gap of over 1.5 years between the closure of that Phase in February 2022 and the onset of Phase 2 in October 2023, the project has done well in capacitating 57 SHGs and forming 90 new ones; strengthening 19 enterprises, including revival of 9 (15 as per the project team based on field realities) non-operational enterprises and **establishing 4 new enterprises – complete with marketing linkages.** Supporting the old enterprises and new enterprises with integrated business development, finance (profit and loss), upgrade enterprise development training and facilitating market linkages, the project has supported **23 enterprises with regular market linkages.** It is a commendable effort of the project in helping the women move on the path of social and economic empowerment. The project team should be applauded for the achievement.
- iii) The **progress in the SHG Creation and Strengthening component is substantial** -exceeding the target in establishing new SHGs and largely achieving the objective of building capacities of existing SHGs. It is pertinent to note here that 41 of the SHGs whose capacities were built have been revived from defunct status (as against the target of revival of 10 defunct SHGs). While forming SHGs, it is important for the project team to be mindful of the eligibility criteria for SHG membership and mobilise only marginalised/poor women into SHGs.
- iv) The **progress in the Enterprise Development component is satisfactory**– with the operationalisation of the existing enterprises being largely achieved, and establishing new enterprises partially achieved. However, there is a need to review and hasten the process of preparation, submission and approval of business proposals to ensure timely take-off of enterprise activities.
- v) The **model** of getting the women into groups, building their capacities, and getting them to set up enterprises for their social and economic empowerment has worked. It is very satisfying to hear the women talk about their new-found confidence, mobility, negotiation skills and economic independence! **All in all, a well-designed project, implemented well.**

The project needs to build more capacities, set up systems for smooth running of the enterprises, and hand-hold the enterprises till they become stable and mature enough to carry on independently.

**RECOMMENDATIONS:** The process of the impact assessment threw up some **recommendations**:

**i) Project duration till 2026.** One year is too short a time to expect any impact. The Phase 2 needs time to deepen the work, consolidate the completed activities and set up systems to ensure sustainability of the efforts and long-lasting changes in the women's lives. The project duration should ideally be five years to ensure the long-lasting changes. If not, at least a 3-year extension before one looks at the impact of the initiative.

**ii) Focus on Persistently Excluded Groups:** The project should saturate the existing 11 villages before expanding its work to other villages. Efforts should be made to include all the poor women who are not yet in the SHG fold and bring them into the SHG fold and thereafter, the enterprise mould. This may need special strategies to be developed.

**iii) Deepen the Women's empowerment process.** The project has set up/revived 147 SHGs and 23 enterprises. There is a need to **set up and strengthen the governance structures and systems** within these institutions to ensure sustainability with equality and unity among the members. Build the capacities of women to stand as guards against any disruption or co-option. This is important to safeguard against domination by any individual/s within the group or take-over by outsiders including husbands/men. Moreover, a lot of the women the evaluation team met are unlettered. This will hamper their progress towards empowerment. This would be beneficial to the women in their daily lives and to the group wherein they can understand and perform the activities in an informed manner.

**iv) Strengthen the enterprises.** This is important to ensure that the businesses run unimpeded under any circumstances. Some suggestions:

- Select the women for enterprises based on aptitude, interest, entrepreneurial mind-set.
- Identify the trade after an assessment of the group's entrepreneurial ability, organisational skills, risk-taking capacity, and aptitude vis-à-vis role matching. While this was done by the PIT, it needs to be done with a sharper focus.
- Impart intense training and build the capacities of 4-5 women in each enterprise to head different aspects of the enterprise activities.
- Invest further in group strengthening and team building exercises to forestall any disruption in the group dynamics (such as soliciting for individual orders instead of enterprise).
- Ensure provision for working capital and contingency funds in each enterprise. Arranging for working capital at low rates of interest is another option.
- Register the enterprises under MSME to access government schemes, subsidies and loans.
- Help strong enterprises to develop a plan for expansion (including space, machines, hiring, maintenance, marketing) including a budget and sourcing for capital.
- **Develop Marketing Options for the Enterprises.** Explore marketing options that are unique to the product, locality, and situation. For example, periodic mela of project enterprises at the HPCL township, participation in fairs & exhibitions organised by government and other entities, systems & options for strong enterprises to bid for large contracts, development of product catalogues/brochures.

**v) Establish linkages with PRIs and government administrative structures.** These linkages are important for sustainability of the initiatives. However, linkages with PRIs are not without pitfalls, especially in feudal societies. Examples of PRI representatives wielding their power to accrue project benefits for themselves or their kith & kin exist in the project area. Necessary safeguards need to be built into the project before taking a step forward in this direction.

**vi) Iron out Operational Wrinkles.**

For example, delays in the enterprise proposal making and approval processes make it difficult for the project team to meet the HMF criterion for success of an enterprise i.e., the achievement of monthly orders equivalent to 3% of capital cost for six months – within the six-month period of starting the unit. Similarly, they are leading to loss of seasonal markets such as festival, wedding seasons and school re-opening time for tailoring units.

HiH and HMF need to discuss ways of addressing these. Both should explore ways of shortening the time taken. Alternatively, at least in the former case, HMF and HiH should agree on starting the 6- month deadline for market linkage from the proposal approval time.

**Summing up the evaluation report,** it needs to be mentioned that the project has been well implemented by the HiH India team with meticulous planning, effective implementation, regular and strict monitoring from top management and excellent coordination both, among the project implementing team members and also between the HPCL-MF and HiH India teams. All this has resulted in significant impact in the lives of the SHG beneficiaries, even in the short duration of the project. Going forward, the duration of the project needs to be longer and focus on enterprise development and market linkages should be sharper as women seemed energized to take on more work related to enterprises. There has been an increase in the levels of confidence and social ties among SHG women and there is a need to capitalize on this enabling foundation. SHG women also seemed to have gained confidence from the sustained training (at regular intervals) and handholdingsupport provided by HiH India teams and are ready for entrepreneurial opportunities. The next phase should capitalize on the solid foundation laid on this phase!!

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# ANNEXURES

## Annexure 1

### OECD-DAC EVALUATION FRAMEWORK

OECD Evaluation Criteria (REESI+E)	Specific questions considered for the End-line Evaluation
<b>Relevance</b>	<ul style="list-style-type: none"> <li>i) To what extent does the project align with the development priorities and needs of women in the intervention villages?</li> <li>ii) Did the program mobilize and form rural eligible women as SHG members?</li> <li>iii) Have they benefitted from SHG memberships? If yes, then in what ways? – Social capital, savings, knowledge enhancement, bank a/c etc.</li> <li>iv) Are the activities and outputs of the program consistent with the intended impacts and effects?</li> <li>v) To what extent is the present model relevant and appropriate, and how does the model work?</li> </ul>
<b>Effectiveness</b>	<ul style="list-style-type: none"> <li>i) How well were the training programs and accompanying efforts designed/planned, and how they contributed to achieving the project goals? Financial literacy, Development of Skills Business, marketing?</li> <li>ii) How effectively the trained women are utilizing the enterprise development and market linkage support offered under the Project for creating/strengthening the enterprises.</li> <li>iii) Have the group-based enterprise creation initiatives led to increased economic opportunities for women?</li> <li>iv) Has SHG membership enhanced their social process of empowerment in terms of mobility, income generation, and decision-making of these women?</li> </ul>
<b>Efficiency</b>	<ul style="list-style-type: none"> <li>i) Have the activities been implemented in a timely and cost-effective manner?</li> <li>ii) Was the program implemented within the original timeframe and budget?</li> <li>iii) Whether the training modules and materials are sufficient for the SHG members to create/strengthen the enterprise? Or can it be improved?</li> <li>iv) Are the staff and trainers adequately trained to manage to implement the program?</li> <li>v) Was the level of involvement of the stakeholders sufficient? Is there a need for deeper collaboration in future projects or phases?</li> </ul>
<b>Impact</b>	<ul style="list-style-type: none"> <li>i) Did the women learn new skills, and knowledge in the Project? If yes, what were the new skills, and knowledge?</li> <li>ii) Did the income of the beneficiaries improve or decline due to project interventions, and if so, to what extent?</li> <li>iii) Did the women have some control over their enterprises? If yes, then in what way?</li> <li>iv) Has the project contributed to a reduction in gender disparities in income and opportunities?</li> <li>v) What other impacts (positive or negative) did the intervention have on the wider community?</li> </ul>
<b>Sustainability</b>	<ul style="list-style-type: none"> <li>i) Do stakeholders feel that the activities can be sustained at current levels after the program's conclusion? What are additional inputs necessary to achieve sustainability?</li> <li>ii) Are there mechanisms in place to ensure the continued functioning of SHGs and the sustainability of the enterprises created?</li> <li>iii) What risks and challenges might affect the long-term sustainability of project outcomes, and how can they be mitigated?</li> </ul>

	iv) What are the necessary components for the successful handover of activities, as modelled by this program? What were the lessons learned?
<b>Equity</b>	i) Were the interventions inclusive and beneficial to the underprivileged women or women from vulnerable groups? ii) Have gender relations become more equal and/or are women more empowered as a result of the project?

## HMF - BASELINE SURVEY

## (A) - General details - ਆਮ ਵੇਰਵੇ

Name of the Village/Ward No. - ਿਪੰਡ ਦਾ ਨਾਮ

- ☐ Sekho - ਸੇਖੋ  
☐ Pakka Kalan - ਪੱਕਾ ਕਲਾਂ  
☐ Chak Hira Singhwala - ਚੱਕ ਹੀਰਾ ਿਸੰਘਵਾਲਾ  
☐ Phallar - ਫਲਰ  
☐ Gurthari - ਗੁਰਥਰੀ  
☐ Naurang - ਨੌਰੰਗ  
☐ Hassu - ਹੱਸੂ  
☐ Khokhar - ਖੋਖਰ  
☐ Assir - ਅਸੀਰ  
☐ Chatha - ਚੱਠਾ  
☐ Tigri - ਿਤਗੜੀ

Name of the Village Panchayat - ਪੰਚਾਇਤ ਦਾ ਨਾਮ

- ☐ Sekho - ਸੇਖੋ  
☐ Pakka Kalan - ਪੱਕਾ ਕਲਾਂ  
☐ Chak Hira Singhwala - ਚੱਕ ਹੀਰਾ ਿਸੰਘਵਾਲਾ  
☐ Phallar - ਫਲਰ  
☐ Gurthari - ਗੁਰਥਰੀ  
☐ Naurang - ਨੌਰੰਗ  
☐ Hassu - ਹੱਸੂ  
☐ Khokhar - ਖੋਖਰ  
☐ Assir - ਅਸੀਰ  
☐ Chatha - ਚੱਠਾ  
☐ Tigri - ਿਤਗੜੀ

Name of the Block - ਬਲਾਕ ਦਾ ਨਾਮ

- ☐ Sangat - ਸੰਗਤ  
☐ Odhan - ਓਧਨ

**Name of the District - ਿਜਲੇ ਦਾ ਨਾਮ**

- ☐ Bathinda (Punjab) - ਬਿਠੰਡਾ (ਪੰਜਾਬ)
- ☐ Sirsa (Haryana) - ਿਸਰਸਾ (ਹਿਰਆਣਾ)

**Name of the interviewer - ਇੰਟਰਵਿਊਰ ਦਾ ਨਾਮ**

- ☐ Amandeep Kaur - ਅਮਨਦੀਪ ਕੌਰ
- ☐ Kuldeep Kaur - ਕੁਲਦੀਪ ਕੌਰ
- ☐ Baljeet Kaur - ਬਲਜੀਤ ਕੌਰ
- ☐ Randeep Kaur - ਰਣਦੀਪ ਕੌਰ
- ☐ Sarabjeet Kaur - ਸਰਬਜੀਤ ਕੌਰ
- ☐ Sukhdeep Kaur - ਸੁਖਦੀਪ ਕੌਰ
- ☐ Aarti - ਆਰਤੀ
- ☐ Karamjeet Kaur - ਕਰਮਜੀਤ ਕੌਰ
- ☐ Basveer Kaur - ਬਸਵੀਰ ਕੌਰ
- ☐ Binder Kaur - ਿਬੰਦਰ ਕੌਰ
- ☐ Manpreet Kaur - ਮਨਪ੍ਰੀਤ ਕੌਰ

**Date of the interview - ਇੰਟਰਵਿਊ ਦੀ ਮਿਤੀ**

## **B. SOCIO-ECONOMIC PROFILE OF THE RESPONDENT - ਜਵਾਬਦਾਤਾ ਦਾ ਸਮਾਜਿਕ-ਆਰਥਿਕ ਪਛੋਂ ਾਈਲ**

**1. Name of the respondent - ਉਤਰਦਾਤਾ ਦਾ ਨਾਮ**

**2. Mobile Number - ਮੋਬਾਇਲ ਨੰਬਰ**

**3. Age of Respondent - ਜਵਾਬਦੇਹ ਦੀ ਉਮਰ**

**4. Gender - ਿਲੰਗ**

- ☐ Male - ਨਰ
- ☐ Female - ਔਰਤ

☐ Others - ਹੋਰ

**5. Disability Status - ਅਪਾਹਜਤਾ ਸਿਥਤੀ**

☐ Yes - ਹਾਂ

☐ No - ਨਹੀਂ

**6. Marital Status - ਵਿਵਾਹਿਕ ਦਰਜਾ**

☐ Married - ਵਿਆਹ ਹੋਇਆ

☐ Single - ਸਿੰਗਲ

☐ Widow/Separated - ਵਿਧਵਾ/ਵੱਖ ਕੀਤਾ

**7 Social Category - ਸਮਾਜਿਕ ਸ਼੍ਰੇਣੀ**

☐ SC - ਐਸ.ਸੀ

☐ ST - ਸਟੀਟ

☐ OBC - ਓ.ਬੀ.ਸੀ

☐ General - ਜਨਰਲ

**8. Religion - ਧਰਮ**

☐ Hindu - ਹਿੰਦੂ

☐ Muslim - ਮੁਸਲਮਾਨ

☐ Cristian - ਕ੍ਰਿਸਟੀਅਨ

☐ Sikh - ਸਿੱਖ

☐ Other (please specify) - ਹੋਰ (ਨਿਰਧਾਰਤ ਕਰਕੇ ਦੱਸੋ)

**9. Owner of house - ਘਰ ਦਾ ਮਾਲਕ**

☐ Own - ਆਪਣੇ

☐ Rented - ਨਿਰਧਾਰਤ 'ਤੇ ਨਿਰਧਾਰਤ

**10. Type of house - ਘਰ ਦੀ ਕਿਸਮ**

☐ Kutchha - ਕਚਾ

☐ Pucca - ਪੱਕਾ

☐ Semi-Pucca - ਅਰਧ-ਪੱਕਾ

**11. Total members in the family - ਪਿਰਵਾਰ ਵਿੱਚ ਕੁੱਲ ਮੈਂਬਰ**

**11.1. Male - ਨਰ**



**11.2. Female - ਔਰਤ**

**11.3. Total - ਕੁੱਲ**

**12. Total Earning Members in the Family - ਪਿਰਵਾਰ ਵਿੱਚ ਕੁੱਲ ਕਮਾਈ ਕਰਨ ਵਾਲੇ ਮਰ**

**12.1. Male - ਨਰ**

**12.2. Female - ਔਰਤ**

**12.3. Total - ਕੁੱਲ**

**13. Education level of respondent - ਉਤਰਦਾਤਾ ਦੀ ਸਿੱਖਿਆ ਦਾ ਪੱਧਰ**

- ☐ Literate (No Formal Education) - ਸਾਹਿਤਕਾਰ (ਕੋਈ ਰਸਮੀ ਸਿੱਖਿਆ ਨਹੀਂ)
- ☐ Illiterate - ਅਨਪੜ
- ☐ Primary - ਪਾਇਮਰੀ
- ☐ Middle - ਮਿਡਲ
- ☐ High School - ਹਾਈ ਸਕੂਲ
- ☐ Secondary - ਸੈਕੰਡਰੀ
- ☐ Graduate - ਗ੍ਰੈਜੂਏਟ
- ☐ Post Graduate - ਪੋਸਟ ਗ੍ਰੈਜੂਏਟ
- ☐ Other (please specify) - ਹੋਰ (ਨਿਰਧਾਰਤ ਕਰਕੇ ਦੱਸੋ)

**14. Family Occupation - ਪਿਰਵਾਰਕ ਕਿੱਤਾ**

- ☐ Farming on own land - ਆਪਣੀ ਜ਼ਮੀਨ 'ਤੇ ਖੇਤੀ ਕਰਨੀ
- ☐ Cultivation on leased land - ਿਕਰਾਏ 'ਤੇ ਲਈ ਜ਼ਮੀਨ 'ਤੇ ਖੇਤੀ
- ☐ Farm labourer - ਖੇਤ ਮਜ਼ਦੂਰ
- ☐ Non-farm labourer - ਗੈਰ ਖੇਤ ਮਜ਼ਦੂਰ
- ☐ Government salaried job - ਸਰਕਾਰੀ ਤਨਖਾਹ ਵਾਲੀ ਨੌਕਰੀ
- ☐ Private salaried job - ਿਨਜੀ ਤਨਖਾਹ ਵਾਲੀ ਨੌਕਰੀ
- ☐ Livestock - ਪਸ਼ੂ
- ☐ Shop - ਦਕਾਨ
- ☐ Business/trade - ਵਪਾਰ/ਵਪਾਰ
- ☐ Other (please specify) - ਹੋਰ (ਿਕਰਪਾ ਕਰਕੇ ਦ ੋ)

15. What is your monthly family income? - ਤੁਹਾਡੀ ਮਾਿਸਕ ਪਿਰਵਾਰਕ ਆਮਦਨ ਕੀ ਹੈ?

16. Do you have the following documents? - ਕੀ ਤੁਹਾਡੇ ਕੋਲ ਹੇਠਾਂ ਿਦੱਤੇ ਦਸਤਾਵੇਜ਼ ਹਨ?

- ☐ Aadhar Card - ਆਧਾਰ ਕਾਰਡ
- ☐ Caste Certificate - ਜਾਤੀ ਸਰਟੀਫਿਕੇਟ
- ☐ Voter ID Card - ਵੋਟਰ ਆਈਡੀ ਕਾਰਡ
- ☐ BPL Card - ਬੀਪੀਐਲ ਕਾਰਡ
- ☐ PAN Card - ਪੈਨ ਕਾਰਡ
- ☐ Other (please specify) - ਹੋਰ (ਿਕਰਪਾ ਕਰਕੇ ਦੱਸੋ)

## C. SHG and TRAINING RELATED - SHG ਅਤੇ ਿਸਖਲਾਈ ਨਾਲ ਸਬੰਧਤ

17. Are you the part of any SHG - ਕੀ ਤੁਸੀਂ ਕਿਸੇ SHG ਦਾ ਿਹੱਸਾ ਹੋ

☐ Yes - ਹਾਂ

☐ No - ਨਹੀਂ

If 17. Are you the part of any SHG - ਕੀ ਤੁਸੀਂ ਕਿਸੇ SHG ਦਾ ਹਿੱਸਾ ਹੋ is any of Yes - ਹਾਂ:

**18. If yes, your SHG supported by - ਜੇਕਰ ਹਾਂ, ਤਾਂ ਤੁਹਾਡੇ SHG ਦੁਆਰਾ ਸਿਹਯੋਗੀ ਹੈ**

☐ Hand in Hand India - ਹੱਥ ਇਨ ਹ

☐ NRLM/SRLM - NRLM/SRLM

ਇੰਡੀਆ

☐ HIH India – Linked with SRLM - HIH ਇੰਡੀਆ - SRLM ਨਾਲ ਜੁੜਿਆ ਹੋਇਆ

☐ Other organization (specify) - ਹੋਰ ਸੰਸਥਾ (ਨਿਰਧਾਰਤ ਕਰੋ)

If 17. Are you the part of any SHG - ਕੀ ਤੁਸੀਂ ਕਿਸੇ SHG ਦਾ ਹਿੱਸਾ ਹੋ is any of Yes - ਹਾਂ:

**19. If yes, number of years of association with SHG - ਜੇਕਰ ਹਾਂ, ਤਾਂ SHG ਨਾਲ ਸਬੰਧਾਂ ਦੇ ਸਾਲਾਂ ਦੀ ਗਿਣਤੀ**

☐ Below 1 Year - 1 ਸਾਲ ਤੋਂ ਘੱਟ

☐ 2-3 Years - 2-3 ਸਾਲ

☐ 3-5 Years - 3-5 ਸਾਲ

☐ Above 5 Years - 5 ਸਾਲ ਤੋਂ ਉਪਰ

If 17. Are you the part of any SHG - ਕੀ ਤੁਸੀਂ ਕਿਸੇ SHG ਦਾ ਹਿੱਸਾ ਹੋ is any of Yes - ਹਾਂ:

**20. Is your SHG functional? - ਕੀ ਤੁਹਾਡਾ SHG ਕਾਰਜਸ਼ੀਲ ਹੈ?**

☐ Yes - ਹਾਂ

☐ No - ਨਹੀਂ

If 20. Is your SHG functional? - ਕੀ ਤੁਹਾਡਾ SHG ਕਾਰਜਸ਼ੀਲ ਹੈ? is any of Yes - ਹਾਂ:

**21. If yes, what activities are you doing for running the SHG? - ਜੇਕਰ ਹਾਂ, ਤਾਂ ਤੁਸੀਂ SHG ਨੂੰ ਚਲਾਉਣ ਲਈ ਕਿਹੜੀਆਂ ਗਤੀਵਿਧੀਆਂ ਕਰ ਰਹੇ ਹੋ?**

☐ Organizing regular meetings - ਨਿਯਮਤ ਮੀਟਿੰਗਾਂ ਦਾ ਆਯੋਜਨ ਕਰਨਾ

☐ Savings - ਬਚਤ

☐ Internal lending in SHG - SHG ਵਿੱਚ ਅੰਦਰਨੀ ਉਧਾਰ

☐ Timely repayment of loan - ਕਰਜ਼ੇ ਦੀ ਸਮੇਂ ਸਿਰ ਅਦਾਇਗੀ

☐ Maintaining books of accounts - ਹਿਸਾਬ ਕਿਤਾਬਾਂ ਦੀ ਸਾਂਭ-ਸਭੰਾਲ

☐ Operating bank account - ਬੈਂਕ ਖਾਤਾ ਚਲਾਉਣਾ

☐ Other (please specify) - ਕੋਈ ਹੋਰ (PLs ਨਿਰਧਾਰਤ ਕਰੋ)

☐ Not Applicable

If 20. Is your SHG functional? - ਕੀ ਤੁਹਾਡਾ SHG ਕਾਰਜਸ਼ੀਲ ਹੈ? is any of Yes - ਹਾਂ:

**22. If yes, did you receive any training being a part of SHG? - ਜੇਕਰ ਹਾਂ, ਤਾਂ ਕੀ ਤੁਸੀਂ SHG ਦਾ ਹਿੱਸਾ ਬਣਨ ਲਈ ਕੋਈ ਸਿਖਲਾਈ ਪ੍ਰਾਪਤ ਕੀਤੀ ਹੈ?**

- ☐ SHG Concept and Group Management - SHG ਸੰਕਲਪ ਅਤੇ ਸਮੂਹ ਪਬਲਿਸ਼ਮੈਂਟ
- ☐ SHG Development and Enterprise Motivation - SHG ਵਿਕਾਸ ਅਤੇ ਉਦਮ ਪ੍ਰਣਾਲੀ
- ☐ Leadership training - ਲੀਡਰਸ਼ਿਪ ਦੀ ਸਿਖਲਾਈ
- ☐ Book Keeping - ਬੁੱਕ ਰੱਖਣਾ
- ☐ Enterprise strengthening - ਐਂਟਰਪ੍ਰਾਈਜ਼ ਮਜ਼ਬੂਤ
- ☐ Financial literacy (savings, preparing household budget etc.) - ਵਿਵਹਾਰੇਲੂ ਬਜਟ ਤਿਆਰ ਕਰਨਾ (ਆਦਿ)

ਕੀ ਸਾਖਰਤਾ (ਬਚਤ,

- ☐ Skill training - ਹਨਰ ਸਿਖਲਾਈ
- ☐ Not received any training - ਕੋਈ ਸਿਖਲਾਈ ਨਹੀਂ ਮਿਲੀ
- ☐ Not Applicable

If 20. Is your SHG functional? - ਕੀ ਤੁਹਾਡਾ SHG ਕਾਰਜਸ਼ੀਲ ਹੈ? is any of Yes - ਹਾਂ:

**23. Did you find the training useful? - ਕੀ ਤੁਹਾਨੂੰ ਸਿਖਲਾਈ ਲਾਭਦਾਇਕ ਲੱਗੀ?**

- ☐ Yes - ਹਾਂ
- ☐ No - ਨਹੀਂ

If 23. Did you find the training useful? - ਕੀ ਤੁਹਾਨੂੰ ਸਿਖਲਾਈ ਲਾਭਦਾਇਕ ਲੱਗੀ? is any of Yes - ਹਾਂ:

**24. If yes, how the training was useful? - ਜੇਕਰ ਹਾਂ, ਤਾਂ ਸਿਖਲਾਈ ਕਿਵੇਂ ਲਾਭਦਾਇਕ ਸੀ?**

- ☐ Learned Financial management - ਵਿਵਹਾਰ ਦੀ ਸਿੱਖਿਆ
- ☐ Learned technical knowledge on the trade through skill training - ਹਫ਼ਾਜ਼ੇ ਰਾਹੀਂ ਸਿਖਲਾਈ ਵਧਾਰ ਬਾਰੇ ਤਕਨੀਕੀ ਗਿਆਨ ਪ੍ਰਾਪਤ ਕੀਤਾ
- ☐ Increased knowledge in Income generation activities - ਆਮਦਨੀ ਪੈਦਾ ਕਰਨ ਦੀਆਂ

ਗਤੀਵਿਧੀਆਂ ਵਿੱਚ ਭਾਗ  
ਲੈਣ ਵਾਲਿਆਂ ਦੀ ਸੰਖਿਆ

- ☐ Linkage with Bank and Credit support - ਬਕ ਅਤੇ ਕ੍ਰੈਡਿਟ ਸਹਾਇਤਾ ਨਾਲ ਫਿਲੰਕੇਜ
- ☐ Learned digital transactions - ਡਿਜੀਟਲ ਲੈਣ-ਦੇਣ ਸਿੱਖੇ
- ☐ Access to Government Schemes - ਸਰਕਾਰੀ ਸਕੀਮਾਂ ਤੱਕ ਪਹੰਚ
- ☐ Business record maintenance - ਕਾਰੋਬਾਰੀ ਰਿਕਾਰਡ ਦੀ ਸੰਭਾਲ
- ☐ Helped in running and expanding Enterprise - ਐਂਟਰਪਰਾਈਜ਼ ਚਲਾਉਣ ਅਤੇ ਵਿਸਤਾਰ
- ☐ Market linkage & Value chain support - ਮਾਰਕੀਟ ਫਿਲੰਕੇਜ ਅਤੇ ਵੈਲਯੂ ਚੇਨ ਸਪੋਰਟ
- ☐ Exposure visit in business hubs - ਵਪਾਰਕ ਕਾਨਟਰਾਂ ਵਿੱਚ ਐਕਸਪੋਜ਼ਰ ਵਿਜ਼ਟ

If 20. Is your SHG functional? - ਕੀ ਤੁਹਾਡਾ SHG ਕਾਰਜਸ਼ੀਲ ਹੈ? is any of No - ਨਹੀਂ:

**25. If SHG is not functional, what is the reason for the defunct status of your SHG? - ਜੇਕਰ SHG**

**ਕਾਰਜਸ਼ੀਲ ਨਹੀਂ ਹੈ, ਤਾਂ ਤੁਹਾਡੇ SHG ਦੀ ਸਿਥਤੀ ਖਰਾਬ ਹੋਣ ਦਾ ਕੀ ਕਾਰਨ ਹੈ?**

- ☐ Lack of regular meetings - ਨਿਯਮਤ ਮੀਟਿੰਗਾਂ ਦੀ ਘਾਟ
- ☐ Disinterest of group members - ਸਮੂਹ ਮੈਂਬਰਾਂ ਦੀ ਬੇਰੁਖੀ
- ☐ Closure of SHG enterprise - SHG ਉਦਯੋਗ ਨੂੰ ਬੰਦ ਕਰਨਾ
- ☐ Lack of mentoring and handholding support by HiH India and HPCL team - HiH

ਇਹੀਆ ਅਤੇ HPCL ਟੀਮ ਦੁਆਰਾ ਸਲਾਹਕਾਰ ਅਤੇ ਹੋਲਿਡਿੰਗ ਸਹਾਇਤਾ ਦੀ ਘਾਟ

- ☐ Personal reasons /family reasons - ਨਿੱਜੀ ਕਾਰਨ/ਪਰਿਵਾਰਕ ਕਾਰਨ

If 20. Is your SHG functional? - ਕੀ ਤੁਹਾਡਾ SHG ਕਾਰਜਸ਼ੀਲ ਹੈ? is any of Yes - ਹਾਂ:

**26. How have you benefitted from SHG membership? - ਤੁਹਾਨੂੰ SHG ਮਬਰਸ਼ਪ ਤੋਂ ਕਿਵੇਂ ਲਾਭ ਹੋਇਆ ਹੈ?**

- ☐ Group bonding - ਸਮੂਹ ਬੰਧਨ
- ☐ Increase in confidence - ਆਤਮ ਵਿਸ਼ਵਾਸ ਵਿੱਚ ਵਾਧਾ
- ☐ Increase in self-esteem - ਸਵੈ-ਮਾਣ ਵਿੱਚ ਵਾਧਾ
- ☐ More value in the household/community - ਘਰ/ਸਮਾਜ ਵਿੱਚ ਵਧੇਰੇ ਮੁੱਲ
- ☐ Increased mobility - ਵਧੀ ਹੋਈ ਗਤੀਸ਼ੀਲਤਾ
- ☐ Increased decision-making - ਫੈਸਲੇ ਲੈਣ ਦੀ ਸਮਰੱਥਾ ਵਿੱਚ ਵਾਧਾ
- ☐ Saving has increased - ਬੱਚਤ ਵਧੀ ਹੈ

☐ Access to credit - ਕ੍ਰੈਡਿਟ ਤੱਕ ਪਹੰਚ

☐ Opening/Operating bank account - ਬਕ ਖਾਤਾ ਖੋਲਣਾ/ਸੰਚਾਲਿਤ ਕਰਨਾ

☐ Digital literacy (checking the balance on the phone, accessing YouTube/WhatsApp) - ਡਿਜੀਟਲ ਸਾਖਰਤਾ (ਫੋਨ 'ਤੇ ਬਕਾਇਆ ਚੈਕ ਕਰਨਾ,

YouTube/WhatsApp ਤੱਕ ਪਹੰਚ ਕਰਨਾ)

☐ Run an enterprise - ਕੋਈ ਉਦਮ ਚਲਾਓ

☐ Business knowledge and skills - ਕਾਰੋਬਾਰੀ ਿਗਿਆਨ ਅਤੇ ਹਨਰ

☐ Learned negotiation skills - ਗੱਲਬਾਤ ਦੇ ਹਨ

☐ Increase in income - ਆਮਦਨ ਵਿੱਚ ਵਾਧਾ

ਰਿਸ

☐ Accessing government scheme - ਸਰਕਾਰੀ ਸਕੀਮ ਤੱਕ ਪਹੰਚ

**27. Do you have a bank account? - ਕੀ ਤੁਹਾਡੇ ਕੋਲ ਬੈਂਕ ਖਾਤਾ ਹੈ?**

☐ Yes - ਹਾਂ

☐ No - ਨਹੀਂ

*If 27. Do you have a bank account? - ਕੀ ਤੁਹਾਡੇ ਕੋਲ ਬੈਂਕ ਖਾਤਾ ਹੈ? is any of Yes - ਹਾਂ :*

**28. If Yes, how often do you go to the bank - ਜੇਕਰ ਹਾਂ, ਤਾਂ ਤੁਸੀਂ ਕਿੰਨੀ ਵਾਰ ਬੈਂਕ ਜਾਂਦੇ ਹੋ**

☐ Several times in a month - ਇੱਕ ਮਹੀਨੇ ਵਿੱਚ ਕਈ ਵਾਰ

☐ Once in a month - ਇੱਕ ਮਹੀਨੇ ਵਿੱਚ ਇੱਕ ਵਾਰ

☐ Once in 3 months - 3 ਮਹੀਨਿਆਂ ਵਿੱਚ ਇੱਕ ਵਾਰ

☐ Once in a year or less - ਸਾਲ ਵਿੱਚ ਇੱਕ ਵਾਰ ਜਾਂ ਘੱਟ

☐ Never visited bank - ਕਦੇ ਬੈਂਕ ਨਹੀਂ ਗਏ

**29. Do you have Smart phone at home? - ਕੀ ਤੁਹਾਡੇ ਘਰ ਵਿੱਚ ਸਮਾਰਟ ਫੋਨ ਹੈ?**

☐ At home - ਘਰ ਵਿੱਚ

☐ Personal - ਨਿੱਜੀ

☐ Don't have - ਕੋਲ ਨਹੀਂ ਹੈ

**30. If yes, do you use digital services for Business transaction/payments/market your product?**

- ਜੇਕਰ ਹਾਂ, ਤਾਂ ਕੀ ਤੁਸੀਂ ਵਪਾਰਕ ਲੈਣ-ਦੇਣ/ਭੁਗਤਾਨ/ਆਪਣੇ ਉਤਪਾਦ ਦੀ ਮਾਰਕੀਟਿੰਗ ਲਈ ਡਿਜੀਟਲ ਸੇਵਾਵਾਂ ਦੀ ਵਰਤੋਂ ਕਰਦੇ ਹੋ?

☐ Yes - ਹਾਂ

☐ No - ਨਹੀਂ

## D. ENTERPRISE RELATED - ਐਂਟਰਪ੍ਰਾਈਜ਼ ਨਾਲ ਸਬੰਧਤ

**31. Do you have an enterprise? - ਕੀ ਤੁਹਾਡੇ ਕੋਲ ਕੋਈ ਉਦਮ ਹੈ?**

☐ Yes - ਹਾਂ

☐ No - ਨਹੀਂ

*If 31. Do you have an enterprise? - ਕੀ ਤੁਹਾਡੇ ਕੋਲ ਕੋਈ ਉਦਮ ਹੈ? is any of Yes - ਹਾਂ :*

**32. If yes, please mention kind of enterprise - ਜੇਕਰ ਹਾਂ, ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਉਦਮ ਦੀ ਕਿਸਮ ਦਾ ਜ਼ਿਕਰ ਕਰੋ**

☐ Individual - ਵਿਅਕਤੀਗਤ



☐ Group based enterprise - ਸਮੂਹ ਅਧਾਰਤ ਉਦਮ

☐ Both - ਦੋਵੇਂ

If 31. Do you have an enterprise? - ਕੀ ਤੁਹਾਡੇ ਕੋਲ ਕੋਈ ਉਦਮ ਹੈ? is any of Yes - ਹਾਂ :

**33. What type of enterprise do you have? - ਤੁਹਾਡੇ ਕੋਲ ਕਿਸ ਕਿਸਮ ਦਾ ਉਦਯੋਗ ਹੈ?**

☐ Agriculture - ਖੇਤੀ ਬਾੜੀ

☐ Animal husbandry - ਪਸ਼ੂ ਪਾਲਣ

☐ Service - ਸੇਵਾ

☐ Manufacturing - ਨਿਰਮਾਣ

☐ Retail Trade - ਪ ਨ ਵਪਾਰ

☐ Petty Shop/Kirana Shop/General Store - ਛੋਟੀ ਦਕ

☐ General Store - ਜਨਰਲ ਸਟੋਰ

☐ Tailoring - ਟੇਲਿਰੰਗ

☐ Other (please specify) - ਹੋਰ (ਕਿਰਪਾ ਕਰਕੇ ਦੱਸੋ)

ਨ/ਕਿਰਾਨਾ ਦੀ ਦਕ

ਨ/ਜਨਰਲ ਸਟੋਰ

If 31. Do you have an enterprise? - ਕੀ ਤੁਹਾਡੇ ਕੋਲ ਕੋਈ ਉਦਮ ਹੈ? is any of Yes - ਹਾਂ :

**34. Please mention name of the enterprise - ਕਿਰਪਾ ਕਰਕੇ ਉਦਮ ਦਾ ਨਾਮ ਦੱਸੋ**

If 31. Do you have an enterprise? - ਕੀ ਤੁਹਾਡੇ ਕੋਲ ਕੋਈ ਉਦਮ ਹੈ? is any of Yes - ਹਾਂ :

**35. What is the age of the enterprise? (In Years) - ਐਂਟਰਪ੍ਰਾਈਜ਼ ਦੀ ਉਮਰ ਕੀ ਹੈ? (ਸਾਲਾਂ ਵਿੱਚ)**

If 31. Do you have an enterprise? - ਕੀ ਤੁਹਾਡੇ ਕੋਲ ਕੋਈ ਉਦਮ ਹੈ? is any of Yes - ਹਾਂ :

**36. What is the amount invested in the Enterprise - ਐਂਟਰਪ੍ਰਾਈਜ਼ ਵਿੱਚ ਨਿਵੇਸ਼ ਕੀਤੀ ਰਕਮ ਕਿੰਨੀ ਹੈ**

If 31. Do you have an enterprise? - ਕੀ ਤੁਹਾਡੇ ਕੋਲ ਕੋਈ ਉਦਮ ਹੈ? is any of Yes - ਹਾਂ :

37. Are you able to calculate income, expenditure and profit from the enterprise?

☐ Yes - ਹਾਂ

☐ No - ਨਹੀਂ

If 31. Do you have an enterprise? - ਕੀ ਤੁਹਾਡੇ ਕੋਲ ਕੋਈ ਉਦਮ ਹੈ? is any of Yes - ਹਾਂ :

38. On average, what is the monthly turnover of the Enterprise? - ਔਸਤਨ, ਐਂਟਰਪ੍ਰਾਈਜ਼ ਦਾ ਮਹੀਨਾਵਾਰ ਟਰਨਓਵਰ ਕੀ ਹੈ?

If 31. Do you have an enterprise? - ਕੀ ਤੁਹਾਡੇ ਕੋਲ ਕੋਈ ਉਦਮ ਹੈ? is any of Yes - ਹਾਂ :

39. On average, what is the monthly expenditure on Enterprise? - ਔਸਤਨ, ਐਂਟਰਪ੍ਰਾਈਜ਼ 'ਤੇ ਮਹੀਨਾਵਾਰ ਖਰਚਾ ਕੀ ਹੈ?

If 31. Do you have an enterprise? - ਕੀ ਤੁਹਾਡੇ ਕੋਲ ਕੋਈ ਉਦਮ ਹੈ? is any of Yes - ਹਾਂ :

40. What is the average monthly profit/income from the Enterprises? - ਐਂਟਰਪ੍ਰਾਈਜ਼ ਤੋਂ ਔਸਤ ਮਾਸਿਕ ਲਾਭ/ਆਮਦਨ ਕੀ ਹੈ?

If 31. Do you have an enterprise? - ਕੀ ਤੁਹਾਡੇ ਕੋਲ ਕੋਈ ਉਦਮ ਹੈ? is any of Yes - ਹਾਂ :

41. No. of members engaged in your enterprise? - ਤੁਹਾਡੇ ਉਦਯੋਗ ਵਿੱਚ ਲੱਗੇ ਮੈਂਬਰਾਂ ਦੀ ਗਿਣਤੀ?

A. No. Family Members – ਪਰਿਵਾਰਕ ਮੈਂਬਰਾਂ ਦੀ ਗਿਣਤੀ	
B. No. of out-siders - ਬਾਹਰ ਜਾਣ ਵਾਲਿਆਂ ਦੀ ਗਿਣਤੀ	

If 31. Do you have an enterprise? - ਕੀ ਤੁਹਾਡੇ ਕੋਲ ਕੋਈ ਉਦਮ ਹੈ? is any of Yes - ਹਾਂ :

42. Do you maintain a separate Profit-and-loss account for your enterprise? - ਕੀ ਤੁਸੀਂ ਆਪਣੇ ਉਦਮ ਲਈ ਵੱਖਰਾ ਲਾਭ-ਹਾਨੀ ਖਾਤਾ ਰੱਖਦੇ ਹੋ?

☐ Yes - ਹਾਂ

☐ No - ਨਹੀਂ

If 31. Do you have an enterprise? - ਕੀ ਤੁਹਾਡੇ ਕੋਲ ਕੋਈ ਉਦਮ ਹੈ? is any of Yes - ਹਾਂ :

43. Is the enterprise formally registered? - ਕੀ ਐਂਟਰਪ੍ਰਾਈਜ਼ ਰਸਮੀ ਤੌਰ 'ਤੇ ਰਿਜਿਸਟਰਡ ਹੈ?

☐ Yes - ਹਾਂ

☐ No - ਨਹੀਂ

If 43. Is the enterprise formally registered? - ਕੀ ਐਂਟਰਪ੍ਰਾਈਜ਼ ਰਸਮੀ ਤੌਰ 'ਤੇ ਰਿਜਿਸਟਰਡ ਹੈ? is any of Yes - ਹਾਂ :

44. If yes, where is the enterprise registered? - ਜੇਕਰ ਹਾਂ, ਤਾਂ ਉਦਮ ਕਿੱਥੇ ਰਿਜਿਸਟਰਡ ਹੈ?

If 31. Do you have an enterprise? - ਕੀ ਤੁਹਾਡੇ ਕੋਲ ਕੋਈ ਉਦਮ ਹੈ? is any of Yes - ਹਾਂ :

**45. What support have you received from HIH India or HMF in running your enterprise? - ਤੁਹਾਨੂੰ ਆਪਣਾ ਉਦਮ ਚਲਾਉਣ ਵਿੱਚ HIH ਇੰਡੀਆ ਜਾਂ HMF ਤੋਂ ਕੀ ਸਮਰਥਨ ਪ੍ਰਾਪਤ ਹੋਇਆ ਹੈ?**

- ☐ Social support from each other - ਇੱਕ ਦੂਜੇ ਤੋਂ ਸਮਾਜਿਕ ਸਹਾਇਤਾ
- ☐ Machine - ਮਸ਼ੀਨ
- ☐ Raw material - ਅਸਲ ਮਾਲ
- ☐ Credit - ਕ੍ਰੈਡਿਟ

☐ Training for running and developing enterprise - ਉਦਮ ਚਲਾਉਣ ਅਤੇ ਵਿਕਸਤ ਕਰਨ ਲਈ ਸਿਖਲਾਈ

- ☐ Handholding - ਹੱਥੀਲਤ
- ☐ Mentoring support from HiH - HiH ਤੋਂ ਸਲਾਹਕਾਰ ਸਮਰਥਨ
- ☐ Market linkage - ਮਾਰਕੀਟ ਜੋੜ
- ☐ Exposure visits - ਐਕਸਪੋਜ਼ਰ ਦੌਰੇ
- ☐ Other (please specify) - ਕੋਈ ਹੋਰ (ਨਿਰਧਾਰਤ ਕਰਕੇ ਦੱਸੋ)

☐ Not Applicable

If 31. Do you have an enterprise? - ਕੀ ਤੁਹਾਡੇ ਕੋਲ ਕੋਈ ਉਦਮ ਹੈ? is any of Yes - ਹਾਂ :

**46. What are the challenges in running the enterprise? - ਉਦਮ ਚਲਾਉਣ ਵਿੱਚ ਕਿਹੜੀਆਂ ਚੁਣੌਤੀਆਂ ਹਨ?**

- ☐ Inadequate training/ knowledge for running the enterprise - ਉਦਮ ਚਲਾਉਣ ਲਈ ਨਾਕਾਫ਼ੀ ਸਿਖਲਾਈ/ਗਿਆਨ
- ☐ Lack of knowledge for getting raw material - ਕੱਚਾ ਮਾਲ ਪ੍ਰਾਪਤ ਕਰਨ ਲਈ ਗਿਆਨ ਦੀ ਘਾਟ
- ☐ Poor market linkage - ਮਾੜੀ ਮਾਰਕੀਟ ਜੋੜ
- ☐ Lack of orders - ਆਦੇਸ਼ਾਂ ਦੀ ਘਾਟ

- ☐ Lack of access to finance - ਿਵੱਤ ਤੱਕ ਪਹੰਚ ਦੀ ਘਾਟ
- ☐ Very less revenue - ਬਹਤ ਘ ਆਮਦਨ

- ☐ Lack of coordination with other members - ਦੱਸ
- ☐ Access to finance/credit - ਿਵੱਤ/ਕ੍ਰੈਡਿਟ ਤੱਕ ਪਹੰਚ

ੇ ਮਬਰਾਂ ਨਾਲ ਤਾਲਮੇਲ ਦੀ ਘਾਟ

- ☐ Lack of technical skills - ਤਕਨੀਕੀ ਹਨ
- ☐ Lack of machinery - ਸ਼ੀਨਰੀ ਦੀ ਘਾਟ

ਰ ਦੀ ਘਾਟ

- ☐ Low social acceptance - ਘ ਸਮਾਜਿਕ ਸਵੀਕ੍ਰਿਤੀ
- ☐ Lack of confidence - ਆਤਮ ਿਵਸ਼ਵਾਸ ਦੀ ਕਮੀ
- ☐ Cultural constraints - ਸੱਭਿਆਚਾਰਕ ਪਾਬੰਦੀਆਂ
- ☐ Lack of family support - ਪਿਰਵਾਰ ਦੇ ਸਿਹਯੋਗ ਦੀ ਘਾਟ
- ☐ Other (please specify) - ਹੋਰ (ਿਕਰਪਾ ਕਰਕੇ ਦੱਸੋ)

☐ Not Applicable

**47. Do you have any plans to upscale/sustain your current business/enterprise or start a new enterprise? - ਕੀ ਤੁਹਾਡੇ ਕੋਲ ਆਪਣੇ ਮੌਜੂਦਾ ਕਾਰੋਬਾਰ/ਉਦਮ ਨੂੰ ਉਚਾ ਚੁੱਕਣ/ਸਥਾਈ ਰੱਖਣ ਜਾਂ ਨਵਾਂ ਉਦਮ ਸ਼ੁਰੂ ਕਰਨ ਦੀ ਕੋਈ ਯੋਜਨਾ ਹੈ?**

- ☐ Yes - ਹਾਂ
- ☐ No - ਨਹੀਂ

**48. What kind of support do you require to start new enterprise or strengthen your existing enterprise? - ਨਵਾਂ ਉਦਮ ਸ਼ੁਰੂ ਕਰਨ ਜਾਂ ਆਪਣੇ ਮੌਜੂਦਾ ਉਦਮ ਨੂੰ ਮਜ਼ਬੂਤ ਕਰਨ ਲਈ ਤੁਹਾਨੂੰ ਕਿਸ ਤਰ੍ਹਾਂ ਦੀ ਸਹਾਇਤਾ ਦੀ ਲੋੜ ਹੈ?**

- ☐ Business development training - ਵਪਾਰ ਿਵਕਾਸ ਿਸਖਲਾਈ
- ☐ Skill training - ਹਨਰ ਿਸਖਲਾਈ
- ☐ Marketing linkages - ਮਾਰਕੀਟਿੰਗ ਿਲੰਕੇਜ
- ☐ Information on raw material sourcing - ਕੇ ਮਾਲ ਦੀ ਸੋਧ ਬਾਰੇ ਜਾਣਕਾਰੀ
- ☐ Packaging and branding - ਪੈਕੇਜਿੰਗ ਅਤੇ ਬ੍ਰਾਂਡਿੰਗ
- ☐ Value chain support activities - ਮੁੱਲ ਲੜੀ ਸਹਾਇਤਾ ਗਤੀਵਿਧੀਆਂ
- ☐ Technical knowledge on the trade - ਵਪਾਰ 'ਤੇ ਤਕਨੀਕੀ ਿਗਿਆਨ
- ☐ Statutory requirements - ਕਾਨੂੰਨੀ ਲੋੜਾਂ

☐ Entrepreneurship linkage - ਉਦਮਤਾ ਿਲੰਕੇਜ਼

ਨ ਵਧਾਇਆ

☐ Online marketing /procurements - ਔਨਲਾਈਨ ਮਾਰਕੀਟਿੰਗ / ਖਰੀਦਦਾਰੀ

☐ Other (please specify) - ਹੋਰ (ਿਕਰਪਾ ਕਰਕੇ ਦੱਸੋ)

**49. Do you see any positive changes in your life as a result of the project? - ਕੀ ਤੁਸੀਂ ਪੋਜ਼ੀਟਿਵ ਚੰਗੇ ਨਤੀਜੇ ਵਜੋਂ ਆਪਣੇ ਜੀਵਨ ਵਿੱਚ ਕੋਈ ਸਕਾਰਾਤਮਕ ਬਦਲਾਅ ਦੇਖਦੇ ਹੋ?**

☐ Increased social bonds among SHG women - SHG ਔਰਤਾਂ ਵਿੱਚ ਸਮਾਜਿਕ ਬ

ਿਗਿਆ ਹੈ

☐ Learning SHG management /financial literacy (savings) skills - SHG ਪ੍ਰਬੰਧਨ/ਵਿਵੱਤੀ

ਸਾਖਰਤਾ (ਬਚਤ) ਦੇ ਹਨਰ ਵਿੱਖਣਾ

☐ Improved business skills/ art of running an enterprise - ਿਕਸ਼ੇ ਉਦਮ ਨੂੰ ਚਲਾਉਣ ਦੇ ਵਪਾਰਕ

ਹਨਰ / ਕਲਾ ਵਿੱਚ ਸੁਧਾਰ

☐ Feel more confident now- increased self-esteem - ਹੁਣ ਵਧੇਰੇ ਆਤਮ-ਵਿਸ਼ਵਾਸ ਮਿਹਸੂਸ ਕਰੋ-  
ਮਾਣ ਵਿਧਆ

☐ Improved mobility – stepping out of homes for training progs, enterprise dev, bank

visits - ਸੁਧਰੀ ਗਤੀਸ਼ੀਲਤਾ - ਸਿਖਲਾਈ ਪ੍ਰਗਤੀ, ਐਟ  
ਨਿਕਲਣਾ

ਰਾਖੀਯ ਡੇਵ, ਬਕ ਵਿਜ਼ਟਾਂ ਲਈ ਘਰਾਂ ਤ ਬਾਹਰ

☐ Being valued /appreciated by family members - ਪਿਰਵਾਰ ਦੇ ਮੈਂਬਰਾਂ ਦੁਆਰਾ ਮੁੱਲ ਦਿੱਤਾ ਜਾ ਰਿਹਾ ਹੈ

ਰਾ ਕੀਮਤੀ/ਪ੍ਰਸ਼ੰਸਾ

☐ Positive changes due to an increase in income - ਆਮਦਨ ਵਿੱਚ ਵਾਧੇ ਦੇ  
ਕਾਰਨ ਸਕਾਰਾਤਮਕ ਬਦਲਾਅ

☐ Art of negotiation/ Bargaining power (family, vendors) - ਲਬਾਤ ਦੀ ਕਲਾ /  
ਸੌਂਝੇਬਾਜ਼ੀ ਦੀ ਸ਼ਕਤੀ (ਪਿਰਵਾਰ, ਵਿਕਰੇਤਾ)

☐ Improved decision-making in the household - ਘਰ ਵਿੱਚ ਫੈਸਲੇ ਲੈਣ ਵਿੱਚ  
ਸੁਧਾਰ ਹੋਇਆ ਹੈ

☐ Learning from exposure visits - ਐਕਸਪੋਜ਼ਰ ਵਿਜ਼ਟਾਂ ਤੋਂ ਸਿੱਖਣਾ

☐ Other (please specify) - ਹੋਰ (ਨਿਰਧਾਰਤ ਕਰਕੇ ਦੱਸੋ)

☐ Not Applicable

**50. What is the biggest greatest positive change that you see as a result of SHG/enterprise –**  
ਨਾਮਯੋਗਤਾ 3 - ਸਭ ਤੋਂ ਵੱਡੀ ਸਕਾਰਾਤਮਕ ਤਬਦੀਲੀ ਕੀ ਹੈ ਜੋ ਤੁਸੀਂ SHG/ਐਂਟਰਪ੍ਰਾਈਜ਼ ਦੇ ਨਤੀਜੇ ਵਜੋਂ ਵੇਖਦੇ ਹੋ  
- ਨਿਕਸ਼ੇ ਵੀ 3 ਨੰਬਰ ਨਾਮ

ਨਿਦਓ

1	
2	
3	

☐ Not Applicable

**51. What support you valued most received from HiH Staff your SHG strengthening**  
/enterprisedevelopment - ਤੁਹਾਡੇ SHG ਨੂੰ ਮਜ਼ਬੂਤ ਕਰਨ / ਉਦਮ ਵਿਕਾਸ ਲਈ HiH ਸਟਾਫ਼ ਤੋਂ  
ਤੁਸੀਂ ਸਭ ਤੋਂ ਵੱਧ ਮੁੱਲ ਦੇ ਰਹੇ ਸਮਰਥਨ ਦੀ ਕਦਰ ਕਰਦੇ ਹੋ

☐ Training – knowledge increase - ਸਿਖਲਾਈ - ਜਾਣਕਾਰੀ ਵਿੱਚ ਵਾਧਾ

☐ Hand holding – mentoring support - ਹੱਥ ਫੜਨਾ - ਸਲਾਹਕਾਰੀ ਸਹਾਇਤਾ

- ☐ Negotiations with family members (convincing them) - ਪਿਰਵਾਰਕ ਮੈਂਬਰਾਂ ਨਾਲ ਗੱਲਬਾਤ

(ਉਨ੍ਹਾਂ ਨੂੰ ਯਕੀਨ ਦਿਵਾਉਣਾ)

- ☐ Market linkages - ਮਾਰਕੀਟ ਲਿੰਕੇਜ਼
- ☐ Grievance addressal (at all times) - ਸ਼ਿਕਾਇਤ ਦਾ ਪਤਾ (ਹਰ ਸਮੇਂ)<sup>TM</sup>
- ☐ Exposure visits - ਐਕਸਪੋਜ਼ਰ ਦੌਰੇ

☐ Not Applicable

**52. What support you received from family members (children, husband, others) in enhancing enterprise /SHG management - ਉਦਮ/SHG ਪ੍ਰਬੰਧਨ ਨੂੰ ਵਧਾਉਣ ਲਈ ਤੁਹਾਨੂੰ ਪਿਰਵਾਰ ਦੇ ਮੈਂਬਰਾਂ (ਬੱਚਿਆਂ, ਪਤੀ, ਹੋਰਾਂ) ਤੋਂ ਕੀ ਸਮਰਥਨ ਪ੍ਰਾਪਤ ਹੋਇਆ ਹੈ**

- ☐ Moral support – social support - ਨੈਤਿਕ ਸਹਾਇਤਾ - ਸਮਾਜਿਕ ਸਹਾਇਤਾ
- ☐ Helping with household chores -children’s homework, cooking, cleaning - ਘਰ ਦੇ ਕਾਰਜਾਂ

ਵਿਵਸਥਾਪਨਾ - ਬੱਚਿਆਂ ਦਾ ਹੋਮਵਰਕ, ਖਾਣਾ ਬਣਾਉਣਾ, ਸਫ਼ਾਈ ਕਰਨਾ

- ☐ Enhancing business capacities –teaching financial calculations (income calculations), etc - ਕਾਰੋਬਾਰੀ ਸਮਰੱਥਾ ਨੂੰ ਵਧਾਉਣਾ - ਵਿਵਸਥਾਪਨਾ ਦੀ ਗਣਨਾਵਾਂ (ਆਮਦਨੀ ਗਣਨਾਵਾਂ) ਆਦਿ ਨੂੰ

ਸਿਖਾਉਣਾ

- ☐ Procuring raw materials – negotiation with vendors - ਕੱਚੇ ਮਾਲ ਦੀ ਖਰੀਦ - ਵਿਕਰੇਤਾਵਾਂ ਨਾਲ ਗੱਲਬਾਤ
- ☐ Discussing /negotiations with HiH India staff – discussing business opportunities -HiH ਇੰਡੀਆ ਸਟਾਫ਼ ਨਾਲ ਚਰਚਾ/ਗੱਲਬਾਤ ਕਰਨਾ - ਵਪਾਰਕ ਮੌਕਿਆਂ 'ਤੇ ਚਰਚਾ ਕਰਨਾ
- ☐ Convincing other family members for women’s participation - ਔਰਤਾਂ ਦੀ ਭਾਗੀਦਾਰੀ ਲਈ

ਪਿਰਵਾਰ ਦੇ ਹੋਰ ਮੈਂਬਰਾਂ ਨੂੰ ਮਨਾਉਣਾ

- ☐ Other (please specify) - ਹੋਰ (ਨਿਰਧਾਰਤ ਕਰਕੇ ਦੱਸੋ)

☐ Not Applicable



## End line Evaluation

**Note for the facilitator:**

The questions in this tool are for the purpose of guiding the Focus Group Discussion (FGD). The facilitator need not ask each question to every individual in the group. An ideal group for an FGD should have 10-12 members. The discussion should be done in a place which does not have external noise and disturbance.

The facilitator should greet and introduce about the purpose of the visit and the anticipated time that the discussion would require. The facilitator should inform participants that their responses would be crucial in understanding the project performance and also provide insight for corrective actions. At the end of the discussion the facilitator should thank the participants for giving their valuable time.

**Promoting Women Empowerment and Livelihoods Development through  
Training and Value addition support among SHGs**

## Focus Group Discussion

*Women of Self-Help Group*

**A. Location**

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

District..... State ..... Name of Facilitator(s).....

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

**B. General Profile – SHG women**

S N	Name	Age	Caste	Education	Name of SHG	Attended SHG training (Y/N)	Family Occupation	Monthly Income	Member of Group-based Enterprise (Y/N)
1.									
2.									
3.									

4.									
5.									
6.									
7.									
8.									
9.									
10.									

### Introduction

1. Do you know about the Project, “**Promoting Women Empowerment and Livelihoods Development through Training and Value Addition Support among SHGs**” that has been implemented in your village in the last 3 years? (Talk about its activities like SHG formation, digital literacy, financial training, on-job training and Group-based Enterprise and awareness camps. This will help them recall the activities)

### SHG formation, functioning and training

2. Are you all members of SHGs? When and why did you join it? Is your SHG functioning? How often do you meet and what do you discuss? What income-generating activities are you doing?
3. Have you benefitted from joining the SHG? If yes in what way? (**Probe:** Social bonding, increase in confidence, mobility, savings, financial literacy, operating bank accounts, business development, market linkages etc.)
4. Did you attend the SHG training programme? Let us talk about the training session and module. What type of training did you attend and what did you learn?
5. Can you share any specific examples of how the training programs have helped you develop new skills or enhance existing skills?
6. What changes have you noticed in your income or financial situation since joining the SHG and participating in project activities?
7. What non-financial benefits did you gain from project participation (increased social bonds with other SHG women; valued interactions /bonds with HiH India staff; enhanced knowledge on SHG management/financial management; mobility; support from family; increased confidence, self-esteem; exposure visits, negotiations with vendors etc)
8. In what ways do you think your participation in the project has empowered you as a women within your households and communities? Can you provide any examples?

### Group-based enterprise and Value Addition Support

9. What kind of group-based business enterprise do you have? Can you tell us about it, the activities, what motivated you to join, and how is it helping you?
10. What kind of support has been provided by HiH India to the project beneficiaries (Probe: handholding, training, access to credit, market linkage etc.) and from HMF (machines for enterprise)?
11. What challenges have you faced in managing or operating these group-based enterprises, and how have you addressed them as a group?

12. Have these enterprises generated additional income for your households? If so, how has this income been used or invested?
13. How has the value addition support provided by the project improved the quality of your products or services? Can you give examples of before-and-after scenarios?
14. Have you noticed any changes in the market demand for your products or services since implementing value-addition techniques? If so, what changes have you observed?

### Impact

15. Has your income increased compared to before, post-starting your enterprise? If yes, then how much (has it helped in empowering you economically)?
16. Do you feel more confident in operating your bank account now? If yes what is the reason for it?
17. What positive change do you see within yourself after joining the SHG, Enterprise development and the training received compared to before? **Probe** in terms of
  - Has it helped you in terms of mobility
  - Improved business skills
  - Improved income generation and livelihood
  - Decision-making
  - Supporting your family economicallyAre you happy with this change?
18. Have you experienced any shifts in decision-making power within your households or communities as a result of your participation in the project? Please share your experiences.

### Sustainability

19. What plan do you have in place to ensure the sustainability of the group-based enterprises and project outcomes once the project ends?
20. What support or resources do you require for continuing and expanding your enterprises?
21. What are your suggestions to improve project interventions in the next phase?

Any final thoughts, comments, or additional insights you would like to share regarding your journey with the project?

## End line Evaluation

## Promoting Women Empowerment and Livelihoods Development through Training and Value addition support among SHGs in Punjab & Haryana

### Stakeholder Interview Schedule

Name of Stakeholder	
Age of Stakeholder	
Designation	
Date of Interview	
Village	
Panchayat	
Block	
District	
Name and phone number of the Interviewer	

#### Introduction

22. Begin the interview by welcoming the stakeholders and providing an overview of the project and its objectives.
23. Were you involved with the project, if yes, what has been your role and how have you supported the project? (Like mobilising women, facilitating training, market linkages, creating awareness etc.)?
24. How do you perceive the alignment of the project with the priorities and needs of women in the village in terms of social and economic empowerment of women?

#### SHG functioning and Enterprise

25. How many SHGs are there in your village? Are these SHGs functioning now? In terms of (Probe: regular meetings, savings, internal lending, conducting an economic activity etc.)
26. Can you describe how the SHG formation benefitted the women socially? (Probe: Mobility, social bonds, Increase in confidence level, self-esteem, negotiation skill, more value in households and community etc.)

27. Can you describe how the SHG formation benefitted the women economically? (Probe: Social – Operating bank accounts, Group management, Savings, Access to credit and insurance, running enterprise, Business skills, Increase in income etc.)
28. What kind of support has been provided by HiH India to the project beneficiaries (**Probe:** handholding, training, market linkage etc.) and from HMF (machines for enterprise)?
29. Do you know about the group-based business enterprise being run by women in the village? Can you give details of what are these enterprises and how are women benefitting from them? (Probe: Stitching, dairy, beauty and wellness and handlooms /handicrafts, button manufacturing, dairy processing etc.)

### **Project Impact and Effectiveness**

30. What, in your opinion, have been the most significant achievements or impacts of the project on women's empowerment and livelihood development in the target communities?
31. Do you feel the SHG formation and the enterprise development have improved the livelihood and income of the women, and affected their economic empowerment?
32. From your perspective, have there been any challenges or obstacles encountered during project implementation that have affected its effectiveness.
33. Can you provide examples of how the project has contributed to enhancing women's economic opportunities, decision-making power, or leadership roles within SHGs and communities?
34. Are there any recommendations or suggestions you would like to offer to improve the project's impact or effectiveness or to address any challenges faced?

### **Sustainability**

35. Do you think the SHGs and the group-based enterprises will continue further if the Project and support of the HiH staff are stopped?
36. In your opinion, what are the key factors that will determine the long-term sustainability of project impacts and initiatives?
37. Do you have any suggestions for sustaining the SHG activities and the enterprise initiated under the Project?
38. Any final thoughts, comments, or additional insights you would like to share regarding the project and its outcomes.

## ANNEXURE 5: SAMPLE COVERED

Details of FGDs						
S.No.	Group Name	No. of Members	Village	Block	District	State
1	Khushi SHG	10	Sekhu	Sangat	Bathinda	Punjab
2	Housewife SHG	7	Sekhu	Sangat	Bathinda	Punjab
3	Baba Jhujhar Singh SHG	8	Sekhu	Sangat	Bathinda	Punjab
4	Guru Ravidas SHG	5	Sekhu			
5	Chardi Kalan SHG	10	Phallar	Sangat	Bathinda	Punjab
6	Waheguru SHG	13	Pakka Kalan	Sangat	Bathinda	Punjab
7	Khalsa SHG	11	Pakka Kalan	Sangat	Bathinda	Punjab
8	Taj SHG	7	Pakka Kalan	Sangat	Bathinda	Punjab
9	Mai Bhago SHG	8	Pakka Kalan	Sangat	Bathinda	Punjab
10	Deep SHG	8	Gurthari	Sangat	Bathinda	Punjab
11	Sukhman SHG	6	Hassu	Odhan	Sirsa	Haryana
12	Fateh SHG	4	Naurang	Odhan	Sirsa	Haryana
13	Jyoti SHG	6	Chatha	Odhan	Sirsa	Haryana
21	Project Staff - Enterprise Development Coordinators, Community Coordinators	10	Raman Mandi	Sangat	Bathinda	Punjab
<b>TOTAL</b>		<b>113</b>	<b>7</b>	<b>2</b>	<b>2</b>	<b>2</b>

Details of Interviews with Stakeholders						
SNo.	Name	Designation	Village	Block	District	State
1	Sukhraj Singh	Ex-Sarpanch	Chatha	Odhan	Sirsa	Haryana
2	Harpreet Kaur	Sr Executive CSR, HPCL-MITTAL Foundation (HMF)	HPCL Mittal Refinery	Sangat	Bathinda	Punjab
3	Aditya Mehan	Asst Manager CSR, HPCL-MITTAL Foundation (HMF)				
4	Satvir Kaur	Sarpanch	Gurthari	Sangat	Bathinda	Punjab
5	Bhagyashri	Trainer-Vendor (Bakery)	HPCL Township	Sangat	Bathinda	Punjab
6	Ramdas	Trainer-Vendor (Tailoring)	Raman Mandi	Sangat	Bathinda	Punjab
7	Prashant Kumar Pandey	Project Head, HiH India	Raman Mandi	Sangat	Bathinda	Punjab
8	Jagadish Kumar	Enterprise Development Manager, HiH India	Raman Mandi	Sangat	Bathinda	Punjab

## Case Studies

### 1. *The Women of Sekhu Learn to Bake and How!*

Set up in March 2023, the Housewife Bakery is the only bakery shop in the entire neighborhood amongst the lush green environs of Sekhu village. “Our curiosity to learn something new was a priority because we could foresee good times if we actually managed to open an enterprise of our own.” This spirit displayed by the members best describes the force behind the enterprise.



Lower status of women and cultural barriers to their working outside their homes did not allow these women to step out of their homes and work, even though they desired to do so. The constant persuasion from the HiH Team made these women gather courage to get together and form a group.

Their self-help group (SHG) worked very well. The HiH team found that all the members had an entrepreneurial mindset. During their meetings, the women came up with the idea of the bakery. The basic desire was to set up an enterprise on their own and not with the help of any family members or men.



They swam against the tide and went about setting up their business. The women got hands-on training on the various bakery equipment. During the product training, they learnt to make more than 15 bakery products including different types of breads. Their trainer says, “Their products, during the training, were so good that we could have

marketed them right away!”



The women have received the license for food production for their bakery and are now baking products that can challenge any in the market. They also have a brand now - “Housewife Baker” with the tagline “Taste of Home”. They have a total sell-out wherever they set up a stall in fairs and events! In a short period of 3 months, they had got back the money they had invested to set up the work-shed. They have sustained sales of 30-40,000 a month marketing their products as far as Talwandi. They have plans to expand their business and set up a pizza corner near the town bus stop.



They chuckled when asked, “How did you come up with this idea of opening the bakery unit?” And they answered, “Feeding is part of our religion”. Salute to that spirit which makes the people of Punjab so different from others.

## 2. *And they pickled away.....*

In addition to being a fundamental human right, gender equality is also a precondition for a world that is stable, comfortable, and sustainable. Having strong female 'role models' who can motivate other girls and women in their communities to attain their full potential and make a significant difference in both their and others' lives is one of the many efficient strategies to promote gender equality in a community. This case study is one such story of a mother of two babies who looks after the thriving SHG Enterprise named KHALSA that produces mouthwatering and delicious pickles of all kinds.



The aroma of the chilly pickle embracing the entire production house would lure anyone to buy its products without bothering about the cost. Their production and popularity have started gaining momentum even though their enterprise is only three-months old.

It was not always a happy story. The women formed an SHG in 2019 under the stewardship of HIH India. They identified pickle making as an enterprise they wanted to set up, and HIH and HMF went about procuring the necessary equipment for them. Meanwhile, the meetings of the group became irregular and the members lacked the discipline in savings and returning



loans taken from the group. The group withered away..... and the equipment that was received lay idle, unopened, and gathering dust. HIH did not give up and got after the members re-group. The group started again, without the defaulting members. The members contributed to get the equipment operational. HIH arranged the hands-on technical training. The enterprise started in June 2023. the women started making different types of mouth-watering pickles using equipment that did not need human labour!

The group has made gross sales worth 30,000 in the first three months itself! The women, cleverly, have ploughed back the earnings into the enterprise for production of the next batch.

The enterprise does retail sales as of now. It has regular, loyal customers from the surrounding villages. Talks are on with bulk buyers in the market to make way for larger production and sales. The pickles have been branded, a logo has been prepared, and the unit licensed for pickle manufacturing.



A group that looked like a failure, is on the verge of becoming a grand success!! This turn-around has given the members a new-found confidence in themselves which they also see reflected in other

people's eyes.

### ***3. They take pride in meeting women's needs***

Towards the end of 2018, seven women in Pakka Kalan got together and talked about wanting to start something to earn income for themselves. The Community Coordinator from HiH India encouraged them. Thus, was born the Taj self-help group (SHG) wherein the members seriously started saving money to enable them start an enterprise. After sometime, three more members joined in. After much research, they zeroed in on sanitary pad as their business because it was a necessity of girls and women for most of their lives and would never go out of demand. The local chemist confirmed the high demand for the product.

HiH helped the group get the equipment through the HiH-HMF project, conducted hands-on training, taught them the nuances of enterprise development & management, took them on an exposure visit to enterprises already in business to learn & develop contacts, and helped them with getting the required license for production. It sourced the raw



materials for them and found a buyer too! The women are grateful to HiH for being with them at every step.

The women had initial hiccups by way of faulty equipment and some unwilling members. The enterprise went ahead with only seven members. Two of the equipment took three months to get rectified. The women braved the odds and plunged into production in July 2023 even though the UV sanitiser machine was still not functional.

The group is very well organised. The members have divided the work among themselves with two women at the pad making machine, two at the UV sanitizer, two for the packing and one for the sealing process. The production process is conducted maintaining high hygiene regimen. The women wear specified and sanitized gloves, masks, gowns and hairnets and ensure a dust-free environment.

Their first big order has fetched them a clear profit of 2.5 lakhs which they are keeping aside as working capital for the next production, and for investing in necessary accessories such as dye for making packaging the pads.

The members feel empowered with new-found self-worth, being financially independent, having unhindered mobility, operating own bank account, and being respected by the family.

They have plans of going big, becoming a Company. They intend to build on the buyer base set up by HiH for them by negotiating with & supplying directly to wholesalers, and to local/block retailers. They are confident of carrying on even after the project comes to an end. They are also open to diversifying into medical accessories such as bandages.

The women are proud that they can provide hygienic, affordable necessity to women. They smile when they say that the demand for their product will never diminish.

#### ***4. She has a dream.... For her..... And for other women.....***

Sarabjit is from Village Sekhu near Raman Mandi in Bathinda District, Punjab. She has been associated with HiH India since they first came to the area in 2017. They were forming self-help groups (SHGs) in the surrounding villages and she helped them in this task. In 2018, a number of SHGs were formed in her village including Guru Ravidas of which she became a member-Cashier.

She has a polio-stricken leg and walks with the help of a crutch. But she does not find this a handicap and does not allow it to come in the way of her doing what she wants to do. And HiH India has helped in making her feel independent and capable.

In 2019, HiH India as a Business Support (BDS) help in the work with worked in that about 1.5 years – till Phase 1. She nurturing all the helped set up in and village even after the project. She ensured



appointed her Development Supervisor to the SHGs. She capacity for the end of continued SHGs she had around her closure of the that they

continued with their meetings and thrift & credit activities. She also helped the HMF team (donors) meet with the SHGs whenever they visited.

When HiH India started Phase 2, she was appointed as a Community Coordinator and was made in charge of the SHGs in her village. She helped the groups in her village come up to speed and formed 10 new groups. She has 22 groups under her supervision now out of which 10 have set up enterprises dealing with stitched clothes, cattle feed, bakery, RO water and non-woven bags.

She is engaged throughout the day and is happy with her work. She is thankful to HiH India for giving her the opportunity to work with them, learn new things and progress in her career. Her co-workers take special care of her even though she tries to ensure that her disability does not hamper her work.

She has come a long way since joining hands HiH India. She feels that she is in a better position now than her pre-HiH days. She has learnt to manage her handicap much better, has her own independent and sufficient income, and has a standing in the village.

She has learnt how to be an effective trainer, be empowered, and help other women be same. The women, even the educated ones, never came out of their homes before. The project has helped them overcome this mental & social barrier and find their agency. HiH has taught her and other women in the village through her, how to balance work in their houses and outside, and be their own individuals.

“I want to see all the women in my village attain their dreams..... see their enterprises grow..... I want to advance in my career so that I can help all the women stand on their feet....be independent..... think for themselves without anyone’s support..... expand their businesses..... turn their production units to factories..... make them empowered enough to run the show even when HiH is not around.....” – this is her dream for the future!

**End line Evaluation**  
**Promoting Women Empowerment and Livelihoods Development through**  
**Training and Value addition support among SHGs in Punjab & Haryana**

**End-line Survey**

Table 1 - Name of the District

District	No. of Respondents	%
Bathinda (Punjab)	88	67.69
Sirsa (Haryana)	42	32.31
<b>Total</b>	<b>130</b>	<b>100</b>

**A. SOCIO-ECONOMIC PROFILE OF THE RESPONDENT**

Table 2 - Age of Respondent

AGE	No. of Respondents	%
18-35 Year	68	52.31
36-49 Year	47	36.15
50 Years	5	3.85
Above 50 Years	10	7.69
<b>Total</b>	<b>130</b>	<b>100</b>

Table 3- Gender

Gender	No. of Respondents	%
Female	130	100.00
<b>Total</b>	<b>130</b>	<b>100</b>

Table 4 - Disability Status

Disability	No. of Respondents	%
Yes	2	1.54
No	128	98.46
<b>Total</b>	<b>130</b>	<b>100</b>

Table 5- Marital Status

Marital Status	No. of Respondents	%
Married	120	92.31
Unmarried	9	6.92
Widow/Separate	1	0.77
<b>Total</b>	<b>130</b>	<b>100</b>

Table 6 - Social Category

Caste	No. of Respondents	%
General	78	60.00
OBC	28	21.54
SC	23	17.69
ST	1	0.77
<b>Total</b>	<b>130</b>	<b>100</b>

Table 7 - Religion

Marital Status	No. of Respondents	%
Hindu	18	13.85
Muslim	2	1.54
Christian	1	0.77
Sikh	109	83.85
<b>Total</b>	<b>130</b>	<b>100</b>

Table 8 - Ownership of House

Ownership of House	No. of Respondents	%
Own	130	100.00
<b>Total</b>	<b>130</b>	<b>100</b>

Table 9 - Type of House

Type of House	No. of Respondents	%
Kutchra	1	0.77
Pucca	126	96.92
Semi-Pucca	3	2.31
<b>Total</b>	<b>130</b>	<b>100</b>

Table 10 - Education level of the Respondent

Education	No. of Respondents	%
Illiterate	14	10.77
Primary	10	7.69
Middle	28	21.54
High School	34	26.15
Secondary	15	11.54
Graduate	20	15.38
Post Graduate	9	6.92
<b>Total</b>	<b>130</b>	<b>100</b>

Table 11 - Total Members in the family

Family Members	No. of Respondents	%
Up to 2 Members	8	6
3 to 4 Members	66	51
5 to 7 Members	50	38
More than 8 Members	6	5
<b>Total</b>	<b>130</b>	<b>100</b>

Table 11 - Total Members in the family

Family Members	No. of Respondents	%
Up to 2 Members	8	6
3 to 4 Members	66	51
5 to 7 Members	50	38
More than 8 Members	6	5
<b>Total</b>	<b>130</b>	<b>100</b>

Table 12- Total Earning Members in the family

Family Members	No. of Respondents	%
At Least 1 Member	4	3
2 Member	85	65
3 Member	26	20
4 Member and Above	15	12
<b>Total</b>	<b>130</b>	<b>100</b>

Table 13 - Family Occupation

Family Occupation	No. of Respondents	%
Farming on own land	79	60.77
Cultivation on leased land	8	6.15
Farm labourer	10	7.69
Non-Farm labourer	10	7.69
Government salaried job	12	9.23
Private salaried job	19	14.62
Livestock	16	12.31
Shop	16	12.31
Business/trade	2	1.54
Others	5	3.85

Table 14 - Family monthly Income

Family monthly Income	No. of Respondents	%
Up to INR 2000	4	3
INR 2001 - 5000	16	12
INR 5001 - 10000	29	22
INR 10001 - 20000	65	50
INR 20001 - 30000	11	8
INR 30001 - 40000	4	3
More than INR 40000	1	1
<b>Total</b>	<b>130</b>	<b>100</b>
<b>Average 12,623/-.</b>		

Table 15-Do you have the following documents?

Do you have the following documents	No. of Respondents	%
Aadhar Card	130	100
Caste Certificate	38	29
Voter ID Card	119	92
BPL Card	14	11
PAN Card	118	91
MGNREGA Job Card	16	12
Ration Card	52	40

## B. SHG and TRAINING RELATED - SHG

Table 16 - Are you the part of any SHG?

Are you the part of any SHG	No. of Respondents	%
Yes	130	100.00
<b>Total</b>	<b>130</b>	<b>100</b>

Table 17 - If yes, your SHG supported by?

If yes, your SHG supported by	No. of Respondents	%
Hand in Hand India	122	94.57
NRLM/SRLM	0	0.00
HIH India – Linked with SRLM	8	6.20
Other organization (specify)	0	0.00
<b>Total</b>	<b>130</b>	<b>100</b>

Table 18- If yes, number of years of association with SHG?

If yes, number of years of association with SHG	No. of Respondents	%
Below 1 Years	62	48.06
1 to 2 Years	4	3.10
2 to 3 Years	24	18.60
3 to 5 Years	40	31.01
Above 5 Years	0	0.00
<b>Total</b>	<b>130</b>	<b>100</b>

Table 19- Is your SHG functional?

Is your SHG functional	No. of Respondents	%
Yes	130	100.00
<b>Total</b>	<b>130</b>	<b>100</b>

Table 20 - If yes, what activities are you doing for running the SHG?

If yes, what activities are you doing for running the SHG	No. of Respondents	%
Organizing regular meetings	127	97.69
Savings	125	96.15
Internal lending in SHG	95	73.08
Timely repayment of loan	95	73.08
Maintaining books of accounts	107	82.31
Operating bank account	90	69.23

Table 21 - If yes, did you receive any training being a part of SHG?

If yes, did you receive any training being a part of SHG	No. of Respondents	%
SHG Concept and Group Management - SHG	120	92.31
SHG Development and Enterprise Motivation	104	80.00
Leadership training	103	79.23
Book Keeping	98	75.38
Enterprise strengthening	69	53.08
Financial literacy (savings, preparing household budget etc.)	78	60.00
Skill training	81	62.31
Not received any training	4	3.08

Table 22 - Did you find the training useful?

Did you find the training useful	No. of Respondents	%
Yes	123	94.62



No	7	5.38
<b>Total</b>	<b>130</b>	<b>100</b>

Table 23 - If yes, how the training was useful

<b>If yes, how the training was useful</b>	<b>No. of Respondents</b>	<b>%</b>
Learned Financial management	104	84.55
Learned technical knowledge on the trade through skill training	96	78.05
Increased knowledge in Income generation activities	83	67.48
Linkage with Bank and Credit support	63	51.22
Learned digital transactions	68	55.28
Access to Government Schemes	105	85.37
Business record maintenance	62	50.41
Helped in running and expanding Enterprise	52	42.28
Market linkage & Value chain support	42	34.15
Exposure visit in business hubs	33	26.83

Table 24 - If SHG is not functional, what is the reason for the defunct status of your SHG?

<b>If SHG is not functional, what is the reason for the defunct status of your SHG</b>	<b>No. of Respondents</b>	<b>%</b>
Lack of regular meetings	0	0.00
Disinterest of group members	0	0.00
Closure of SHG enterprise	0	0.00
Lack of mentoring and handholding support by HiH India and HPCL team	0	0.00
Personal reasons /family reasons	0	0.00

Table 25 - How have you benefitted from SHG membership?

<b>How have you benefitted from SHG membership</b>	<b>No. of Respondents</b>	<b>%</b>
Group bonding	116	89.23
Increase in confidence	119	91.54
Increase in self-esteem	113	86.92
More value in the household/community	81	62.31
Increased mobility	69	53.08
Increased decision-making	85	65.38
Saving has increased	95	73.08
Access to credit	11	8.46
Opening/Operating bank account	51	39.23
Digital literacy (checking the balance on the phone, accessing YouTube/WhatsApp)	60	46.15
Run an enterprise	46	35.38
Business knowledge and skills	55	42.31
Learned negotiation skills	81	62.31
Increase in income	64	49.23

Accessing government scheme	77	59.23
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Table 26 - Do you have a bank account?

Do you have a bank account	No. of Respondents	%
Yes	130	100.00
<b>Total</b>		<b>100</b>

Table 27 - If yes, how often do you go to the bank

If Yes, how often do you go to the bank	No. of Respondents	%
Several times in a month	40	30.77
Once in a month	67	51.54
Once in 3 months	20	15.38
Once in a year or less	1	0.77
Never visited bank	2	1.54
<b>Total</b>	<b>130</b>	<b>100</b>

Table 28 - Do you have smart phone

Do you have smart phone	No. of Respondents	%
In home	58	44.62
Personal	65	50.00
Don't have	7	5.38
<b>Total</b>	<b>130</b>	<b>100</b>

Table 29 - If yes, do you use digital services for Business transaction/payments/market your product?

If yes, do you use digital services for Business transaction/payments/market your product	No. of Respondents	%
Yes	64	49.23
No	66	50.77
<b>Total</b>	<b>130</b>	<b>100</b>

### C. ENTERPRISE RELATED

For Enterprise-related questions, to have fair representation of all 30 enterprises in the data, only one response per enterprise has been taken. Therefore, the number of respondents from table 31 onwards till table 46, remains constant at 30, except for Table 36, where all responses are taken.

Table 30 - Do you have an enterprise?

Do you have an enterprise	No. of Respondents	%
Yes	50	38.46
No	80	61.54
<b>Total</b>	<b>130</b>	<b>100.00</b>

Table 31- If yes, please mention kind of enterprise

If yes, please mention kind of enterprise	No. of Respondents	%
Individual	0	0.00
Group based enterprise	30	100.00
<b>Total</b>	<b>30</b>	<b>100</b>

Table 32 - What type of enterprise do you have?

What type of enterprise do you have	No. of Responses	%
Agriculture	4	13.33
Animal husbandry	0	0.00
Service	0	0.00
Manufacturing	7	23.33
Retail Trade	0	0.00
Petty Shop/Kirana Shop/General store	0	0.00
Tailoring	13	43.33
Water treatment	3	10.00
Food items	3	10.00
<b>Total</b>	<b>30</b>	<b>100</b>

Table 33 - Please mention name of the enterprise

Name Of Enterprise	No. of Responses	%
Ajeet Singh/ tailoring training	1	
Ajit SHG R.O	1	
Baba deep Singh shg/Tracktor happy Seeder	1	
Baba Farid R.O. unit	1	
Baba Jhujhar Non Woven SHG	1	
Baba sant das- Tailoring	1	
Chardi Kala Cattle feed	1	
Deol SHG Happy Seeder	1	
Fateh leather bag taoilring Unit	1	
Golden SHG Sanitary Pad Unit	1	
Gurnoor SHG Disposal Cup Making	1	
Guru Gobind Singh Cattle feed	1	
Guru Gobind Singh Leather bag	1	
Guru Ravidas SHG Non Woven Bag Unit	1	
Gyan leather bag unit	1	
House Wife Bakery	1	
Jandsar SHG Aggarbati	1	
Jhansi Happy Seeder	1	
Khalsa Pickle Unit	1	
Khushdeep SHG cattle Feed	1	
Khushi Tailoring Unit	1	
Leather bag unit	1	
Maharaja Ranjeet Tailoring	1	
Naman Bakery Unit	1	
Sandhu Happy Seeder	1	

Sant Kabir Tailoring Unit	1	
Satkar R.O	1	
Tailoring unit	1	
Taj Sanitary pad unit	1	
Waheguru - Leather bag stitching unit	1	
	<b>30</b>	

Table 34- What is the age of enterprise (In years)

What is the age of enterprise	No. of Respondents	%
0-12 Months	2	6.67
13-24 Months	3	10.00
25-36 Months	8	26.67
Above 36 Months	17	56.67
<b>Total</b>	<b>30</b>	<b>100</b>

Table 35 - What is the amount invested in the Enterprise

What is the amount invested in the Enterprise	No. of Respondents	%
Up to INR 5000	0	0.00
INR 5001 - 10000	0	0.00
INR 10001 - 20000	1	3.33
INR 20001 - 30000	1	3.33
INR 30001 - 40000	6	20.00
INR 40001 - 50000	6	20.00
More than INR 50000	16	53.33
<b>Total</b>	<b>30</b>	<b>100</b>
Average 75,420/-		

Table 36 -Are you able to calculate income, expenditure and profit from the enterprise?

**Retained the original numbers as the ability to calculate is an individual ability and not enterprise.**

Are you able to calculate income, expenditure and profit from the enterprise?	No. of Respondents	%
Yes	47	94.00
No	3	6.00
<b>Total</b>	<b>50</b>	<b>100</b>

Table 37 - On an average, what is the monthly turnover of the Enterprise?

On an average, what is the monthly turnover of the Enterprise	No. of Respondents	%
Up to INR 5000		0.00
INR 5001 - 10000		0.00
INR 10001 - 20000	3	10.00
INR 20001 - 30000	8	26.67
INR 30001 - 40000	14	46.67
INR 40001 -50000	4	13.33
More Than 50000	1	3.33

<b>Total</b>	<b>30</b>	<b>100</b>
Average 34,400/-		

Table 38 - On an average, what is the monthly expenditure on Enterprise?

<b>On an average, what is the monthly expenditure on Enterprise</b>	<b>No. of Respondents</b>	<b>%</b>
Up to INR 5000	2	6.67
INR 5001 - 10000	7	23.33
INR 10001 -15000	12	40.00
INR 15001 -20000	7	23.33
INR 20001 - 25000	1	3.33
More than INR 25000	1	3.33
<b>Total</b>	<b>30</b>	<b>100</b>
Average 13,360/-		

Table 39 - What is the average monthly profit/income from the Enterprises?

<b>What is the average monthly profit/income from the Enterprises</b>	<b>No. of Respondents</b>	<b>%</b>
Up to INR 5000	0	0.00
INR 5001 - 10000	0	0.00
INR 10001- 15000	7	23.33
INR 15001-20000	6	20.00
INR 20001-25000	11	36.67
INR 25001-30000	4	13.33
More than INR 30000	2	6.67
<b>Total</b>	<b>30</b>	<b>100</b>
Average 21,157/-		

Table 40 - What is the individual level average monthly profit/income of the respondent?

<b>What is the individual level average monthly profit/income of the respondent</b>	<b>No. of Respondents</b>	<b>%</b>
Up to INR 1000 (no income )		0.00
INR 1001 -3000	11	36.67
INR 3001 - 4000	14	46.67
INR 4001 - 5000	2	6.67
More than INR 5000	3	10.00
<b>Total</b>	<b>30</b>	<b>100</b>
Average 3,726/-		

Table 41 - No. of members engaged in your enterprise?

<b>No. of members engaged in your enterprise?</b>	<b>No. of Respondents</b>	<b>%</b>
No. Family Members	31	103.33
No. of out-siders	202	673.33
No. of SHG Members	233	776.67

Table 42 - Do you maintain a separate Profit-and-loss account for your enterprise?

Do you maintain a separate Profit-and-loss account for your enterprise	No. of Responses	%
Yes	24	80.00
No	6	20.00
<b>Total</b>	<b>30</b>	<b>100</b>

Table 43 - Is the enterprise formally registered?

Is the enterprise formally registered?	No. of Respondents	%
Yes	1	3.33
No	29	96.67
<b>Total</b>	<b>30</b>	<b>100</b>

Table 44 - If yes, where is the enterprise registered?

If yes, where is the enterprise registered	No. of Respondents	%
Food safety and standards act,2006	1	
<b>Total</b>	<b>1</b>	<b>100</b>

Table 45 - What support have you received from HIH India or HMF in running your enterprise?

What support have you received from HIH India or HMF in running your enterprise	No. of Respondents	%
Social support from each other	23	76.67
Machine	24	80.00
Raw material	18	60.00
Credit	4	13.33
Training for running and developing enterprise	19	63.33
Handholding	18	60.00
Mentoring support from HiH	21	70.00
Market linkage	16	53.33
Exposure visits	22	73.33

Table 46 - What are the challenges in running the enterprise?

What are the challenges in running the enterprise	No. of Respondents	%
Inadequate training/ knowledge for running the enterprise	5	16.67
Lack of knowledge for getting raw material	4	13.33
Poor market linkage	5	16.67
Lack of orders	0	0.00
Very less revenue	13	43.33
Lack of coordination with other members	4	13.33
Access to finance/credit	8	26.67
Lack of technical skills	2	6.67
Lack of machinery	4	13.33
Low social acceptance	2	6.67

Lack of family support	1	3.33
Lack of confidence	0	0.00
Cultural constraints	0	0.00
Acessibility - mobility issues	1	3.33
Not applicable	3	10.00

Table 47 - Do you have any plans to upscale/sustain your current business/enterprise or start a new enterprise?

Do you have any plans to upscale/sustain your current business/enterprise or start a new enterprise	No. of Respondents	%
Yes	22	73.33
No	8	26.67
<b>Total</b>	<b>30</b>	<b>100</b>

Table 48 - What kind of support do you require to start new enterprise or strengthen your existing enterprise?

What kind of support do you require to start new enterprise or strengthen your existing enterprise	No. of Respondents	%
Business development training	14	46.67
Skill training	13	43.33
Marketing linkages	15	50.00
Information on raw material sourcing	10	33.33
Packaging and branding	12	40.00
Value chain support activities	10	33.33
Technical knowledge on the trade	5	16.67
Statutory requirements	8	26.67
Entrepreneurship linkage	11	36.67
Online marketing /procurements	16	53.33
Other	1	3.33

Table 49 - Do you see any positive changes in your life as a result of the project?

Do you see any positive changes in your life as a result of the project	No. of Respondents	%
Increased social bonds among SHG women	106	81.54
Learning SHG management /financial literacy (savings) skills	85	65.38
Improved business skills/ art of running an enterprise	71	54.62
Feel more confident now- increased self-esteem	90	69.23
Improved mobility – stepping out of homes for training progs, enterprise dev, bank visits	63	48.46
Being valued /appreciated by family members	60	46.15
Positive changes due to an increase in income	59	45.38
Art of negotiation/ Bargaining power (family, vendors)	34	26.15
Improved decision-making in the household	85	65.38
Learning from exposure visits	50	38.46

Table 50 - What is the biggest greatest positive change that you see as a result of SHG/enterprise

What is the biggest positive change that you see as a result of HG/enterprise	No. of Responses	%
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Increased social bonds among SHG women	106	81.54
Feel more confident now- increased self-esteem	90	69.23
Improved decision-making in the household	85	65.38
Learning SHG management /financial literacy (savings) skills	85	65.38
<b>Total</b>		<b>100</b>

Table 51 - What support from HiH Staff did you value the most for SHG strengthening/enterprise devt?

<b>What support you valued most received from HiH Staff your SHG strengthening /enterprise development</b>	<b>No. of Respondents</b>	<b>%</b>
Training – knowledge increase	118	90.77
Hand holding – mentoring support	98	75.38
Negotiations with family members (convincing them)	91	70.00
Market linkages	64	49.23
Grievance addressal (at all times)	49	37.69
Exposure visits	48	36.92

Table 52 - What support you received from family members (children, husband, others) in enhancing enterprise /SHG management?

<b>What support you received from family members (children, husband, others) in enhancing enterprise /SHG management</b>	<b>No. of Respondents</b>	<b>%</b>
Moral support – social support	88	67.69
Helping with household chores -children's homework, cooking, cleaning	93	71.54
Enhancing business capacities –teaching financial calculations income calculations), etc	57	43.85
Procuring raw materials – negotiation with vendors	46	35.38
Discussing /negotiations with HiH India staff – discussing business opportunities	68	52.31
Convincing other family members for women's participation	79	60.77



## Matrix for Rating of Projects

### Rating for targets in the Outcome matrix

Achievement %ge	Target Achievement Rating
Below 10%	Insignificant
10-19%	Negligible
20-29%	Below marginal
30-39%	Marginal
40-49%	Below average
50-59%	Average
60-69%	Above-average
70-79%	Satisfactory
80-89%	Largely achieved
90-99%	Substantially achieved
100%	Fully achieved

A score is arrived at for each target based on the percentage of achievement. Rating is assigned as per the score based on the matrix above. Scores of all targets are added to arrive at a cumulative score for the outcome which is divided by the number of targets to arrive at a score for the outcome. The outcome is rated based on this score as per the above matrix.

### Rating for the overall project

Achievement %ge	Project Achievement Rating
Below 10%	Insignificant
10-19%	Negligible
20-29%	Below marginal
30-39%	Marginal
40-49%	Below average
50-59%	Average
60-69%	Above average
70-79%	Satisfactory
80-89%	Good
90-99%	Commendable
100%	Exceptional

At the end of the assessment of the outcomes, the scores for all the outcomes are added. The cumulative score is divided by the number of outcomes. The project is ranked based on this score as per the above matrix.



## ABOUT THE AUTHOR

Shashi Sudhir is a Development Professional with over 25 years of varied experience in programme formulation, management, monitoring, and evaluation of development projects with major focus on rural development, poverty reduction, social inclusion with an overarching emphasis on gender and women's empowerment. During the long stint with the United Nations Development Programme (UNDP), she has managed strategic partnerships with ministries such as Rural Development, Agriculture, National AIDS Control Organisation, State Departments, multi-bilateral agencies, international NGOs, CSOs & CBOs.

An ardent advocate of social inclusion, she has successfully advocated with ministries for inclusion of marginalised communities within the ambit of the national programmes.

She likes to think and create space for out-of-the-box solutions such as the GIS-enabled entitlement tracking system for households in naxal-affected districts in Chhattisgarh, Jharkhand, and Odisha.