

Empowering Women and Youth through Training, Capacity Building and Livelihoods Promotion Project (2018-2021)

A Unique Initiative for Harnessing Potential Entrepreneurship of Women

Implemented by Hand in Hand India and Supported by HPCL and Mittal
Energy Investments Pvt. Ltd

ENDLINE EVALUATION REPORT



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ENDLINE EVALUATION REPORT

Acknowledgements

This evaluation report is prepared by **Ms Anupama Sahay**, a Freelance Consultant commissioned by Hand in Hand India for evaluating the Project “Empowering Women and Youth through Training, Capacity Building and Livelihoods Promotion Project”. The evaluation process has undergone in-depth discussion with a spectrum of stakeholders involved in the Project. It was carried out smoothly with the instrumental support and facilitation by the team of Hand in Hand India and HPCL Mittal Foundation.

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TABLE OF CONTENTS

Abbreviations

EXECUTIVE SUMMARY	7
Summary of findings of impact evaluation.....	8
Project performance on OECD-DAC criteria.....	11
Recommendations and way forward.....	12
1. BACKGROUND	14
1.1 Introduction.....	14
1.2 Project overview and deliverables.....	14
1.3 Project objectives.....	15
1.4 Geographical coverage.....	15
1.5 Summary of situational analysis and training needs assessment.....	15
2. METHODOLOGY	16
2.1 Objectives of evaluation.....	16
2.2 Research design and evaluation framework.....	16
2.3 Sampling.....	16
2.4 Tools and respondents.....	17
2.5 Data collection, collation and analysis.....	18
2.6 Limitations of the study.....	18
3. SUMMARY OF FINDINGS FROM IMPACT EVALUATION	19
3.1 Findings from interviews and focused group discussions.....	19
3.2 Success stories and voices from the ground.....	36
4. PERFORMANCE ON OECD – DAC CRITERIA	38
4.1 Relevance.....	38
4.2 Effectiveness.....	38
4.3 Efficiency.....	39
4.4 Impact.....	40
4.5 Sustainability.....	40
4.6 Equity.....	41
5. RECOMMENDATIONS AND WAY FORWARD	43
5.1 Identify women with interest in SHG and enterprises.....	43
5.2 Focus on a robust training plan and content.....	43
5.3 Adopt integrated approach for enterprise development.....	44
5.4 Engage a trained cadre of staff.....	44
5.5 Set mini goals first for macro achievement.....	44
5.6 Targeted intervention with defined indicators and reporting.....	45

ANNEXURES.....	47
ANNEXURE 1: OECD-DAC EVALUATION FRAMEWORK	47
ANNEXURE 2: SAMPLE COVERED.....	48
ANNEXURE 3: EVALUATION TOOLS.....	50
ANNEXURE 4: INFORMATION FROM SECONDARY SOURCES	70
ANNEXURE 5: HOUSEHOLD AND DEMOGRAPHIC PROFILE.....	73

LIST OF TABLES

- Table 1: Key deliverables of the project
- Table 2: Sample Size - Personal interviews and FGDs with SHG members
- Table 3: Details of interviews with SHG women
- Table 4: FGDs with SHGs and youth groups
- Table 5: Stakeholder interviews
- Table 6: Target vs achievement
- Table 7: Number and type of group-based enterprise
- Table 8: Active group-based enterprise (HMEL and HiH India supported)
- Table 9: Details of HiH India supported low-cost enterprises
- Table 10: Details of commercially-active enterprises

LIST OF FIGURES

- Figure 1: Activities on going for running the SHGs
- Figure 2: Social benefits
- Figure 3: Personal benefits
- Figure 4: Skills learned from SHG training
- Figure 5: Application of skills
- Figure 6: Percentage of women remembering module name
- Figure 7: Reason for visiting bank more now
- Figure 8: Benefits from attending awareness camps on financial inclusion
- Figure 9: Type of skills learned
- Figure 10: Support received from HiH India in running the enterprises
- Figure 11: Support received in running the enterprises
- Figure 12: Challenges in running enterprises
- Figure 13: Monthly increase in income level
- Figure 14: Type of activities on which income is spend
- Figure 15: Type of positive change felt by women
- Figure 16: Type of attitudinal change seen in family members/ community
- Figure 17: Type of extra support women wanted in the project
- Figure 18: Challenges expected in running the SHG after the project
- Figure 19: Challenges faced due to COVID-19 in running the SHG and enterprises

ABBREVIATIONS

BDSP	Business Development Service Provider
CSR	Corporate Social Responsibility
DAC	Development Assistance Committee
FGD	Focused Group Discussion
GBE	Group-based Enterprise
HiH	Hand in Hand
HMEL	HPCL and Mittal Energy Investments Pvt. Ltd
HMF	HPCL Mittal Foundation
HPCL	Hindustan Petroleum Corporation Limited
OECD	Organization for Economic Co-operation and Development
SHG	Self-help Group
TNA	Training Needs Assessment

EXECUTIVE SUMMARY

Hand in Hand (HiH) India is a public charitable trust that works for poverty alleviation using unique models and strategies developed over a period that have spelt success. In 2018 HiH India became a Corporate Social Responsibility (CSR) partner of H MEL (a joint venture between Hindustan Petroleum Corporation Limited (HPCL) and Mittal Energy Investments Pvt. Ltd. Singapore – a Lakshmi N Mittal Company) for implementing a project ‘Empowering Women and Youth through Training, Capacity Building and Livelihoods Promotion’. The objective of the project spanning three years starting from February 2018 - February 2021, with an extension till May 8, 2021 aimed to empower women and youth through training, capacity building and job creation in 26 villages selected from Bathinda District of Punjab.

The project design has taken cues from the Training Needs Assessment (TNA) conducted prior to the launch of the project, to ensure it was in alignment with the socio-economic development needs of the women of the intervention area.

The key project objectives outlined were:

- To promote secure livelihoods and a stronger understanding of Enterprise Development among the vulnerable and marginalized women in the vicinity of the 11 villages of H MEL in Bathinda, Punjab;
- To promote financial inclusion among the women and youth community members of these 11 villages;
- To facilitate ‘on the job’ market linkages for enterprise development for already trained youth (boys and girls) and self-help group (SHG) women;
- To support establishment of 10 Group-based Enterprises (GBEs) in trades of Stitching, Dairy, Handicrafts, Beauty and Wellness etc. (Later the number increased to 100 GBEs.).

After completion of the project in May 2021, an impact evaluation was deemed necessary by an independent party. The evaluation was undertaken using a **participatory approach for developing a research design and research instruments, sampling and data collection**. Interviews and focused group discussion (FGD) with SHG women, interaction with youth groups and detailed interviews with key stakeholders were conducted to seek primary insights, which form evidences to assess whether the project has met its objectives or not. If yes, to what extent?

The evaluation took a detailed analysis of **eight different aspects** of the project using **OECD-DAC criteria of relevance, effectiveness, efficiency, impact, sustainability and equity**.

Key findings under the project heads are presented below.

1. SUMMARY OF FINDINGS OF IMPACT EVALUATION

1.1 DEMOGRAPHY AND HOUSEHOLD STATUS

- The assessment of age, qualification, income source and its level indicates women coming under the project purview belonged to diverse social groups and economic strata. The commonality of interest embedded in socio-economic benefits was the key driving factor for drawing women from different backgrounds. **In a nutshell the project succeeded in including women from a cross-section of low income groups and motivated them to pursue opportunities for their social and economic advancement.**

1.2 SHG FUNCTIONING AND TRAINING

- **Habit of Saving and Contributing to Household Expenses:** The habit of savings inculcated through the SHG is a positive sign towards economic independence. Because of their savings, the SHG women can now plan their own expenses. Several women are contributing in the family kitty and addressing family needs. *This was one of the key recommendations of the TNA wherein it was observed that women and youth did not have plans for future savings and expenses.* The fact that the current saving amount collectively has reached approximately **rupees 20,00,000** is a testimony of importance given to savings by women. Personal savings have allowed them to assert their contribution to household expenses and give them leverage to decide their spending.
- **Social, Personal and Economic benefits:** The SHG concept provides women a platform to share their views, ideas and problems and promote social bonding, which was inferred from the togetherness and camaraderie visible during the discussion. More than **80%** women interviewed agreed that SHGs had benefitted them socially.
- **Perceived Self-Confidence and Image in the Community:** Women perceived increase in confidence and self-worth as personal achievements from SHG. Prior to the project, the identity of women was linked to their roles in their homes but after the SHG formation, women experienced a new identity as an SHG member. **100% women interviewed felt increase in their confidence level, while 86% women felt increased value in the community.** *This has been one of the greatest takeaways of SHG membership and its accompanying components.*
- **Training Conducted and Applications:** All women respondents confirmed they are saving money and using the skills learned for running their SHG and managing their daily activities. **The project has therefore met the recommendation of TNA** for training women

on how to calculate monthly income, track household expenses and prepare monthly and annual household budget.

- **Training Re-call:** It needs to be mentioned that while all of the members attended all the training programmes, the 'recall' was varied and quite low in some cases. HiH India should have conducted regular refresher training programmes to instill the prime contents of the training modules. A common reason cited both by the HiH India staff and the respondents for low recall level among SHG women were lack of time for 'refresher training programmes', which were further attributed to the outburst of the COVID-19 pandemic that resulted in lockdowns and restricted mobility of staff and project members.
- **Banking Knowledge:** Though women received the exposure for banking, *only 3 to 4 members out of 10 in each group became fully independent in banking.* This generally happened where a leader was made in charge or spouse of any member helped in mobility using his bike for deposit or withdrawing money.

1.3 FINANCIAL INCLUSION

- A key component of the **HiH India-HMEL Foundation** project was enabling access to financial inclusion schemes for the SHG women. **The project has done reasonably well on this account by facilitating improved banking for 89% and access to Government schemes to 68% of the project beneficiaries.** However, due to the COVID-19 pandemic, HiH India could not continue with the remaining mass awareness camps and this hampered the access to Government schemes.
- Also, due to restrictions during the pandemic, a lot of SHG women could not travel to the banks to avail of the Government schemes while they did go to conduct banking transactions in terms of depositing their SHG savings and withdrawing money, which, at times, was also done through ATMs.
- Having said this, **HiH India could have better planned access to Government schemes** by conducting regular interface with officials of specific government departments. Disseminating information about the application process could also have been done as knowledge of paper work was found to be low among the project beneficiaries.

1.4 SKILLS TRAINING FOR RUNNING ENTERPRISE

- **A gap was found in the area of skilling women to effectively manage their enterprises.** Findings from the evaluation suggest that women would've liked more follow up training programmes to equip them fully to take their enterprise forward. A significant 84% of women interviewed confirmed to have attended skills training relevant for running their

enterprise. However, the propensity of skill and knowledge transfer is not encouraging and meeting expectations.

- The HiH team mentioned that this was not possible as the pandemic made it difficult to organize the required number of 'on the job' training for over 1500 women /youth and 1000 women entrepreneurs in the short duration of the project especially as COVID-19 struck from March 2020 onwards and continued till the entire duration of the project period. **While they could complete one round of training for all the candidates, it was difficult to organize 'follow-up' training programmes.**
- Having said this, it can be mentioned that refresher sessions from time to time or inviting enterprise specific specialists to train women entrepreneurs would have turned out to be extremely helpful to address the queries of women and to guide them on how to take their business forward.

1.5 ENTERPRISE DEVELOPMENT

- **97%** women interviewed reported they were **involved in running their enterprises**. However, except few, the majority of women faced some difficulty in running their enterprise.
- **Support required in Running Enterprises:** The majority of the women interviewed said they received the machine, and approximately 50% of women said they received mentoring, handholding, and training support for running the enterprise. Women conferred that they needed more follow up training for taking forward their enterprises while admitting that market linkages and mobility were areas of concern during the COVID-19 pandemic and lockdown periods.

1.6 PROJECT IMPACT AND EQUITY

- **Improved livelihood, income:** All women reported that SHG membership has helped them increase their income and livelihood opportunities.
- **Spending pattern:** A majority of the women said they were using the group saving for expanding their businesses or had taken loan for children's education and health.
- **Perceived change within self and attitudinal change in family/ community:** Respondents said that they had witnessed attitudinal change in family members or the community and they felt happy to see this change.
- **Additional support:** Market linkage, work orders were reiterated as concerns throughout the discussions and interviews.

1.7 SUSTAINABILITY

- Of the women interviewed, **97% expressed willingness to continue running their SHGs**. Similarly, all FGD women reiterated that they were keen to take their SHG forward. They are confident that their SHG will function as they see this as an opportunity for their personal and economic growth.
- The mobilisers and Business Development Service Providers (BDSP) engaged have been supportive to women. Women rely on BDSP for problem solving and support in maintaining registers and organising monthly meetings.
- **Challenges Anticipated and Plans to Overcome them:** Group management, book-keeping, weak market linkages and lack of orders are seen as biggest challenge by women in running the SHGs and promoting their enterprise.

1.8 COVID-19 IMPACT

- **Overall findings** reveal that while 58% felt COVID-19 had impacted their enterprise, 39% did not think so. Around 73% SHG women affirmed that their internal SHG meetings stopped in the lockdown periods, due to family restrictions.
- **HiH India conducted** SHG training as per scheduled in small batches to achieve the targets. Maximum targets were completed during the relaxation period after the first COVID-19 wave. **While HiH India tried its best to complete the project deliverables and targets and also managed to do so, the required impact depth could not be achieved. Similarly market linkage, support in getting orders or access to government relief schemes were weak links.**

2. PROJECT PERFORMANCE ON OECD –DAC CRITERIA

The evaluation criteria from the Organisation for Economic Co-operation and Development's (OECD)-Development Assistance Committee (DAC) have been a strong foundation for international development evaluation since past few decades. These criteria which include relevance, effectiveness, efficiency, impact, and sustainability provide a normative framework used to determine the merit or worth of an intervention such as policy, strategy, programme, project or an activity. It provides flexibility for thoughtful and contextualized application of the criteria. This evaluation considers equity as additional criteria to see the project's impact on gender inclusivity.

Summarizing this section, the international OECD criterion of project evaluation suggests that overall the project has been successfully implemented in terms of its relevance, effectiveness, efficiency, impact, and sustainability.

- Using a 'gender lens,' it can be said that **the project has succeeded in Relevance** as it has provided women with the opportunity to explore their social, personal and economic worth. Women from low socio economic strata came together to enhance their skills and enterprises and build strong SHG bonding among themselves.
- The project **has been Effective in achieving its goal of knowledge dissemination in SHG management skills and other skills of savings, financial literacy, skill development and enhancing business knowledge.** The project however needed to organize more refreshers and follow up training sessions for deepening the impact and better improving women's skills to take their enterprises forward.
- In terms of **Efficiency, the project was completed within the given time limit despite COVID-19**, with an extension of few months to complete the few pending work related to enterprise development. The field staff were experienced and aptly trained to mobilize women and build their capacities for social and economic empowerment. While the project training modules were very well developed and disseminated, certain concepts regarding banking and documentation of Government forms needed to be explained better.
- Regarding **Impact**, the project **created several positive impacts in the lives of women.** They have learned new financial and business skills. The habit of savings, using banking services and using business management skills for running the enterprise are indicators of its positive impact. The SHG women are keen to take their SHGs and enterprises forward with the bonding they have forged with each other and the skills they have learnt.
- The project **planned Sustainability** in terms of identifying and training BDSPs to help the SHGs in their areas with SHG management and enterprise development support. But the BDSPs while being well trained in SHG management are not adequately trained in forging market linkages for the SHGs. Weak market linkage has come up as the biggest barrier in the enterprise development and their sustainability even though the covid pandemic was a hindrance to properly plan for it.
- And finally, **the project did well in terms of Equity** as it led to **positive changes in terms of increased mobility, self-confidence, decision making abilities and art of negotiations** in the lives of SHG women post project interventions, it also led to positive attitudinal change in their family members or the community towards them and they felt happy to see this change.

3. RECOMMENDATIONS AND WAY FORWARD

- The **evaluation study concludes** that the HiH India- HPCL Mittal Foundation (HMF) project of 'Empowering Rural Women and Youth through Training, Capacity Building and Livelihoods Promotion,' **has been well executed in terms of achieving its primary objectives. It has helped trigger a process of social and economic transformation in the lives of rural women in the project areas in addition to building their skills in SHG management, savings, banking, financial literacy and enterprise development.**
- Rural women affirmed to have **experienced a heightened sense of skills, self-esteem and confidence** post project implementation and also enhanced image building in the eyes of their family members and communities. They are keen to continue their SHGs and enterprises.
- Despite the COVID-19 pandemic and the resultant restrictions on mobility (for the SHG members) and market closures, the **project managed to complete over 98% of the project deliverables.** This is indeed remarkable! HiH India office was also closed for over two and a half months while the field staff (as they were located in the communities) continued to be in touch with the SHGs and mentor them as per their needs. While HiH India did manage to complete all the targets and deliverables, the approach especially post COVID was a bit rushed and hence the impact was a bit peripheral and not so in-depth.
- Additionally, there were **some gaps in project implementation** which should be carefully planned for better results in future.
- An integrated approach should've been followed for enterprise development right from feasibility study to the scope of market of products and services to having a sustainability plan. More 'refresher training' should've been organized for women to keep abreast with the skills learnt. A robust management information system with defined performance indicators should have been more stringently followed and finally more joint consultative meetings with stakeholders like HMF, Government and communities (panchayats) should have been followed to ensure a better exit and sustainability of enterprises. **This project has made a good beginning in ushering social and economic changes in the lives of rural women and this needs to be carried forward.**

1. BACKGROUND

1.1 INTRODUCTION

Hand in Hand (HiH) India is a public charitable trust, 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.

In 2018 HiH India became a Corporate Social Responsibility (CSR) partner of HMEL (a joint venture between Hindustan Petroleum Corporation Limited (HPCL) and Mittal Energy Investments Pvt. Ltd. Singapore – a Lakshmi N Mittal Company) for implementing a project 'Empowering Women and Youth through Training, Capacity Building and Livelihoods Promotion'. The project duration spanned three years starting from February 2018 - February 2021, with an extension till May 8, 2021.

1.2 PROJECT OVERVIEW AND DELIVERABLES

The project aimed to empower women and youth through training, capacity building and job creation in 26 villages selected from Bathinda District of Punjab. Its activities focused on mobilizing and motivating community women to come together and form self-help groups (SHGs) and run their own enterprises. For building knowledge and understanding training was provided on SHG concept and skills needed for managing and developing the selected enterprise. Handholding support in managing accounts and exploring market for selling their produce were other key aspects that were given prominence. The key deliverables of the project are listed in table 1.

Table 1: Key Deliverables of the Project		Year 1 2018	Year 2 2019	Year 3 2020 - 21	Total
S. No	Key Deliverable				
1.	Forming SHGs	75	75	0	150
2.	Members	750	750	0	1500
3.	SHG Member Training-Module-1	750	750	0	1500
4.	SHG Member Training-Module-2	675	675	0	1350
5.	SHG Member Training-Module-3	375	375	0	750
6.	SHG Leaders Training (A & R)	150	150	0	300
7.	SHG-Financial Inclusion and Digital Literacy Training	750	750	500	2000
8.	Mass Awareness camps	4	5	2	11
9.	Numbers in Mass Awareness camps	1000	1300	700	3000
10.	On the Job Training' for market linkages for youth and SHG women	400	600	500	1500
11.	Supporting Enterprise development for SHG women and youth (girls)	300	400	300	1000
12.	Setting up 10 Group-based 'medium size enterprises' for women/families. (This deliverable increased to 100 in 2021)	2	4	4 (90)	100

2. METHODOLOGY

2.1 OBJECTIVES OF EVALUATION

- i) Assess the **achievements** of the goals and objectives of the project against the specified targets.
- ii) Assess the **overall outcomes** of the project primarily at the **individual (SHG)** and **household level** in terms of the **effectiveness** of the interventions.
- iii) Assess any **spillover impact** of the project in the communities even if this was not the overarching goal of the project.
- iv) Identify the **intended and unintended outcomes, best practices, lessons learnt** as well as challenges that arose from project implementation.
- v) Assess the **challenges** that were encountered during the project intervention and ways in which they were addressed.
- vi) Provide **recommendations** for greater effectiveness and sustainability of the project.

2.2 RESEARCH DESIGN AND EVALUATION FRAMEWORK

The research design for the End line Evaluation/ Impact Assessment constituted a mix of secondary review and evidence-based primary data collection.

Secondary Review: The secondary sources included project documents and progress reports (project proposal, TNA report, project inception report and quarterly reports of three years) including relevant literature in the subject area.

Primary Research: While secondary resources were looked into for final data and information related to the deliverables and achievements, primary information was sought from beneficiaries – SHG women and youth, and the project stakeholders for corroboration, credibility and reliability. Tools were developed with questions aligned to obtain responses on OECD criteria ([Refer to Annexure 1 for evaluation framework describing questions on OECD](#))

The data collection team also looked at the documents maintained by the women SHGs/GBEs to get firsthand information of their management. The team took the opportunity to visit few enterprises for getting a sense of their operational status. The evaluation team aimed to follow a collaborative and participatory approach ensuring close engagement with the beneficiaries and key stakeholders.

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 SAMPLING

The geographical coverage of the project included 11 villages of Bathinda district of Punjab. To ensure a fair representation of the selected sample villages and beneficiaries, data collection was carried out in eight villages through personal interviews with SHG women, FGDS with SHG

women and youth and interviews with Panchayat representatives and the HMEL. **(See table 2 for the sample number)** The standard operating procedures (SOP) of the Government due to COVID-19 was followed in all circumstances strictly.

- Personal Interviews with the target group; i.e. **25 SHG women** (Short interviews were conducted with FGD participants)
- Eight FGDs with **80 SHG women** and two FGDs with youth (20 Youth) totaling a sample of 100 **project beneficiaries**.
- 10 Interviews with representatives of key stakeholders from the panchayat, donor agency etc.

Table 2: Sample Size - Personal Interviews and FGDs with SHG members			
S.N.	Method	Number of FGDs/IDIs planned	Total sample covered
1	Focus Group Discussions	- 8 FGDs with 80 SHG women (10 women in each FGD) - 2 FGDs with 20 youth (10 in each FGD)	7 FGDs with 70 women and 3 FGDs with youth groups
2	Personal Interviews	25 personal interviews with the beneficiary groups/ SHG women	38 SHG women interviewed
3	Semi-structured Interviews	- 5-6 interviews with Sarpanch/ PRI members - 2-3 interviews with HMEL representatives - 2 family members	- 4 interviews with Sarpanch - 2 interviews with HMEL representatives - 2 social mobilisers - 2 BDSPs - 1 Vendor

(Refer to Annexure 2 for sample covered)

2.4 TOOLS AND RESPONDENTS

Four types of tools were administered for conducting the evaluation.

1. Interview Questionnaire for the SHG women
2. Questions for FGDs with SHG women and youth
3. Semi-structured questions for interviews with the *Sarpanches*
4. Semi-structured questions for interviews with the HMEL Partner

(Refer to Annexure 3 for tools used for evaluation)

Evaluation on Organization for Economic Co-operation and Development (OECD)

Criterion: It was ensured that questions in the tools aligned with the suggested questions to derive information on the **OECD** 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 the resources were 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** consideration 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.

2.5 DATA COLLECTION, COLLATION AND ANALYSIS

A two-member team of senior documenters took up a three-day field visit of intervention villages of Bathinda. Data collection involved FGDs in each village with women who are running enterprises and youth groups who participated in the skill development sessions spoken English, Beauty and wellness, tailoring and computer training. Personal interviews with SHG women in each village were done.

The team interviewed community stakeholders to understand their perspectives of the project. Detailed interviews with HMEL representatives and HiH India mobilizers supporting women have helped draw insights into how the project panned out.

Eight villages in close vicinity were selected to avoid long travel without compromising the quality and estimated sample to be covered. For the FGD, women and youth who are active and are associated with any enterprise and have participated in on-job training were selected to hold a meaningful interaction.

Qualitative data from the FGDs and stakeholder interviews for each village were translated and collated. This information was analyzed to prepare summaries for preparing the report. The data from interviews with SHG women was treated in excel and analyzed to generate graphs and tables suitable to explain the project impact.

2.6 LIMITATIONS OF THE STUDY

Considering the COVID-19 situation, need for telephonic interviews were envisaged, however face-to-face interviews became possible due to availability of stakeholders. All COVID-19 safety protocols were followed during data collection. Though a minimum sample of 25 interviews were planned with SHG members due to constraints of COVID-19, availability and willingness to speak enabled the team members to interview 38 SHG members. No major limitation was faced in conducting the study.

3. SUMMARY OF FINDINGS FROM IMPACT EVALUATION

The evaluation has disclosed valuable insights into the overall project implementation and its performance. It investigates if the project succeeded in its primary objective of bringing about a positive social and economic change in women's lives and whether it opened new livelihood and economic pathways for them? It adopts a women-centric and equity-focused lens for this assessment and analyses whether the women who joined the project feel a positive change and feel empowered in their pre-and post-project conditions.

For a balanced evaluation, both secondary and primary data and information from the project have been put to use. Secondary insights are drawn from the project documents viz. project closure reports and quarterly reports. *(Refer to Annexure 4 for deliverables and achievements)* The evaluation assesses the before and after pictures from the project. Findings from the situational and preliminary needs assessments conducted before initiating the project have been used for this purpose. For validating the outcome indicators, the evaluation has used primary accounts, evidence and anecdotal information derived from personal interactions with women running SHGs and enterprises and the project stakeholders.

3.1 FINDINGS FROM INTERVIEWS AND FOCUSED GROUP DISCUSSIONS

For an objective assessment of a community-based project's performance, voices from the target community and beneficiaries are the most reliable source for measuring the outcomes and for establishing evidence-based conclusions. One-to-one interviews with women having active participation in SHG and entrepreneurial activities and FGDs with SHG women and youth (girls) who underwent skills training revealed the benefits they had received from the project and how they planned to take them forward. Interaction with key stakeholders has helped to get the overall community perception towards the project and to cross-verify the voices of women. The evaluation has revealed rich information sufficient to make a candid assessment of the level of project impact. The findings are described under eight different heads accompanied by graphs and testimonials to give the readers a better perspective of the findings.

Additionally, each section concludes with a summary of inference encapsulating the key findings and intersectional descriptions.

1. **DEMOGRAPHY AND HOUSEHOLD STATUS** - This first section delves into the socio-economic profile of the women members namely age, caste, qualification, income source and economic background.
2. **SHG FUNCTIONING AND TRAINING** – This section discusses whether the SHGs constituted are functioning. What are the activities women are pursuing and whether the SHG training has helped women in successfully conducting the SHG activities.

3. **FINANCIAL INCLUSION** – This section aims to assess the extent of financial inclusion of the SHG women, with a particular focus on ease of banking, savings and if it has contributed in the economic empowerment of women.
4. **SKILLS TRAINING FOR RUNNING ENTERPRISE** - This segment primarily touches on the skills training imparted to the women for running the enterprises promoted under the project.
5. **GROUP-BASED ENTERPRISE** – Similarly this segment looks at whether the GBEs are functioning efficiently or there are challenges obstructing their functioning. Do women nurture a collective desire to take them forward? Does the group activity also mean individual growth of women?
6. **PROJECT IMPACT AND EQUITY** – The focus of this section is to gauge the overall impact of the project on women's lives and to see if it has helped in bringing gender and equity balance, and if yes, how?
7. **SUSTAINABILITY** – This section looks at the numerous aspects that decide if the SHGs and enterprises will sustain a period of life. What are the challenging or facilitating factors women perceive in stabilizing the group activities?
8. **COVID-19 IMPACT, RESPONSE AND PREPAREDNESS** – The concluding section attempts to gauge how COVID-19 left an impact on the project. What kind of support did the women receive for continuing their SHG activities?

3.1.1 DEMOGRAPHY AND HOUSEHOLD STATUS

This section describes the preliminary insights of the demographic profile of women who participated in the SHGs and GBEs in terms of age, caste, educational background, type of house, the primary source of income and monthly income.

- i) **Age:** Of the women interviewed, 60% were between 18-35 years of age, while 29% were between 36-49 years of age, which may be interpreted that women below 50 years of age are keener for joining the SHG and they see value in it for furthering their financial and livelihood needs/ goals.
- ii) **Castes:** 71% women belong to general category, while 13% and 11% are Scheduled Caste and Other Backward Caste respectively. A miniscule 4% were Muslims. Clearly caste was not a criterion for SHG membership as women from all cross-sections equally need exposure and opportunity to enable their socio-economic development.
- iii) **Type of house:** 100% respondents said they lived in a *pucca* house. This again does not confirm that women residing in such houses are all empowered. *The project was successful in making inroads for engaging such women through motivation and realization of self-worth.*
- iv) **Educational level:** Except for 5.3%, all women respondents have attended school. 26% said they had completed secondary schooling and 13% reported to have completed post-graduation. As a majority of the respondents have some level of education, it would be

easier for them to take forward their enterprises, which was the prime objective of the project.

- v) **Primary Source of Income:** Approximately, 48% women said farming is the primary occupation in their families, 13% families are engaged in private job and 8% run shops. Farm labour and non-farm labour each constitute around 5%.
- vi) **Monthly family income:** Only 3% of women belong to families with an income over rupees 30,000 per month. While 13% stated family income below 5,000, a large percentage of women (60%) indicated family income between 5,000 and 20,000.

(Refer to Annexure 5 for graphical data representation)

INFERENCE FROM DEMOGRAPHY AND HOUSEHOLD STATUS

The above data indicates women coming under the project purview belonged to diverse social groups and economic strata. The commonality of interest embedded in socio-economic benefits was the key driving factor for drawing women from different backgrounds. Good economic background or qualification is not a guarantee for women empowerment is evident from the above findings. **In a nutshell the project succeeded in including women from a cross-section of low income groups and motivated them to pursue opportunities for their social and economic advancement.**

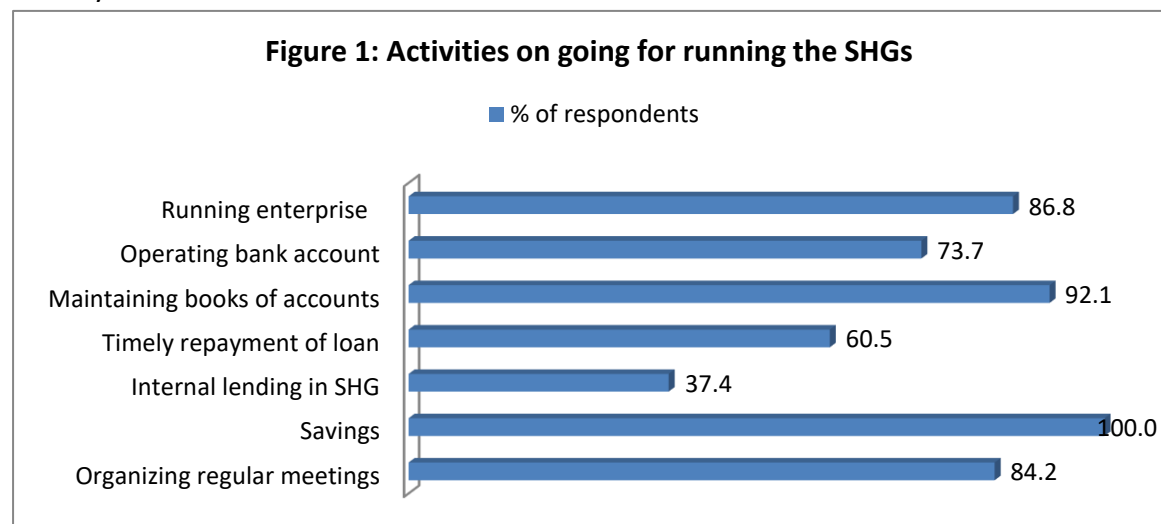
3.1.2 SHG FUNCTIONING AND TRAINING

Mobilizing women and forming SHGs was the first step in the project. Meetings for orientating women on the concept of SHG and selection of members with the support of Sarpanch helped in identifying the needy women. Membership was not based on caste or age. The broad consideration was if the women were needy, which was decided on land ownership, house and economic condition and type of occupation.

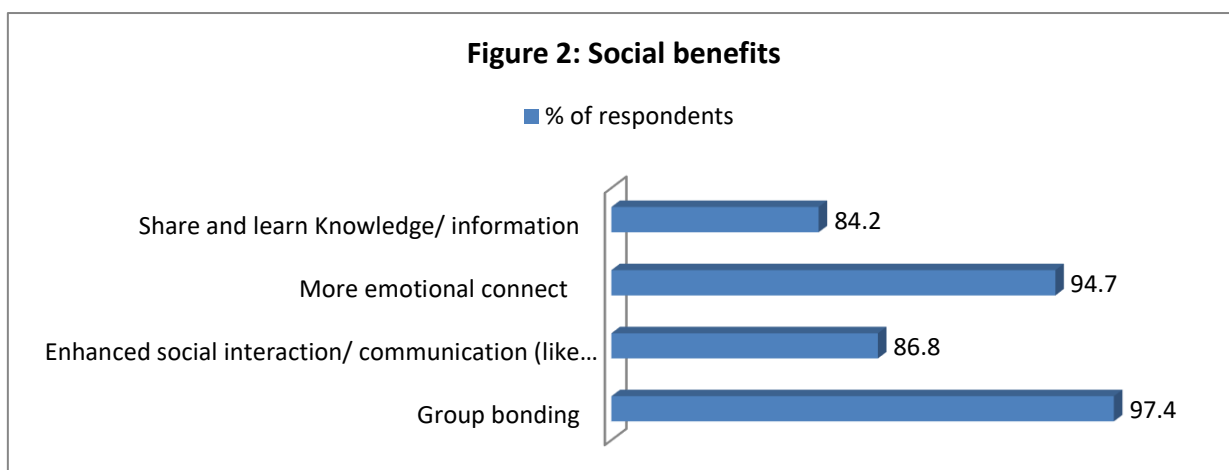
The next step involved conducting a 4-5 days **of training** focusing on the process of group formation, its management, saving and its benefits, which was a key focus area. Women were also taught about financial literacy like how to use a mobile, ATM cards and PAN card for banking purposes. Once women were prepared SHG bank accounts were opened. HIH mobilisers have played an instrumental role in facilitating the entire process of group formation and mentoring the members. **Rajveer Kaur**, HIH mobiliser, who consistently worked with the SHG women says, *“we oriented women about saving, inter-lending/ loaning, depositing and withdrawing money and assisted in training them on the enterprise/ work they wanted, provided knowledge and information and took them on experiential visits. We would attend their monthly meeting to see their efficiency in conducting the group meeting and helped in filling and maintaining the registers.”*

- i) **SHG Activities:** 100% women and the field staff interviewed said all SHGs are functioning. Key ongoing SHG activities include savings (100%), regular meetings (84%), maintaining book of accounts (92%), running enterprise (87%) and operating the bank accounts (74%). Low internal lending (37%) and only 60% women making timely repayment is a cause of concern in sustaining the momentum of SHG functioning. SHGs which have not received

entrepreneurial support or a project from HMF or HiH India, for them saving is the main activity



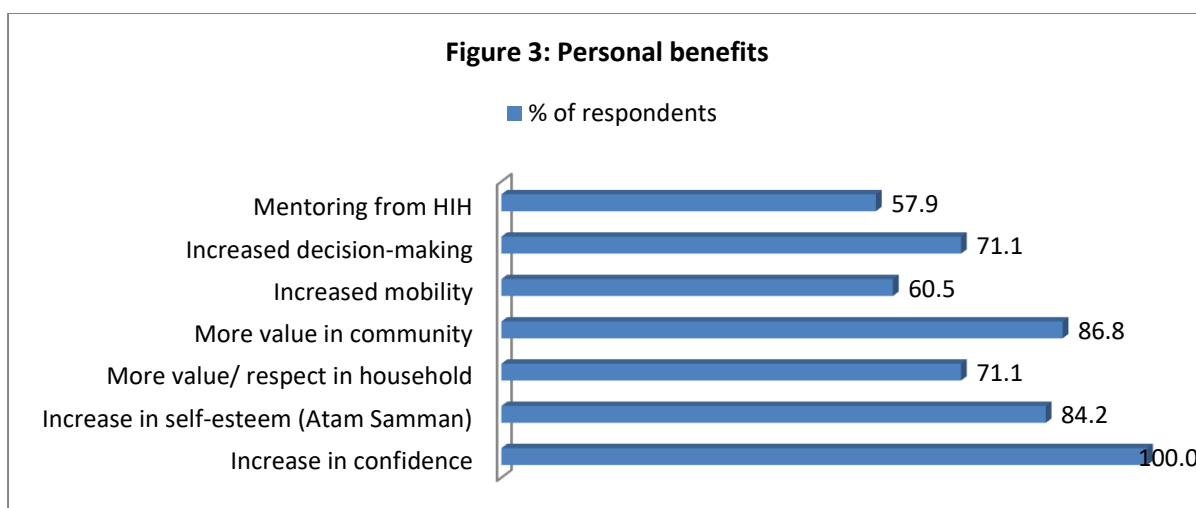
- During the FGD, majority women said the key activities of their SHGs included savings, inter-lending, maintaining account books, and regular meetings. *Respondents cited that regular SHG meetings were quite effective as it encouraged women to come out of their homes to participate in meetings and discuss issues of social and economic importance. It helped increase their social bonding and gave them a sense of ‘sisterhood’ which they cherish.* Going forward, post project closure, this SHG bond should help women to operate their enterprises in an efficient and amicable manner.
 - The **importance and necessity of saving** money by each member taught during the training has been adopted quite well by the members. It is now a regular activity and women members ensure their contribution is deposited on time. **The fact that the current saving amount collectively has reached approximately rupees 20, 00,000 is a testimony of importance given to savings by women.** During discussion women affirmed that SHG savings have been one of the greatest benefits of the project as prior to the project; the women had no concept of savings. *In this regard, HiH India’s training on financial literacy was a huge step forward.* **Inter-lending was another area of great support to the SHG women as that led to investment in enterprises that further led to increased incomes.**
 - Though it was found that the mantle of operating SHG bank accounts primarily lay with the office bearers (President and the Secretary), **the majority of women were vociferous in their affirmation that all SHG members are capable of visiting banks for depositing or withdrawing money as and when required.** Few women not so much involved in banking activities include those who purposefully do not visit banks due to their lazy approach or those who face family restrictions on their mobility.
- ii) **Social, Personal and Economic Benefits:** The SHG concept provides women with a platform to share their views, ideas and problems and promote social bonding, which could be inferred from the togetherness and camaraderie visible during the discussion.



More than 80% women interviewed agreed that it had benefitted them socially on many counts.

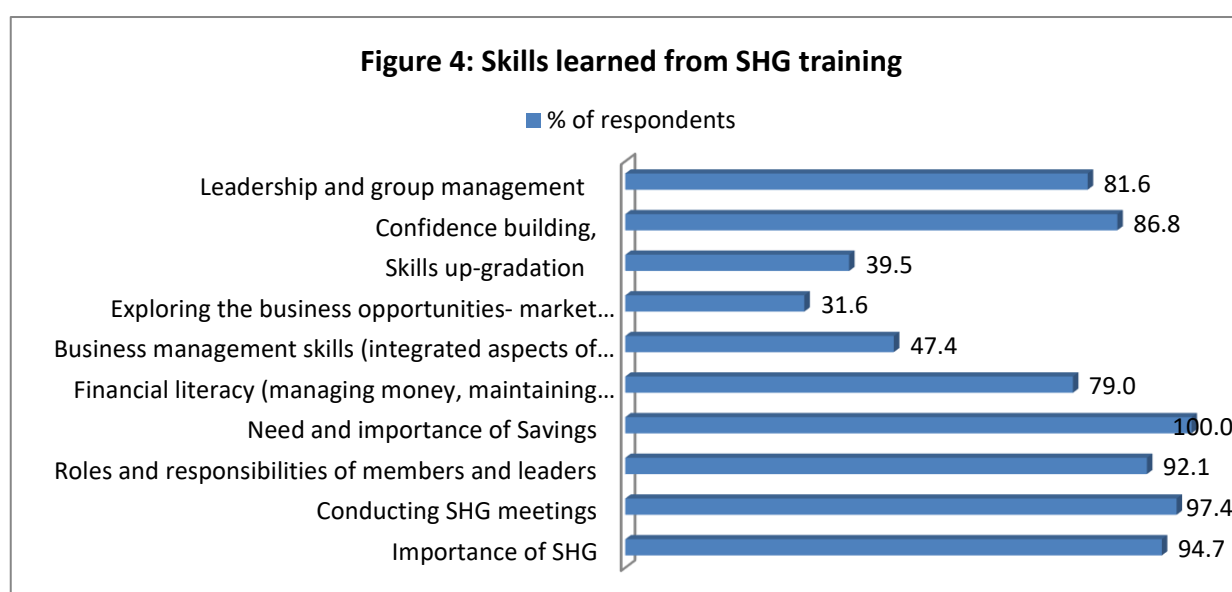
The monthly meetings and other SHG related activities further impress women to come out of their houses, which has improved their mobility and given them an objective and a routine in life. Earlier the engagement for most women was limited to household work. There is a sense of confidence and empowerment among the SHG women as a result of regular meetings, savings and internal lending as it has enhanced their social and economic capital. **Narender Pal** and her group members minced no words in saying with pride, *“we sometimes plan all women outing for eating food of our choice. Earlier we never did so or even thought of doing such things”*.

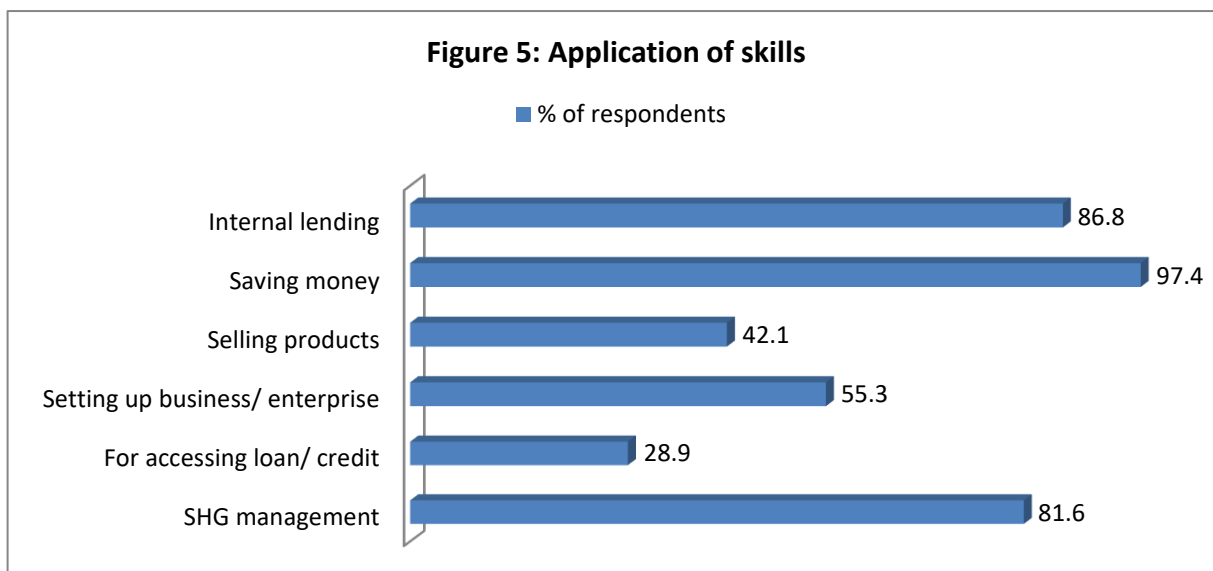
- According to the **members savings and operating bank accounts are two personal valuable SHG benefits, of which they were very proud**. Only a few members had earlier exposure of banking, including proficiency to deal with officials.
- For women not so fortunate, the SHGs gave them a platform to learn banking related activities such as what are bank cheques, how to fill withdrawal forms and learn the concept of ATM. **Many of them expressed they are now skilled to handle bank-related work independently. Visiting the bank itself was a big thing for many women, which has been the prerogative of the male counterpart in a majority of the families.**
- **Women perceive increase in confidence and self-worth as personal achievements from SHG.** Personal savings have allowed them to assert their participation in household expenses and empowered them to manage and decide their spending.
- Prior to the project, the identity of women was linked to their roles in their homes but after joining the SHGs that were formed, women experienced a new identity as an SHG member. The fact that they meet each other, bankers and vendors in GBEs with this new identity gives them a renewed sense of confidence and self-worth. **100% women interviewed felt increase in their confidence level, while 86% women felt increased value in the community. This has been one of the greatest takeaways of SHG membership and its accompanying components.**



i) **Skills learned from SHG training and their application:** Savings and household budgeting are by far, the greatest skills learned by SHG women. All women respondents confirmed they are saving money and using the skills learned for running their SHG and managing their daily activities. **The project has therefore met the recommendations of TNA for training women on how to calculate monthly income, track household expenses and prepare monthly and annual household budget.** It has thus fulfilled the TNA recommendation of enforcing the idea of savings among women.

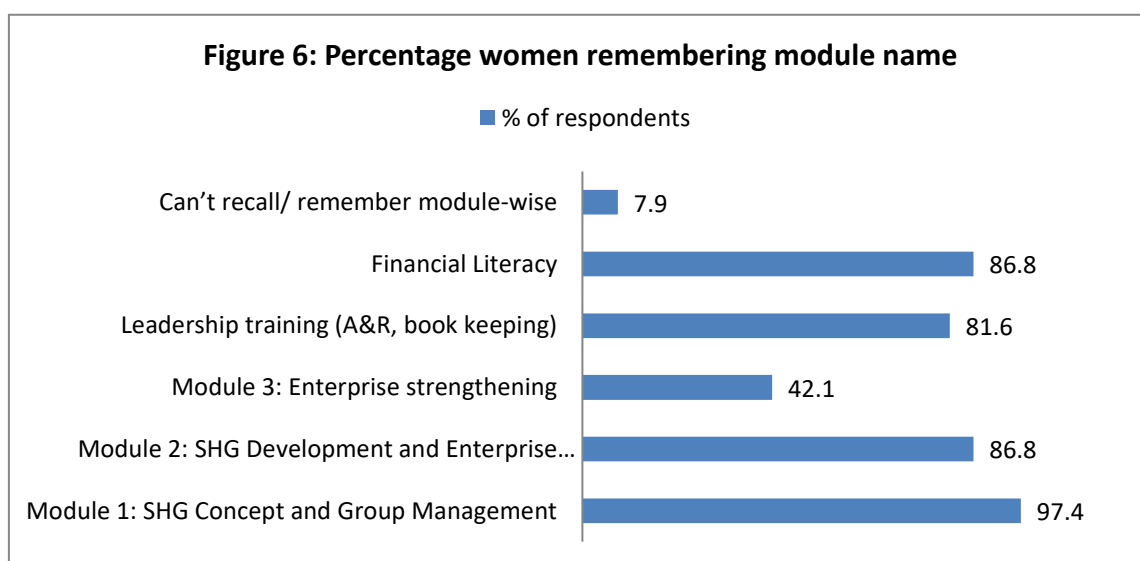
➤ **Regular meetings and maintaining of book of accounts** are ongoing under the able leadership of the President and Secretary. As mentioned earlier, **training on financial literacy seemed to have been very beneficial** for the project members as they learned the techniques of expenditure planning, household budgeting and savings for their short-term, medium-term and long-term expenditures. The members expressed their thankfulness to HiH India team for their increased knowledge and savings in their SHGs, which they can utilize for their emergent consumption and economic needs.





➤ Youth respondents who attended English speaking classes, computer training, and tailoring and beauty course are of the opinion that the courses have benefitted them but the course duration should have been at least for two months. They also wanted to know about job prospects to make the course more meaningful. Going forward, in planning for short-term courses for the youth, care should be taken to ensure that they are of a reasonable duration with a proper evaluation and follow up, to ensure that they are truly fruitful towards their intended objectives and target groups.

ii) **Recall of Training Module Contents:** All women interviewed had attended the SHG training conducted by HiH India and seemingly remembered the concept of SHG, financial literacy, enterprise development. *However, the recall of module name/ content was found low, between 30-40%.* Similar findings came from FGD groups. A few members expressed that their learning through examples used in the training, while most of them said they did not remember as three years had passed since the time the training happened.



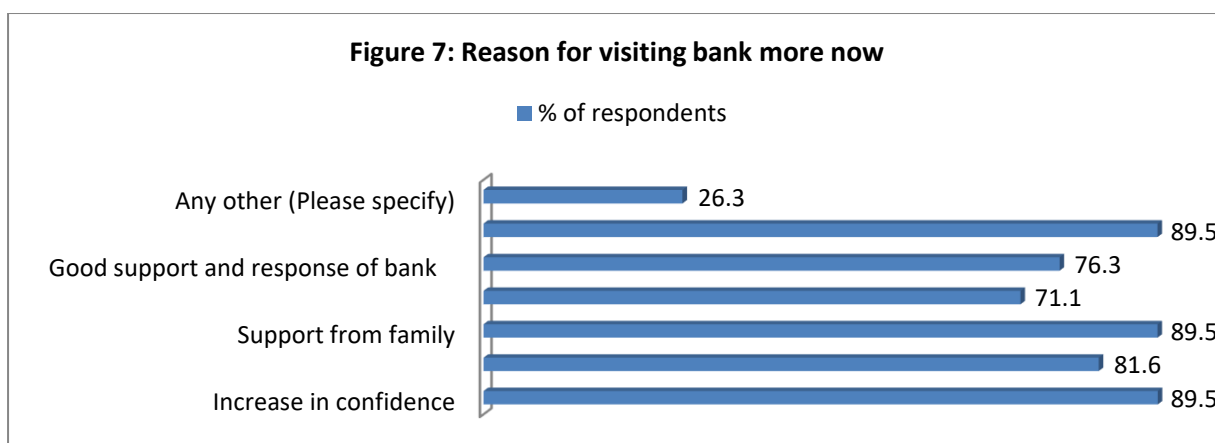
INFERENCE FROM SHG FUNCTIONING AND TRAINING:

- The **habit of savings** inculcated through the SHG is a **positive sign towards economic independence**. Because of their savings, the SHG women can now plan their own expenses. Several women are contributing in the family kitty and addressing family needs. *This was one of the key recommendations of the TNA wherein it was observed that women and youth did not have plans for future savings and expenses.*
- It is noteworthy that while all of the members attended all the training programmes, the 'recall' was varied and quite low in some cases. HiH India should have conducted regular refresher training programmes to instill the prime contents of the training modules. A common reason cited both by the HiH India staff and the respondents for low recall level among SHG women were lack of time for 'refresher training programmes,' which were further attributed to the outburst of the COVID-19 pandemic that resulted in lockdowns and restricted mobility of staff and project members.
- Though women received the exposure for banking, *only 3 to 4 members out of 10 in each group became fully independent in banking.* This generally happened where a leader was made in charge or spouse of any member helped in mobility using his bike for deposit or withdrawing money.

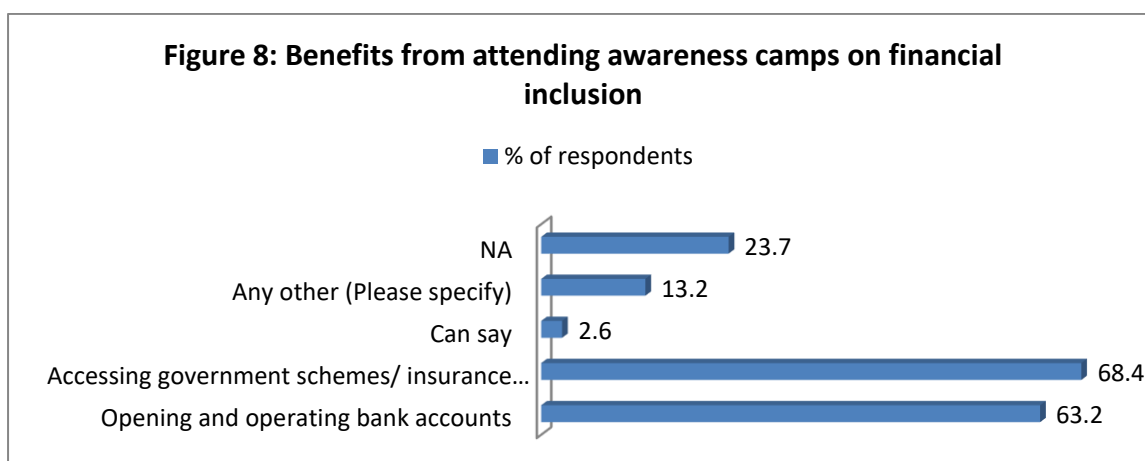
3.1.3 FINANCIAL INCLUSION

Financial Inclusion is a key to accessing inclusive financial schemes and services of the Government, which in turn would promote social and economic well-being of project members. In this area, HiH India has done a commendable job, which is evident from pre- and post-project interventions. SHG members and community stakeholders too have realized and affirmed the importance of this project intervention in the lives of project members.

- i) **Reasons for Enhanced visit to banks:** 89% of women interviewed said they are visiting banks more often than before. Similar responses came during FGDs with women. Increase in income/ savings and support from family and group gives them confidence to visit bank. **There is increase in self-esteem and confidence, which is clearly discernable among women respondents.**



- ii) **Participation and Benefits from Awareness Camps:** The TNA survey concluded that the participants were mostly unaware about important schemes and financial inclusion services of the government especially relating to women. This aspect was given significance through holding mass awareness camps for enhancing people's knowledge. **68% women interviewed said they had availed the government schemes.** However, the responses from FGDs noted that people learned a lot through these camps, but due to low awareness about government schemes they did not avail the schemes. The pandemic added to the lack of availing of Government schemes for some SHG women due to lack of mobility.



INFERENCE FROM FINANCIAL INCLUSION:

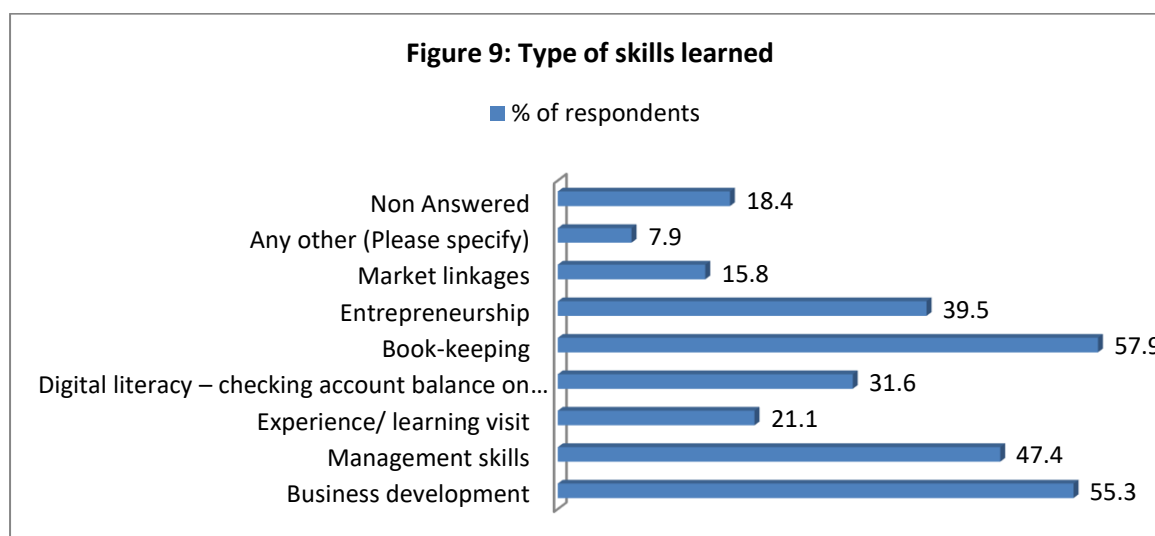
A key component of the **HiH** India-HMEL Foundation project was enabling access to financial inclusion schemes for the SHG women. **The project has done reasonably well on this account by facilitating improved banking for 89% and access to Government schemes to 68% of the project beneficiaries.** However, due to the COVID-19 pandemic, HiH India could not continue with the remaining mass awareness camps and this hampered the access to Government schemes. Also, due to restrictions during the pandemic, a lot of SHG women could not travel to the banks to avail of the Government schemes while they did go to conduct banking transactions in terms of depositing their SHG savings and withdrawing money, which, at times, was also done through ATMs.

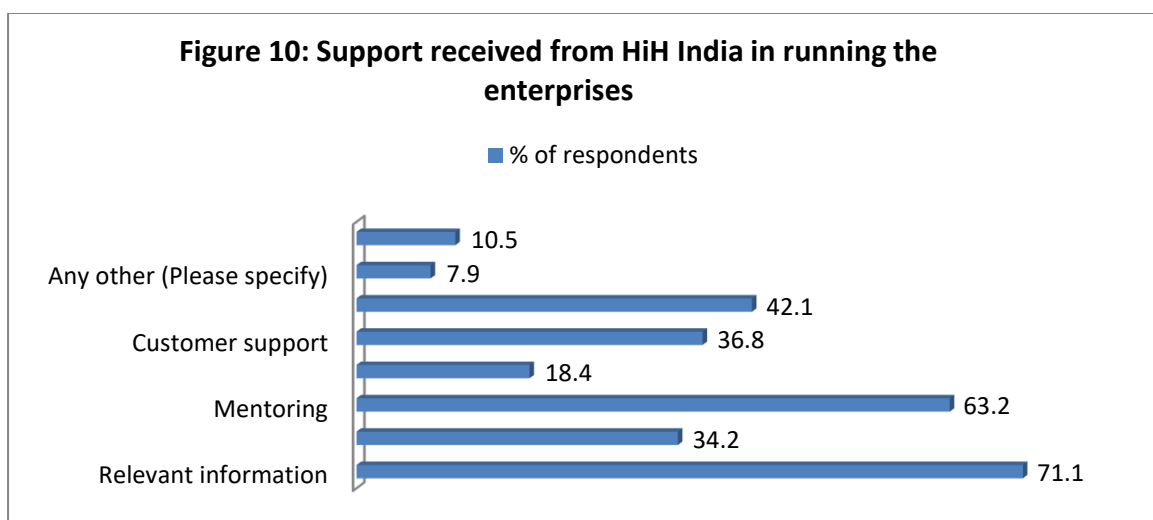
Having said this, **HiH India could have better planned access to Government schemes by conducting regular interface with officials of specific government departments.** Disseminating information about the application process could also have been done as knowledge of paper work was found to be low among the project beneficiaries.

3.1.4 SKILLS TRAINING FOR RUNNING ENTERPRISE

- i) **Skills Learned and Support Received for Running Enterprise:** A significant 84% women interviewed confirmed to have attended skills training relevant for running their enterprise. However, the propensity of skill and knowledge transfer is not encouraging and meeting expectations. Women marginally above 50% reported to have learned business development and book keeping, management skills - 47.36%; digital literacy – checking account balance on phone- 31.57% and entrepreneurship - 39.47%.

All respondents cited inadequate training for skill building as a concern in running their enterprise while admitting that that the pandemic could have made it difficult to organize skill training programmes that they wished. During one of the FGDs, women talked about the experiential visit to a Dairy in Bathinda that they found useful while adding that they would've liked to have more training on how to create milk products and also brand and market their products.





INFERENCE FROM SKILL TRAINING:

A gap was found in the area of skilling women to effectively manage their enterprises. Findings from the evaluation suggest that women would've liked more follow up training programmes to equip them fully to take their enterprise forward. However, HiH team mentioned that this was not possible as the pandemic made it difficult to organize the required number of 'on the job' training for over 1500 women /youth and 1000 women entrepreneurs in the short duration of the project especially as COVID-19 struck from March 2020 onwards and continued till the entire duration of the project period. **While they could complete one round of training for all the candidates, it was difficult to organize 'follow-up' training programmes.**

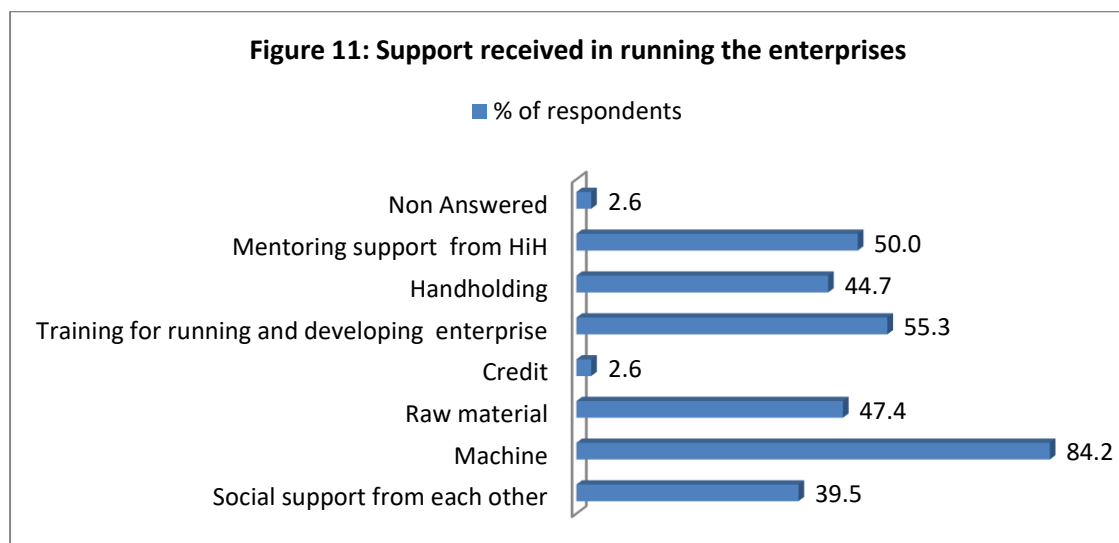
Conclusively, it can be mentioned that refresher sessions from time to time or inviting enterprise specific specialists to train women entrepreneurs would have turned out to be extremely helpful to address the queries of women and to guide them on how to take their business forward.

3.1.5 ENTERPRISE DEVELOPMENT

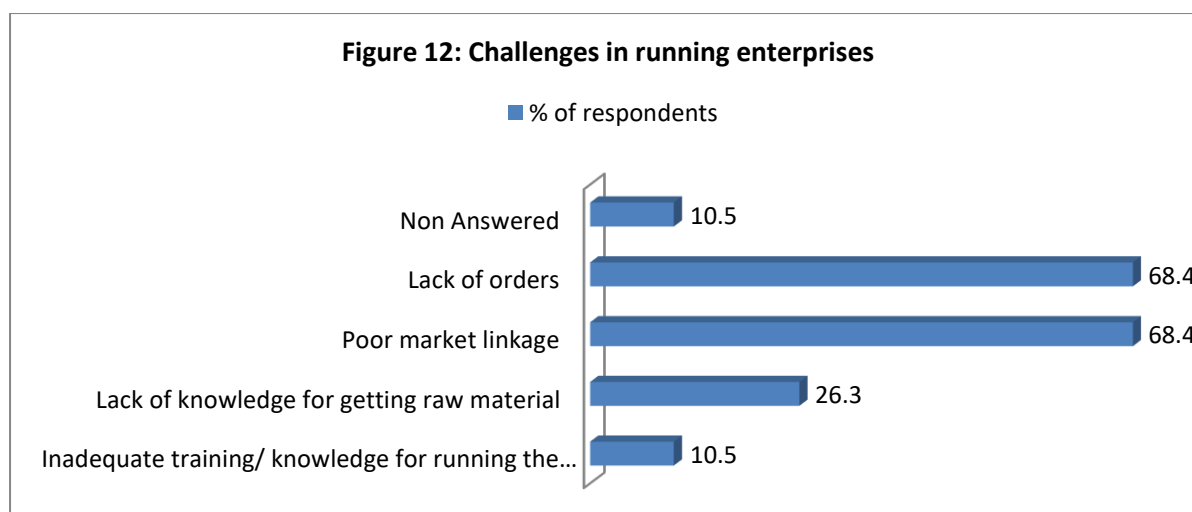
Promoting GBEs has been one of the prime objectives of the HiH India – HMF project and a lot of work has happened in this area. After the initial one year of SHG formation and accompanying training programmes and bank linkages, the entire focus of HiH India and HMF staffs has been to establish GBEs for women's participation in enterprise development for their resultant economic and social benefits.

- i) **Numbers and Type:** 97% of women interviewed reported they were involved in running the enterprises. However, except for a few, the majority of women faced some difficulty in running their enterprise, which corroborates that they have an urge to promote their enterprises and businesses.

- ii) **Support Imparted for Running the Enterprises:** The majority of the women interviewed said they received the machine, and approximately 50% of women said they received mentoring, handholding, and training support for running the enterprise. Need for more follow up training programmes was raised as a strong point of concern during FGD with women.



- iii) **Challenges in Running the Enterprise:** Lack of orders and knowledge of raw material including weak market linkages were cited as common challenges of the market-linked enterprises with poor performance. Machine-based large enterprises have their own challenges that include technical, repair and operational issues. Lack of entrepreneurial spirit and laid back attitude of SHG women too were critical issues in the successful working of enterprises. According to the Sarpanch in Jhajjal, *‘people want to use happy seeder for free instead of renting it. These issues pose a big challenge in enterprise development.’*



INFERENCE FROM ENTERPRISE DEVELOPMENT:

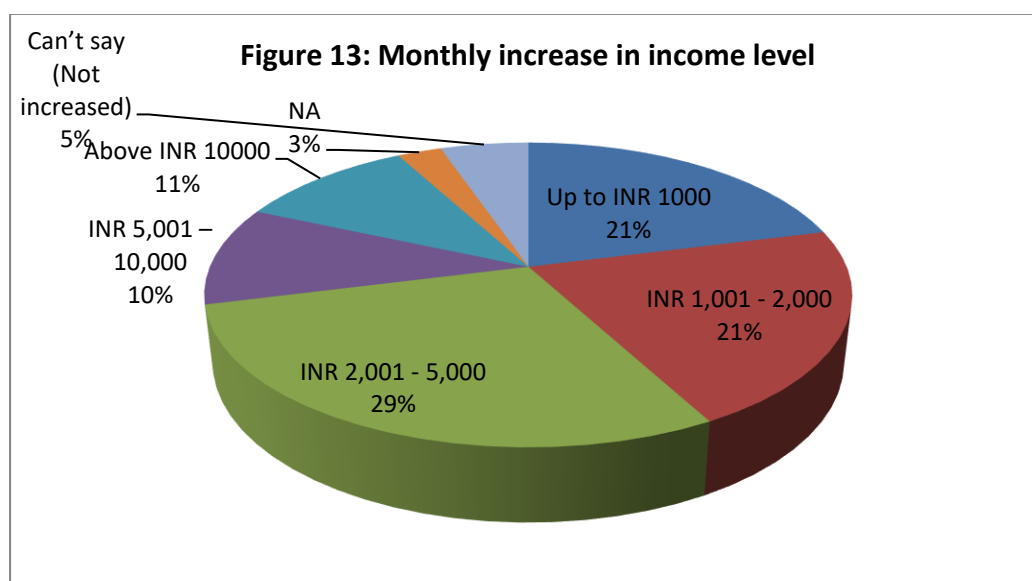
Women conferred that they needed more follow up training for taking forward their enterprises while admitting that market linkages and mobility were areas of concern during the COVID-19 pandemic and lockdown periods.

3.1.6 PROJECT IMPACT AND EQUITY

The **TNA study** conducted at the beginning of the project mentioned that women did not have their own incomes and also faced restrictions on mobility, bank visits and had low decision making abilities within their families. There was an apparent low sense of self-esteem in them, and their family members also did not perceive them to be 'earning /contributing members' to family incomes.

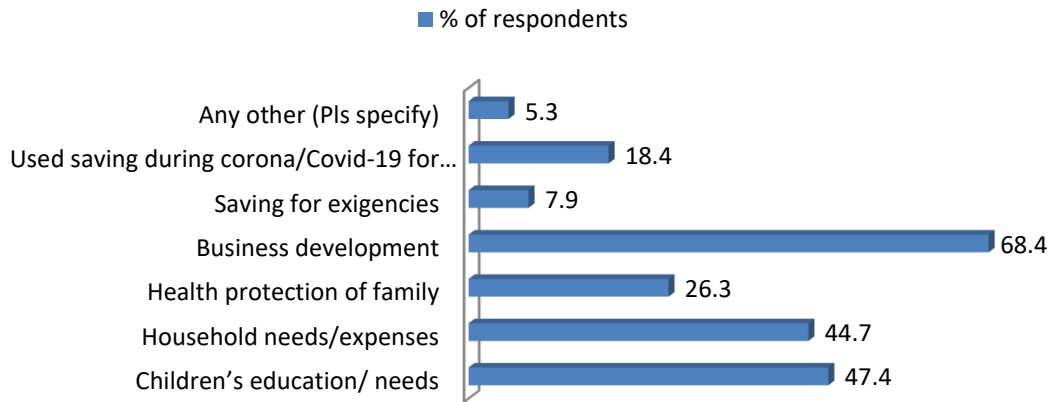
An important part of the project was to mobilize women in SHGs and build their social and economic capacities to enable them provide social, emotional and economic support to each other and earn incomes from their enterprises. This would, in turn, help to generate higher self-confidence within and in their family members towards them. The project has done well in this account.

- i) **Improved Livelihood and Income:** All women reported that the SHG membership has helped increase their income and livelihood opportunities.



- ii) **Spending Pattern:** A majority of the women said they were **using the group saving for expanding their businesses**. Many women have taken loan for supporting their children's education, health protection and household expenses. Interestingly few said their loan pertained to buying seeds for agriculture and supporting in the construction of their houses.

Figure 14: Type of activities on which income is spend



- iii) **Perceived Change within Self and Attitudinal Change in Family/Community:** All respondents said that they had **witnessed positive attitudinal change in their family members or the community towards them** and they felt happy to see this change. Women who looked down upon them now want to join the group. **They also experienced increased mobility, self-confidence, decision-making abilities and the art of negotiations after joining the project all of which has led to a perceived sense of positive self-esteem in them.** These positive changes within themselves and enhanced attitudinal change from the family /community have inculcated a desire in them to continue their work towards enterprise development.

Figure 15: Type of positive change felt by women

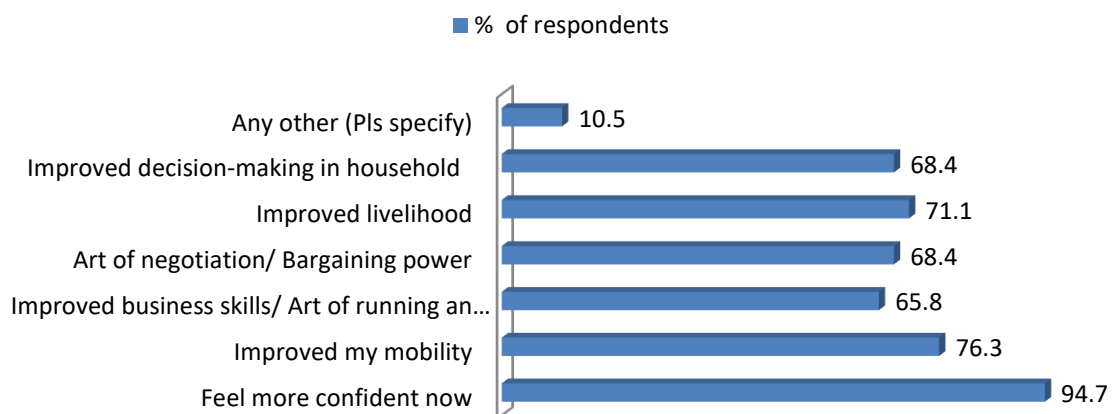
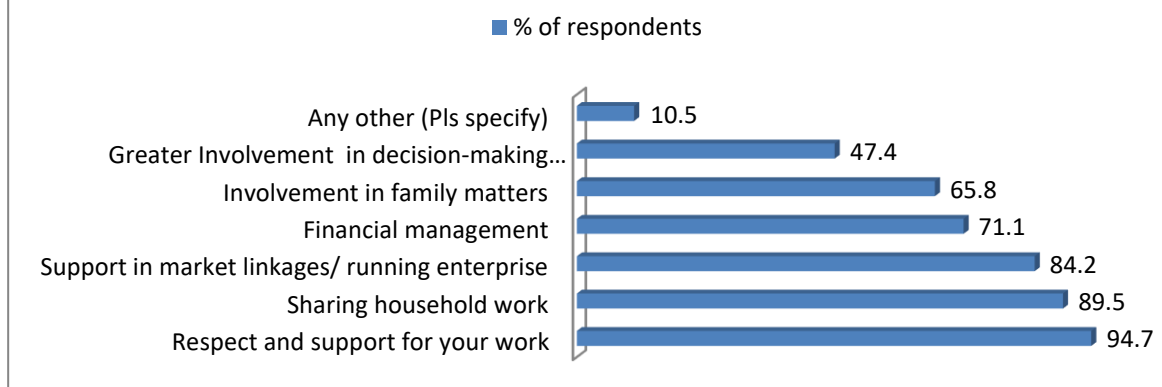
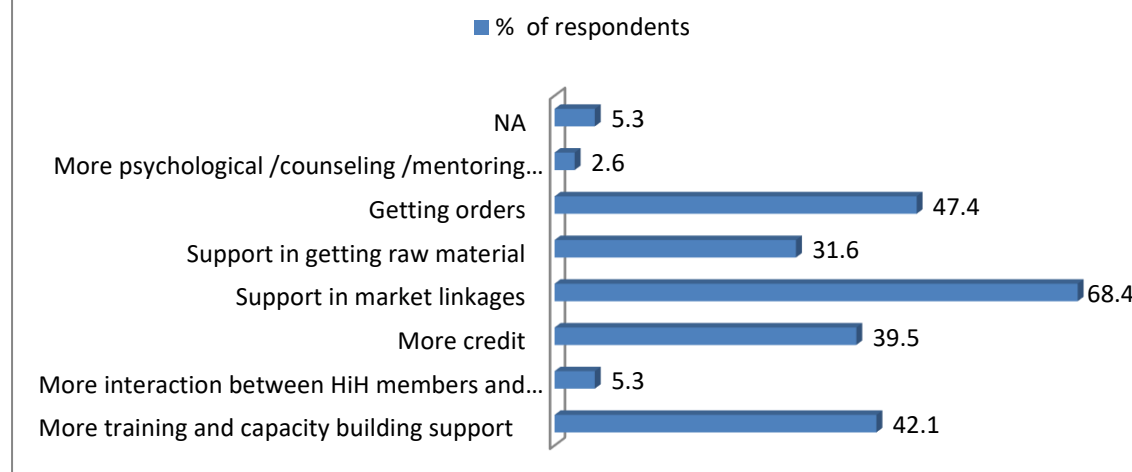


Figure 16: Type of attitudinal change seen in family members/ community



- iv) **Additional Support:** During the interviews and discussions, SHG women expressed their desire for more market linkages, work orders and handholding support to take their enterprises forward. .

Figure 17: Type of extra support women wanted in the project



INFERENCE FROM PROJECT IMPACT AND EQUITY:

The project has succeeded in bringing positive change in the personal lives of women and in the outlook of family members and community. Interviews and discussions revealed that they are extremely grateful to the project interventions for this change.

3.1.7 SUSTAINABILITY

Sustainability is an integral component of any time bound project and in this project too, sustainability was tried to be built from second year onwards. A cadre of business development service providers (**BDSPs**) from within the SHG entrepreneurs who would provide handholding support to other SHG women entrepreneurs was built in the project proposal for this purpose. **There are 12 BDSPs who are providing mentoring and handholding support to the project SHG members.** Apart from this, the HiH India team mentioned and appreciated the support received from HMEL Foundation in this regard as they were interested to have joint visits to SHGs and their enterprises to take the project forward after the exit of HiH India.

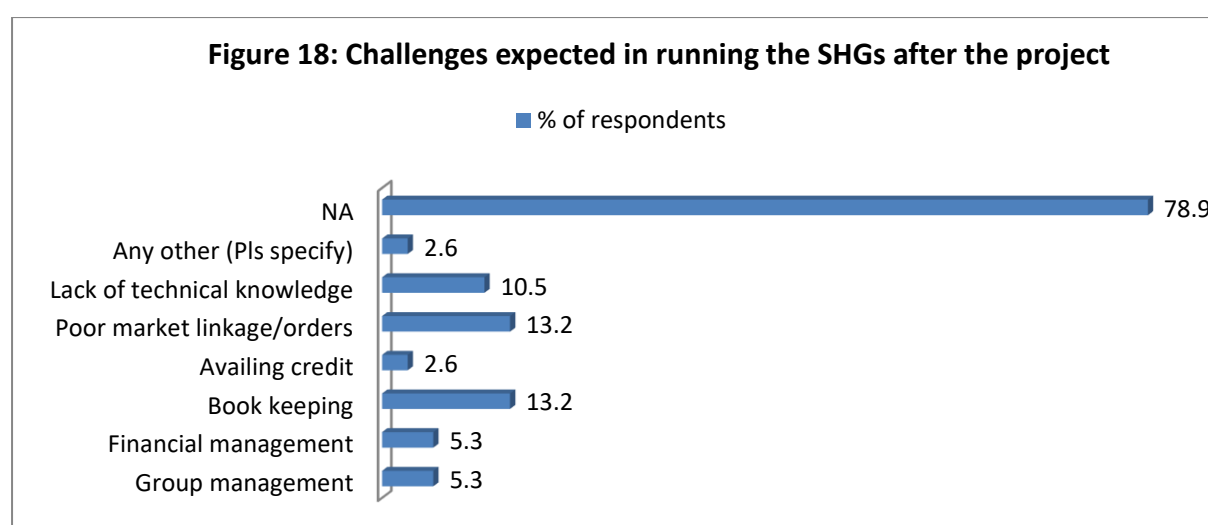
- i) **Willingness to Continue the SHGs and Enterprises:** Of the women interviewed **97% expressed willingness to continue running their SHGs**. Similarly all FGD women reiterated that they were keen to take their SHG forward. They are confident that their SHGs will function as they see this as an opportunity to achieve their personal and economic growth. Most of them do not foresee challenges in organizing SHG meetings or in maintaining account books. According to them they share a good rapport with the social mobilisers and if required they are a call away for seeking advice.

The mobilisers and Business Development Service Providers (BDSP) engaged with have been supportive to women. Women rely on BDSP for problem solving and support in maintaining registers, organising monthly meeting.

Rupinder Kaur and Sarvjeet Kaur, BDSPs in the Project say “we receive calls from SHGs regarding operational issues of machine or issues of members unwilling to continue with the group or not depositing their monthly contribution. We check and help solve such problems and even provide help if they are unable to understand anything in the monthly register.”

- ii) **Challenges Anticipated and Plans to overcome them:** Group management, book-keeping, weak market linkages and lack of orders are seen as biggest challenge by women in running the SHGs and promoting their enterprise. For sustaining both, women have following suggestions.

- Ensure access to credit/ financial support
- Provide more orders and market linkages
- Provide additional livelihood options
- Establish linkages for raw materials and market orders
- Continue group meetings and savings



INFERENCE FROM SUSTAINABILITY:

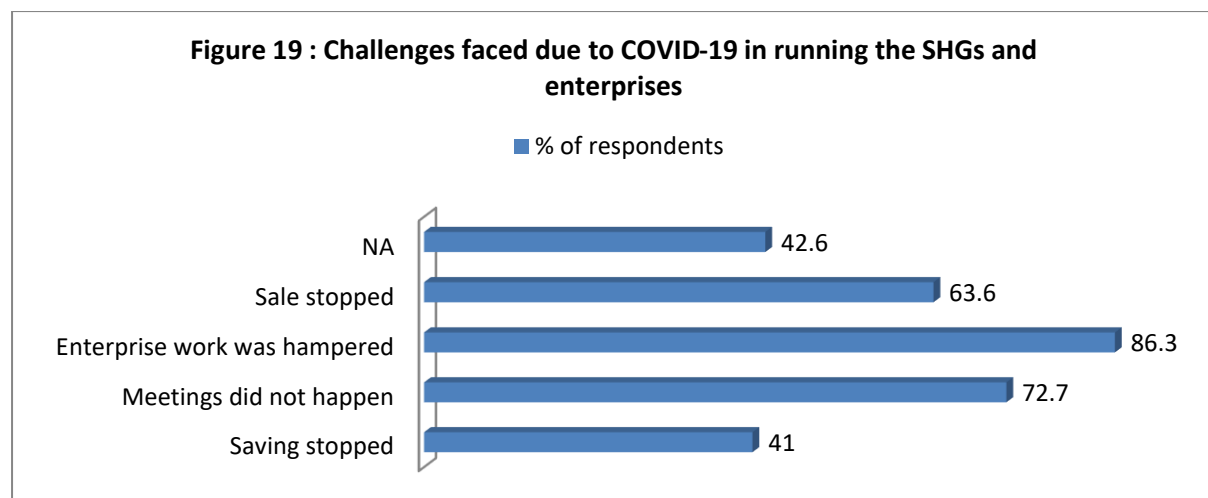
Positive response was received from women with respect to continuing their SHGs and their enterprises. They, however, mentioned that they would miss the regular interactions, training and guidance from HiH India staff as they had become used to discussing their issues and problems with them. Majority women did not see any serious challenge in continuance of their SHGs while pointing out at the same time that book-keeping, weak market linkages and low technical know-how could become barriers in taking their enterprise forward.

3.1.8 COVID-19 IMPACT, RESPONSE AND PREPAREDNESS

- i) The covid pandemic brought with it untold miseries and losses in the lives of people in India and Punjab was no exception. With widespread cases and consequent deaths, there were two long and intense periods of lockdown (March 2020 and April 2021) and resultant restrictions on mobility and public gathering.
- ii) While the second lockdown did not impact the project much, **the first lockdown** (March 2020) of over two months and gradual easing thereafter **did effect the project interventions**. HiH India also closed its offices during the two lock down periods and followed the COVID protocols of not assembling SHG women for training and group meetings. **As markets were not optimally functional and mobility of women restricted, the project deliverables suffered on this account.**
- iii) Only 7 of the 11 mass awareness camps could be conducted and the remaining, in consultations with HMF were stalled. This impacted the access to financial inclusion services in the communities and SHG households.
- iv) **'On the job training'** was also affected as it had to be organized with external stakeholders and training institutes. And while HiH India tried to complete its targets **(1480 of the 1500)**, the duration was short and **adequate impact could not be achieved.**
- v) **Enterprise promotion:** 86% women interviewed said that COVID-19 had impacted the work of their enterprises, while 63% women admitted that their sales were affected and they could not earn incomes as expected. Around 73% SHG women affirmed that their SHG meetings stopped in the lockdown periods, due to family restrictions.
- vi) In order to complete the target, SHG training were conducted in small batches and Refresher training on SHG management and financial literacy were organised during the COVID ease down periods.

Overall findings reveal that while 58% felt COVID-19 had impacted their enterprise, 39% did not think so. SHG training were done as per scheduled in small batches to achieve the targets. Maximum targets were completed during the relaxation period after the first COVID wave.

While HiH India tried its best to complete the project deliverables and targets and also managed to do so, the required impact depth could not be achieved. Similarly, market linkage, support in getting orders or access to government relief schemes were weak links in the project.



3.2 SUCCESS STORIES AND VOICES FROM THE GROUND

There is Value in Working Together for Business Growth

The 'Aash SHG Group' in Kamalu village has recently taken up the spice-making enterprise. Balbir Kaur, the President of the SHG is a cancer patient and when asked why women agreed to form the group she says *"We saw value in it and an opportunity to do something meaningful collectively."*

Initially, she did not want to join, but she felt inspired when the Sarpanch of the village joined a group. She and her group members feel quite happy as they are now saving money and through the enterprise they got work and engagement. They now have an account and save money happily. Three years back they could not have operated the bank account but from the training and group bonding they have learned many new things in life.

From HiH India the group received a grinding and a packing machine and spices worth rupees 2,300. Due to good quality of spices, the first batch of the products was sold out instantly within the village. Now they are preparing the next lot bought from the money they have earned and the contribution received from the members. Through a collective decision, the group has fixed the price applicable to everyone, including the members, to ensure that the profit is not compromised. The group has rupees 21,000 as savings. The good part is that they have paid 10% contribution. One installment is pending, which they plan to deposit soon.

The group has amenable task allocation for efficient management of enterprise. While the market search for quality and negotiation for price is done by the members before making the purchase, the accounts books are maintained by the chairman as she cannot go out very often due to her operation for breast cancer. Her story is inspiring and motivational too, for other members and the village community. She has the Ayushman card, which helped in bearing the expenses of her chemotherapy and operation and seeking treatment in the best private cancer hospital of Bathinda. She motivates others to get their card made.

Though the group received several business proposals like disposable plates, biscuit making but the members wanted to go for leather bag making. However, some other group in the village already opted for it so with two groups having same enterprise it would have limited the market for selling the products. Initially the members were little disappointed upon not receiving the choice of enterprise but now they are very happy with the work they are doing. To them it feels like going for office work every day. Earlier they remained engaged in household chores the entire day.

It is evident from the smiles of the group members how happy they are with this work. They plan to prepare quality products and increase their business further. They wanted more training but with help of the project mobiliser they are accessing youtube and have learned several recipes like making tomato puree, garlic paste, garlic powder, butter milk masala and many more, which they want to incorporate in their businesses. The chairman takes help of her daughter and grandson for accessing youtube. The women have built on the the SHG training and have learned business acumen through self-effort.

The group is planning to get a meter connection so that the electricity expenses can be divided among the women. For big work they want bigger machine. If the profit increases they plan to buy a bigger grinding machine for preparing wheat flour, gram flour and more spices. The members are confident that they will run their group and enterprise successfully. The only anticipated challenge they perceive is the possibility of any member dropping out that may hamper the SHG.

Determination and Resolve helps Conquer Challenges: Case studies of SHGs in Bangi, Chak Hira Singh and Sekhu

Bangi SHG: Mandeep Kaur, is a Sarpanch of Bangi Kala village, and the President of Bangi SHG and a member of Cattle Feed GBE. The group has received a Cattle feed machine which has not started functioning due to lack of raw materials and lack of financial support. But that has not limited the desire of the group members to do something of their own. HMEL gave them the leverage to reinvest the 15% contribution in their business and hence not losing any time, the group bought a flour making machine. Several women members are poor members and cannot contribute much so from rupees 1, 00,000 money accrued from monthly saving the group bought a flour mill costing rupees 50,000. Rest of the money was used up in getting and the electricity connection, transformer etc. Currently the mill has been rented out as very members showed in running it themselves or hiring a person to manage it even though in the beginning women agreed to buy it and run it. These are few challenges being faced. Establishing agreement between members is a challenge. This is also because few spouses are not supportive which demotivates women. Many women do not want to continue.

But Mandeep is determined to run the group and her enterprise by linking new members. She says, “We want more technical training and if required we can even take up the business of making slippers. The options are unlimited.”

Kohinoor SHG: Members of Kohinoor SHG opted for dairy because one member was already selling milk and all others were having cows. Women say that the dairy machine and the exposure visit to Bathinda have not been very profitable as they were not taught how to make quality paneer and curd that can last for long. To keep the work going, women found a way out. They began making different flavors of ice-cream which sold quite well but this too was affected badly due to the COVID-19 pandemic. There are other challenges as well. Like the business has to face stiff competition from 3-4 more other dairies running in the village. The women however are determined to succeed if they are given little training on making milk products, packaging and marketing.

BDSP who is also an SHG member: Sarvjeet Kaur, BDSP in Sekhu says that the SHG has helped in creating social bonding among women. They have learned how to talk to people and how to stand on their own and gain people’s respect. Her job is to identify problems of machine, raw material and market linkages and inform HiH India staff about them. She has made a day-wise routine for visiting the SHGs. According to her the training was very good but poor marketing and COVID-19 pandemic hit the businesses very badly in terms of demand and obtaining raw material. Her personal SHG of non-women bag is not functioning due to lack of raw material so they started taking up any stitching work orders that came to them and not sit ideal. For instance masks which increased in demand during the pandemic were made with materials available at home and those that were given under the project. According to her she too has benefitted from the SHG. She adds that several minds at work are much better than a single mind.

4. PERFORMANCE ON OECD –DAC CRITERIA

The evaluation criteria from Development Assistance Committee of the Economic Cooperation and Development (OECD/DAC) have been a strong foundation for international development evaluation since past few decades. These criteria which include relevance, effectiveness, efficiency, impact, and sustainability provide a normative framework used to determine the merit or worth of an intervention such as policy, strategy, programme, project or an activity. It provides flexibility for thoughtful and contextualized application of the criteria. This evaluation considers equity as additional criteria to see the project's impact on gender inclusivity.

4.1 RELEVANCE

Using the women **empowerment lens**, it can be said that the **project has succeeded as a model in providing women with the opportunity to explore their social, personal and economic worth**. No organization had earlier worked in this region especially for the cause of empowering women. Women got the exposure to savings and banking and the outlet for increased socialization, social bonding, and mobility. **On a personal front, the project has built their confidence and self-esteem, which can be sensed while listening to the women and their aspirations**. With savings in hand and their potential usage, women now have a desire to continue with the SHGs and enterprises. Some are even exploring various means and channels to give wings to their dream.

Often the Government and civil society organizations focus on inclusive development of women from an underprivileged segment of the society while formulating any women's development programme. The possibility of women from high-income families not having a say in family matters or lacking development opportunities does not receive attention. In Bathinda poverty descriptions are different from other geographies. Hence, few SHGs have mixed types of members who belong to needy and economically sound families. While the team could mobilize many deprived women, involving those from sound families helped realize two things. One, it provided opportunities for their growth, development and confidence building. Second, this mix enabled a better exchange of knowledge and ideas helpful for the development and growth of the SHGs and the enterprises.

The positive changes brought in the lives of women, on social, economic and personal fronts post the project interventions; have added to the relevance of the project.

4.2 EFFECTIVENESS

The project has performed quite well on personal, social and economic developmental counts. **Regular savings, increase in group solidarity and enhanced mobility are validation of these inferences**. The training programmes designed to address goals of financial literacy,

skill development and enhancing business knowledge were well executed. **The project needed to organize refresher/ follow up training sessions for deepening the project impact and improving women's skills to take their enterprises forward.** The HiH India team did a good job of identifying the skill gap for 'on the job training,' but it had to be followed up with some follow up training programmes. Overlooking this aspect affected the development of enterprises.

From the findings, market linkage has emerged as a strong factor for ensuring the enterprise development, the ultimate objective of the project. While few enterprises such as spices, pickles and filtered water are performing well and has tapped the local market for their products efficiently. For many, weak market linkage became a big barrier in running their enterprises. The group enterprises were decided in consideration of the fact that people in the project area are known for entrepreneurship and enthusiasm to earn on their own. . However, few enterprises for instance cotton wick did not pan out well due to lack of overall demand in rural areas as it is predominantly Sikh, and even Hindu community prefer to make it using cotton at home. In urban setting people have preference for readymade cotton wicks. **The project should have done extensive market research on the local market for products and supply-demand factors for better results.** The COVID-19 pandemic was cited as a reason by the HiH team for the gap in better skilling and market linkages for the SHG women enterprises.

4.3 EFFICIENCY

The project has completed within the allocated budget. For manpower placement HMF had to get additional approval. For instance BDPS and additional manpower were infused within the same budget. Only the inter-head budget was used to make adjustments. In few cases rationalisation was opted on the proposal received for enterprise from HiH. **Considering these aspects the project has been efficient in meeting its standards.**

The project was completed within the given time limit despite COVID-19, with an extension of few months to complete the few pending work related to enterprise development. The field staff was experienced and aptly trained for mobilizing women. They were able to create a good rapport within the community that overall helped in better reach of the target women, group formation and trust building. The SHG women seemed to look up to HiH India team for guidance and support in taking their enterprises forward and in better SHG management.

All of the training modules developed under the project by HiH India are very good and relevant. *Concepts of SHG management, importance of savings, household budgeting, banking, enterprise development, business planning have been well explained and the trainers did full justice while delivering the training.*

Having said this, there was however some scope for improvement in the training contents as some topics could have been added. The leadership training opened a lot of scope of

training contents in terms of addition of 'documentation aspects' i.e. how to write and fill details, how to calculate interest accrued for a person taking loan and the person who has paid one installment and how to put that in a tabular format. These were some basic things that were missing in the content of the module.

4.4 IMPACT

The project **created several positive impacts in the lives of women**. They have learned new financial and business skills. The habit of savings, using banking services and using business management skills for running the enterprise are indicators of its positive impact.

Women are visiting banks independently. All women said the SHG training and the group meetings have helped in building their skills useful for personal development as well as work related to their enterprises. **Due to savings, personal and family income has increased, as women are contributing financially in household activities and social purposes like family marriages.** From the responses it can be gauged that many women are interested in developing their enterprises. They are using the negotiation skills and money management in buying raw materials, price fixing and selling the products. Many groups are taking self-initiatives to promote their enterprise, which shows that the project succeeded in creating a zeal in the women to do something on their own.

It is clear that the project has achieved good impact in the lives of women as it has helped build not only their knowledge base on SHG management, financial planning, and banking and enterprise development but has also led to enhanced social and emotional bonds among the SHG women. GBEs have strengthened the bonds of social and economic capital and the women are keen to continue both, their SHGs and their enterprises.

4.5 SUSTAINABILITY

Sustainability is an integral component of any time bound project and in this project too, sustainability was tried to be built from second year onwards. A cadre of BDSPs from within the SHG entrepreneurs who would provide handholding support to other SHG women entrepreneurs was built in the project proposal for this purpose. In order to sustain the SHGs, the BDSPs would need to provide handholding support for book keeping (of enterprises) and enterprise management for which they are not adequately trained. The COVID-19 situation, it seems, gave little time for market introductions of BDSPs to sustain market linkages. *Thus, while the BDSPs have been trained in the theoretical aspects of business management, they should've been provided more practical training in forging and supporting market linkages of SHG enterprises.* The BDSPs will do well in keeping the SHGs cohesively as they are well trained in SHG management modules but they also need to support in business management and market linkages of SHGs.

After the timely formation of groups and account opening the groups actively organized meetings and conducted SHG group activities well. However, the primary project aim pertained to empowering women and making the SHGs sustainable and there were some **shortcomings** in it. It required collective responsibility for HMF and HiH India for fine tuning the expectations from the community, in terms of what is doable for them and what is not.

From the share of 15%, few enterprises have paid 12% or 10% contribution while some have not deposited anything. HMEL has exempted the contributory amount after speaking with the management, provided women take the ownership and accountability for running their enterprises.

Weak market linkage has come up as the biggest barrier in the enterprise development and their sustainability even though the COVID-19 pandemic was a hindrance in making a proper plan for it. Moreover, some SHG groups lack vision and orientation in taking forward their enterprises. In some cases, family and spouse support in enterprise development seemed to be missing. All these are essential components for enterprises such as tractors, dependencies on male counterparts for success of the enterprise is not a criteria

4.6 EQUITY

The project's key focus area was to address the various levels of gender discrimination and gender inequality that emerged from the TNA such as spending most of their productive time in household chores and assisting their spouses in family's income source, poor support from their counterparts, lack of independence to move out alone and poor decision-making power especially in financial matters.

Eventually, these also were potential constraints in women's participation in training and economic activities, which the project had to deal with. The project worked with the objective that access to financial resources will enable women to achieve gender equality in power and resource distribution.

By the end of the project a significant change was seen in people's perception and outlook towards women who are a part of the SHGs and GBEs. All respondents said that they had witnessed positive attitudinal change in their family members or the community towards them and they felt happy to see this change. Other women in the communities, who earlier looked down upon them, now want to join the SHGs. **The project SHG women affirmed that they also experienced increased mobility, self-confidence, decision-making abilities and art of negotiations after joining the project all of which has led to a perceived sense of positive self-esteem in them.**

People and their family members believe that if women get an opportunity and adequate support, they can manage money and run their businesses. There is an attitudinal change in the male counterparts. The work of the women is receiving value and family members have become supportive towards their work and are happy to see them go out for SHG and business related activities. Spouses of women help them in banking and in their businesses.

The **Sarpanch of Jhajjal** affirmed this change by saying, *“women are freely moving in and out of their homes for SHG/ enterprise related work. They are seen as equals with men now. Women have really benefitted a lot from this project”*

Summarizing this section, the international OECD criterion of project evaluation suggests that overall the project has been successfully implemented in terms of its relevance, effectiveness, efficiency, impact, and sustainability.

Using a ‘gender lens,’ it can be said that **the project has succeeded in Relevance** as it has provided women with the opportunity to explore their social, personal and economic worth. Women from low socio-economic strata came together to enhance their skills and enterprises and build strong SHG bonding among themselves.

The project **has been Effective in achieving its goal of knowledge dissemination in SHG management skills and other skills of savings, financial literacy, skill development and enhancing business knowledge**. The project however needed to organize more refresher and follow up training sessions for deepening the impact and better improving women’s skills to take their enterprises forward.

In terms of **Efficiency, the project was completed within the given time limit despite COVID-19**, with an extension of few months to complete the few pending work related to enterprise development. The field staff were experienced and aptly trained to mobilize women and build their capacities for social and economic empowerment. While the project training modules were very well developed and disseminated, certain concepts regarding banking and documentation of Government forms needed to be explained better.

Regarding **Impact**, the project **created several positive impacts in the lives of women**. They have learned new financial and business skills. The habit of savings, using banking services and using business management skills for running the enterprise are indicators of its positive impact. The SHG women are keen to take their SHGs and enterprises forward with the bonding they have forged with each other and the skills they have learnt.

The project **planned Sustainability** in terms of identifying and training BDSPs to help the SHGs in their areas with SHG management and enterprise development support. But the BDSPs while being well trained in SHG management are not adequately trained in forging market linkages for the SHGs. Weak market linkage has come up as the biggest barrier in the enterprise development and their sustainability even though the COVID-19 pandemic was a hindrance to properly plan for it.

And finally, the project did well in terms of **Equity** as it led to positive changes in terms of increased mobility, self-confidence, decision-making abilities and art of negotiations in the lives of SHG women post project interventions, and it also led to positive attitudinal change in their family members or the community towards them and they felt happy to see this change.

5. RECOMMENDATIONS AND WAY FORWARD

The **evaluation concludes that the project has been well implemented in terms of achieving its primary objective of triggering socio-economic empowerment of women** in an area where it was minimal as per the TNA study conducted prior to project initiation. **Outcomes on many indicators have been encouraging.**

There is a need to mention that the **COVID-19 pandemic** stalled the project implementation for almost four months as market linkages suffered, and the imposition of mobility restrictions on a lot of SHG women from their families added to the difficulties. HiH India team also pointed out to the **long system of 'procurement procedures'** followed by HMEL regarding purchase of enterprise equipment that added to the delay in women starting their enterprises. Given these limitations, HiH India has done reasonably well to usher in positive changes in the lives of women and the communities in terms of building their capacities in integrated areas of SHG management, savings, financial management, banking and enterprise promotion. It has sown the seeds of women's social and economic development, and HMF should now carry forward this empowerment process.

Nevertheless, based on the interactions with stakeholders and the assessment of findings, recommendations have been charted out for better execution of projects of similar nature or for scaling up or replicating this project.

5.1 IDENTIFY WOMEN WITH INTEREST IN SHG AND ENTERPRISES

Though Punjab is perceived economically better compared to other states, the study with the SHG women revealed that the number of families below poverty threshold may be high. Moving beyond this perception there is a need to put in extensive efforts for developing women-centric programmes for their development and empowerment. At the same time for better results it is crucial to screen, assess and identify women who nurture an interest for pursuing an enterprise, before engaging them for better project results.

5.2 FOCUS ON A ROBUST TRAINING PLAN AND CONTENT

Planned and structured training are key to building women's capacities for social and economic change, and while HiH India did well on this account, there were some lacunas. All of the training modules developed under the project by HiH India are very good and relevant. Concepts of SHG management, importance of savings, household budgeting, banking, enterprise development, business planning have been well explained and the trainers did full justice while delivering the training.

Regardless of these, there was some scope for improvement in the training contents. Topics such as 'book keeping and documentation' for enterprise development could have been detailed as women were dealing with their own enterprises for the first time.

Refresher training for enterprise development was done online during lockdown but it had limited impact. There is a need to encourage women to come out of their comfort zone and engage them in banking, operating the machines and in the financial management (book-keeping etc) of their enterprises in order to reduce their dependency on male members.

5.3 ADOPT INTEGRATED APPROACH FOR ENTERPRISE DEVELOPMENT

Promoting enterprises among women who previously have no experience of enterprise management is indeed a tough task and coupled with unexpected challenges such as COVID-19 pandemic (closure of markets, mobility restrictions), it was even tougher. While HiH India team did try their best to support women with some feasible enterprises like candle making, incense stick making, bakery units, flour mills, pickle making, non-woven bags etc, yet they needed to plan better for more sustainability.

Undertaking thorough market feasibility study for understanding the context and demand of products are extremely important before finalizing an enterprise. Simultaneously it is necessary to make an assessment of the group's ability to run the enterprise together with its risk taking capacity.

Joint visits were conducted with HMF for a few enterprises for the proposals received, in order to understand and listen to the group aspiration and vision. Similarly, local market study visit to Ludhiana were undertaken to see and understand the essentials of a setup, scope of market, sale etc. for enterprises such as paper *dona* and bakery. Similar exercises should have been undertaken for other enterprises to ensure they are successful so that women were able to meet their financial goals. **A targeted approach with a strong sustainability plan was needed through more joint meetings with HMF team to support the women to run their enterprises, after the exit of HiH India team.**

5.4 ENGAGE A TRAINED CADRE OF STAFF

The HiH India field staff demonstrated great potential and a good grasp in the community which resulted in 100% formation of SHGs. As the mobilisers belonged to the intervention villages, they were able to guide and handhold the SHGs at all times. This lead to a good connect and rapport with the SHGs, their family members and helped build trust in the communities. Involving Sarpanch helped in forming the SHGs. Several Sarpanches appreciated the approach and the supportive role of HiH India staff. **Most Sarpanches interviewed said the team established trust, rapport and reach in the community.**

HMF should now carry forward the 'social capital' built among the SHGs and the communities for further development of the SHGs and their enterprises.

Going forward, **there needs to be a 'dedicated business management team'** that understands the technicalities of comprehensive business planning and development and market situations to help SHG women expand their businesses.

5.5 SET MINI GOALS FIRST FOR MACRO ACHIEVEMENT

Investment amount in an enterprise determines the time taken for its success. Bigger the enterprise, greater would be the time taken for it to take off effectively. Businesses like RO units and cattle feed are time intensive and require immense support from the Panchayats for getting a piece of land and other administrative tasks. Things can move ahead if the basic documents are available and there is liaison with the Sub Divisional Officer for electricity.

Similarly, in case of financial problems for group contribution, HMF rationalized the share (15%) amount and allowed partial payment in cash and partially in kind. Yet, overall it was not an easy task to run the enterprises.

The initial large enterprises (like RO units, cattle feed, happy seeders) started with HMF with HiH India support were not properly planned with the consent of the SHGs (although the panchayat leaders consent was taken) and hence they spread a sense of diffidence among other SHGs.

There is need to revisit the approach adopted for enterprise selection and align it with the ground reality. Policy decisions should align with community needs. For instance it was found that the happy seeder was given to stop the struggles of stubble burning after a collective decision of the corporate management and the district administration, and not exactly as mode of enterprise development. Later farmers complained that remnants after crop cutting became home for pests hence it adversely impacted the yield of new crop.

In order to prevent such mishaps, HiH India in collaboration with HMF revisited the strategies for enterprise promotion and planned for 'low investment' enterprises with the consent of the SHGs. These were better managed although there were marketing tie-ups issues with them post the pandemic.

5.6 TARGETED INTERVENTION WITH DEFINED INDICATORS AND REPORTING

There should have been a **better tracking system of enterprises and other deliverables**. While quarterly (narrative and financial) reports were shared with HMF, there needed to be stringent member tracker that should've been regularly followed. A Member tracker was in place but that was not updated and shared with HMF on a regular basis.

Going forward, rapport building with key stakeholders needs to be prioritized. For greater impact, senior project officials should meet concerned government officials (electricity department, bank managers) and if possible get letter of support to facilitate the project. For a project of three years duration this may help to deal in sorting many issues.

Summarizing the overall project evaluation, the study concludes that the HiH India- HMF project of ‘Empowering Rural Women and Youth through Training, Capacity Building and Livelihoods Promotion,’ **has been well executed in terms of achieving its primary objectives. It has helped trigger a process of social and economic change in the lives of rural women in the project areas in addition to building their skills in SHG management, savings, banking, financial literacy and enterprise development.** Rural women affirmed to have experienced a heightened sense of skills, self-esteem and confidence post project implementation and also enhanced image building in the eyes of their family members and communities. They are keen to continue their SHGs and enterprises.

Despite the COVID-19 pandemic and the resultant restrictions on mobility (for the SHG members) and market closures, the **project managed to complete over 98% of the project deliverables.** This is indeed a remarkable feat. HiH India office was also closed for over two and a half months while the field staff (as they were located in the communities) continued to be in touch with the SHGs and mentor them as per their needs. While HiH India did manage to complete all the targets and deliverables, the approach especially post COVID-19 was a bit rushed and hence the impact was a bit peripheral and not so in-depth.

Additionally, there were some gaps in project implementation, which should be carefully planned for better results in future.

An integrated approach should have been followed for enterprise development right from feasibility study to the scope of marketing of products and services to having a sustainability plan in place. More ‘refresher training’ should have been organized for women to keep abreast with the skills learnt. A robust management information system with defined performance indicators should have been more stringently followed and finally more joint consultative meetings with stakeholders like HMF, Government and communities (panchayats) should have been followed to ensure a better exit and sustainability of enterprises. **This project has made a good beginning in ushering social and economic changes in the lives of rural women and this needs to be carried forward.**

ANNEXURES

ANNEXURE 1: OECD-DAC EVALUATION FRAMEWORK

OECD Evaluation Criteria (REESI+E)	Specific questions focused in End Evaluation
Relevance	<ul style="list-style-type: none"> i) Did the program mobilize and form rural eligible women as SHG members? ii) Have they benefitted from SHG memberships? If yes, then in what ways? – Social capital, savings, knowledge enhancement, bank a/c etc. iii) Are the activities and outputs of the program consistent with the intended impacts and effects? iv) To what extent is the present model relevant and appropriate, and how does the model work?
Effectiveness	<ul style="list-style-type: none"> i) How well were the training programs and accompaniment efforts designed/planned, and how they contributed to achieving the project goals? Financial literacy, Development of Skills Business, marketing? ii) How effectively the trained women are utilizing the enterprise development and market linkage support offered under the project for creating/strengthening the enterprises. iii) Has SHG membership lead to an increase in their incomes? Enhanced their economic process of empowerment. iv) Has SHG membership enhanced their social process of empowerment in terms of mobility, income generation, and decision-making of these women? v) What are the causes of any deviations in activities and achievements (outputs), and what is the likelihood to achieve expected outcomes and fulfil program goals?
Efficiency	<ul style="list-style-type: none"> i) Have the activities been implemented in a timely and cost-effective manner? ii) Was the program implemented within the original timeframe and budget? iii) Whether the training modules and materials are sufficient for the SHG members to create/strengthen enterprise? Or can it be improved? iv) Are the staffs and trainers adequately trained to manage to implement the program v) Was the level of involvement of the stakeholders sufficient? Is there a need for deeper collaboration in future projects or phases?
Impact	<ul style="list-style-type: none"> i) Did the women learn new skills, knowledge in the project? If yes, what were the new skills, knowledge? ii) Did the income of the beneficiaries improve or decline due to project interventions, and if so, to what extent? iii) Did the women have some control over their enterprises? If yes, then in what way? iv) Did the women experience other positive or negative impact as a result of the project? v) What other impacts (positive or negative) did the intervention have on the wider community?
Sustainability	<ul style="list-style-type: none"> i) Do stakeholders feel that the activities can be sustained at current levels after the program conclusion? What are additional inputs necessary to achieve sustainability? ii) What are the current barriers to achieving sustainability? iii) What are the necessary components for the successful handover of activities, as modelled by this program? What were the lessons learned? iv) What is the probability of the program results sustaining over a period of time? What are the reasons for this understanding?
Equity	<ul style="list-style-type: none"> i) Were the interventions inclusive and benefit 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?

ANNEXURE 2: SAMPLE COVERED

Table 3: Details of Interviews with SHG Women				
S.N.	Name of the Respondent	Name of the Village	Name of SHG	Name of Enterprise
1	Kuldeep Kaur	Chatha	Gurbani	Small Photostat-Cum-Stationary Shop
2	Manjeet Kaur	Jajjal	Baba Tirweni Das	RO Unit
3	Paramjeet Kaur	Chatha	Sant Kabir ji	Tailoring and Cutting Unit
4	Lovepreet Kaur	Hassu	Ajeet	Tailoring and Cutting Unit
5	Karamjeet Kaur	Kamalu	Aash	Manufacturing & Packaging of Spices/Masala
6	Jaswinder Kor	Chak Heera Singh	Kohinoor	Milk Processing Unit
7	Rapala Kor	Shekhu	Deol	Happy Seeder
8	Karamjeet Kaur	Tarkhanbala	Shree Guru Nanak Dev ji	White Phenyl Making
9	Paramjeet Kaur	Tarkhanbala	Mai Bhago	Happy Seeder
10	Ishwari Devi	Bagha	Jai Maa Ambhe	Manufacturing & Packaging of Spices/Masala
11	Kuldeep Kaur	Bagha	Shree Balaji	Happy Seeder
12	Manpreet Kaur	Bagha	Shree Krishna	Tailoring and Cutting Unit
13	Manjeet Kaur	Bagha	Laxmi Jyoti	Manufacturing & Packaging of Spices/Masala
14	Chhinderpal Kaur	Raman	Guru Govind Singh Aajiveeka	Manufacturing & Packaging of Spices/Masala
15	Sawarnjeet Kaur	Raman	Laxmi	Small Photostat-Cum-Stationary Shop
16	Daljeet Kaur	Raman	Baba Sarwangi	Happy Seeder
17	Rupender Kor	Pakkagyan	Gyan	Leather Bag Unit
18	Gurvinder Kor	Kanakwal	Matasaheb	Tailoring and Cutting Unit
19	Narender Pal	Sekhu	Baba Jujhar Singh	Tailoring and Cutting Unit
20	Gurpreet Kaur	Sekhu	Baba Farid	RO Unit
21	Satveer Kaur	Chak Hira Singh Wala	Kohinoor	Milk Processing Unit
22	Charanjit Kaur	Kanakwal	Mata Saheb Kaur	Tailoring and Cutting Unit
23	Paramjeet Kaur	Pakka kalan	Gyan	Tailoring and Cutting Unit
24	Suneeta Devi	Sekhu	Saheed Baghat Singh	Cotton Wick Unit
25	Jasveer Kaur	Pakka kalan	Gurnoor	Disposable Paper Plate & Dona making Unit
26	Kanchan Bhagria	Pakka kalan	Jandsar Sahib	Incense Stick Making Unit
27	Jaspreet Kaur	Pakka kalan	Fateh	Leather Bag Unit
28	Manpreet Kaur	Sekhu	Golden	Sanitary Pad Making Unit
29	Phinder Kaur	Kamalu	Gill	Small Photostat-Cum-Stationary Shop

30	Jaswinder Kaur	Sekhu	Deep	Tailoring (Individual)
31	Veerpal Kaur	Bangi Deepa	Omkar	Cotton Wick Unit
32	Angrej Kaur	Phullokhari	Satkar ji	Cattle Feed Unit
33	Jasveer Kaur	Sekhu	Golden	Sanitary Pad Making Unit
34	Harpreet Kaur	Pakka kalan	Waheguru	Leather Bag Unit
35	Babalpreet Kaur	Malkana	Khalsa	Cattle Feed Unit
36	Raj Rani	Bagha	Jai ma ambe	Pickle Making
37	Jaspal Kaur	Sekhu	Maharaja Ranjit Singh	Tailoring and Cutting Unit
38	Seems Rani	Sekhu	Guru raviraj	Tailoring and Cutting Unit

Table 4: FGDs with SHGs and youth groups				
S No	SHG Name	Business	Village	Block
1.	Jai Ma Ambe	Pickle making	Bagha	Talwandi Sabo
2.	Baba Sarvangi	Happy Seeder	Raman	Talwandi Sabo
3.	Aash	Spice making	Kamalu	
4.	Mata Sahib Kaur	Tailoring	Kanakwal	
5.	Ekta	Dairy	Bangi Ruldu	
6.	Gyan	Bag making	Pakka Kalan	
7.	Kohinoor	Dairy	Chak Hira Singh	
	Youth Group			
8.	Spoken English		Raman	
9.	Computer literacy		Bangi Ruldu	
10.	Fashion designing and beauty and wellness		Sekhu	

Table 5: Stakeholder interviews				
S No	Stakeholder Name	Designation	Village/ Location	Block
1.	Rajveer	HiH India Social Mobilizer	HiH India Office	
2.	Raman	HiH India Social Mobilizer	HiH India Office	
3.	Rupinder Kaur	BDPS	Raman	
4.	Kuldeep Singh	Sarpanch	Sekhu	
5.	Siddharth Oswal	Vendor, Tailoring	Rama	
6.	Mr Mandeep	HMEL Representative	HiH India Office	
7.	Mr Aditya	HMEL Representative	HiH India Office	
8.		Sarpanch	Jhajjal	
9.	Mandeep Kaur	Sarpanch	Bangi Ruldu	
10.	Sarveet Kaur	BDSP	Sekhu	
11.		Sarpanch	Sekhu	

ANNEXURE 3: EVALUATION TOOLS

End line Evaluation

Interview Schedule for SHG Women

Under the Project

**Empowering Women and Youth through Training, Capacity building and
Livelihoods Promotion**

Supported by

HMEL

Prepared by



Hand in Hand India

Instructions for the interviewers:

- i. All questions are compulsory unless otherwise stated.
- ii. Please follow the instructions for each question, where relevant. Do not read them aloud to the respondents unless specified.
- iii. Unless specified, list of options not to be read aloud; only one option to be marked.
- iv. Codes: MC – Multiple-choice, SC – Single choice

INTRODUCTION AND INFORMED CONSENT

Good Morning/Afternoon, my name is I work for Hand in Hand India, and we are conducting an End line Evaluation/ Impact Assessment of the project 'Empowering Women and Youth through Training, Capacity building and Livelihoods Promotion'.

This project has been implemented by Hand in Hand India. This survey will help us understand the impact of the project in the lives of the SHG women, youth, their family members and the communities. , This will help us understand what strategies and activities have worked and have had a positive impact/ benefitted the beneficiaries.

You have been selected for this interview. We have a set of questions related to the project. We would very much appreciate your participation for answering these questions.

I would also like to point out that there is no right or wrong answer. We are interested in your views, which are very important for us, so please feel comfortable to say what you honestly feel. The interview usually takes about 20-25 minutes to complete. Whatever information you provide will be kept strictly confidential. Participation in this interview is voluntary, and you can choose not to answer any particular question or all the questions. However, we hope that you will participate since your views are important. If you want to ask me anything about the interview, I will be happy to answer any question or concern.

May I begin the interview now?

Respondent agrees for the interview.....01 (begin interview)

Respondent does not agree for the interview..... 02 (end)

Please fill/tick (✓) the most appropriate response wherever applicable:

a.	Name of the Village		b.	Name of the Panchayat	
c.	Name of the Block		d.	Name of the District	
e.	Name of the interviewer		f.	Date of the interview	

A. Household Demographic Details

1.	Name of the respondent	
2.	Age of Respondent	
3.	Married/ Unmarried	
4.	Caste	Scheduled Caste Scheduled Tribe Other Backward Caste General Others (Specify)
5.	Mobile number	

6. Name of SHG associated with			
7. Year of association with HH-SHG			
8. Type of house (Tick (✓) where applicable)	1. Kutcha..... 2. Pucca..... 3. Semi-Pucca.....		
9. Total members in the family	Male -	Female -	Other-
10. Total earning members in the family			
11. Who is the household head?	1. Self, 2.Spouse 3. In-law Other, specify		
12. Is the respondent responsible for	1.Cooking, 2.Running Enterprise 3.Both		

13. Education level of the respondent

Educational level	Code
a. No Formal Education	1
b. Pre-primary/Anganwadi	2
c. Primary	3
d. Middle	4
e. High School	5
f. Secondary	6
g. Diploma	7
h. Graduate	8
i. Post Graduate	9

14. Primary Source (s) of family income

Sources of income	Code
a. Farming on own land	1
b. Cultivation on leased land	2
c. Farm labourer	3
d. Non-farm labourer	4
e. Government salaried job	5
f. Private salaried job	6
g. Livestock	7
h. Shop	8
i. Business/trade	9
j. Group enterprise	
k. Other, specify___	99

15. Please mention your family's monthly income?

Family's monthly income	Code
a. Up to INR 5000	1
b. INR 5,001 - 10,000	2
c. INR 10,001 - 20,000	3
d. INR 20,001 – 30,000	4
e. INR 30,001 - 40,000	5
f. INR 40,001 – 50,000	6
g. More than INR 50,000	7
h. Don't know	99

B. SHG functioning and training

16. Is your SHG functioning?

Yes	1
No	0

17. What activities are you doing? MC – multiple choice

SHG activities	Code
a. Savings	1
b. Internal lending	2
c. Maintaining books of accounts	3
d. Running enterprise	4
e. Any other (Pls specify)	99

18. In what way have you benefitted from joining the SHG? MC – multiple choice

Benefits from SHG	Code
a. Savings	1.
b. Internal lending	2.
c. Digital literacy	3.
d. Opening SHG bank account	4.
e. Operating bank accounts	5.
f. Group bonding	6.

19. Did you attend the SHG training programme?

Yes	1
No	0

20. What are the module name/ topic of the training? MC – multiple choice (Prompt if required for recall)

Training Module	Code
a. Module 1: SHG Concept and Group Management	1.
b. Module 2: SHG Development and Enterprise Motivation	2.
c. Module 3: Enterprise strengthening	3.
d. Leadership training	4.
e. Financial Literacy	5.

21. What did you learn from these training session? MC – multiple choice

Learning from the training	Code
a. Importance of SHG	1
b. Conducting SHG meetings	2
c. Roles and responsibilities of members and leaders	3
d. Need and importance of Savings	4
e. Financial literacy	5
f. Entrepreneurship	6
g. Exploring the business opportunities	7
h. Confidence building,	8

i. Leadership and group management	9
j. Market linkage	10
Any other (Pls. specify)	99

22. How are you using these skills? MC – multiple choice

Application/ use of skills	Code
a. For accessing loan/ credit	1
b. Setting up business/ enterprise	2
c. Selling products	3
d. Saving money	4
e. Internal lending	5
f. Any other (Pls specify)	99

23. How have you benefitted socially (*Samajik labh*) from SHG membership?

Social benefits	Code
a. Group bonding	1.
b. Regular meetings	2.
c. Enhanced social interaction	3.
d. Knowledge about SHG management	4.
e. Trust building	5.
f. Any other (pls specify)	99

24. How have you benefitted economically from SHG membership?

Economic empowerment	Code
a. Opening of bank account	1.
b. Operating bank account	2.
c. Accessing insurance schemes	3.
d. Running enterprise	4.
e. Business skills and knowledge	5.
f. Market visit	6.
g. Art of negotiation	7.
h. Increase in income	8.
i. Savings	9.

25. How have you benefitted in your personal development (Latent changes) after joining the SHG?

Latent changes	Code
a. Increase in confidence level	1.
b. Self-esteem	2.
c. More value/ respect in households	3.
d. Value in community	4.
e. Mobility has increased	5.
f. Mentoring from HIH	6.
g. Enhanced skills for running an enterprise	7.
h. Enhanced negotiation skills	8.
i. Any other (Pls specify)	9.

C. Group-based enterprise

26. Have you started a group-based business enterprise/ are you a member of group-enterprise?

Yes	1
No	0

27. If yes then what type of enterprise is it?

A Enterprise (HMEI supported)	Code
a. Cattle Feed Unit	1.
b. RO Unit	2.
c. Happy Seeder	3.
d. Cotton Wick unit	4.
e. Tailoring and Cutting unit	5.
f. Leather Bag Unit	6.
g. Baking Unit	7.
h. Disposable Paper Plate & Dona making unit	8.
i. Flour Mills	9.
j. Incense Stick Making Unit	10.
k. Milk Processing Unit	11.
l. Pickle making Unit	12.
m. Non Woven Bag Making Unit	13.
n. Sanitary Pad Making Unit	14.

B. Low cost Enterprise (HIH supported)	Code
a. Candle Making	1.
b. Manufacturing & Packaging of Spices/Masala	2.
c. Pickle Making	3.
d. Small Photostat Cum Stationary Shop	4.
e. Soft Toy Making	5.
f. White Phenyl Making	6.

28. What support have you received in running your enterprise?

Support	Code
a. Machine	1.
b. Credit	2.
c. On the Job training	3.
d. Handholding,	4.

e. Mentoring support	5.
----------------------	----

D. On-job-training of women and youth

29. Have you attended the on-job training held under the project?

Yes	1
No	0

30. If yes what did you learn from it? MC – multiple choice

Knowledge and learning from On job training	Code
a. Business development	1
b. Management skills	2
c. Banking	3
d. Book-keeping	4
e. Entrepreneurship	5
f. Market linkages	6

31. Has it helped you in getting employment or in self-employment?

Yes	1
No	0

32. What kind of support have you received from HiH India?

Support from HIH	Code
a. Relevant information	1.
b. Skill building	2.
c. mentoring	3.
d. market linkages	4.
e. Customer support	5.
f. Any other (Pls specify)	6.

E. Financial Inclusion

33. Are you visiting the bank more than earlier?

Yes	1
No	0

34. If yes, what has brought this change from before ? MC – multiple choice

Change observed within	Code
a. Increase in confidence	1
b. Self esteem	
c. Support form family	2
d. Good support and response of bank	3
e. Increase in income	4

35. If no, what are the challenges? **MC – multiple choice**

Challenges in visiting and operating bank account	Code
a. Mobility issues	1
b. Lack of support from family	2
c. Lack of support from the bank	3

36. Did you participate in any awareness camp on financial inclusion organized in the village?

Yes	1
No	0

37. In what ways has it helped you or your family? **MC – multiple choice**

Benefits form awareness camp	Code
a. Opening and operating bank accounts	1
b. Accessing government insurance schemes	2
c. Can't Say	3
d. NA	4
e. Any other scheme	99

F. Project Impact and Equity

38. Can you tell if the SHG membership has improved your livelihood and income or overall family income? (Helped in economic empowerment)?

Yes	1
No	0

39. What has been the income increase (if at all) after joining the activities of SHG?

Increase in income (Per month)	Code
a. Up to INR 1000	1
b. INR 1,001 - 2,000	2
c. INR 2,001 - 5,000	3
d. INR 5,001 – 10,000	4
e. Above INR 10000	5
f. Can't say	88
g. NA/Do not want to reveal	99

40. How are you using the income?

Use of income	Code
a. Children's education	1
b. Health protection of family	2
c. Business development	3
d. Saving for exigencies	4
e. Any other (Pls specify)	99

41. What positive changes do you see within yourself now? MC – multiple choice

Positive changes within due to increase in income	Code
a. Feel more confident now	1
b. Improved my mobility	2
c. Improved business skills	3
d. Improved livelihood	4
e. Improved decision-making	5

42. Have you seen any change in the attitude of people and family members towards you?

Yes	1
No	0

43. What change do you see in their attitude? MC – multiple choice

Change in attitude of family members	Code
Respect and support your work	1
Sharing household work	2
Support in market linkages	3
Financial management	4
Involve in family matters	5
Involve in decision-making	6
Any other (pls specify)	99

44. Are you happy with this change?

Yes	1
No	0

G. Sustainability

45. Will you continue to work after end of the support from the project staff?

Yes	1
No	0

46. If no, what are the expected challenges? MC – multiple choice

Expected challenges in SHG/ enterprise functioning	Code
a. Group management	1
b. Financial management	2
c. Book keeping	3
d. Availing credit	4
e. Market linkage	5
f. Technical knowledge	
g. Any other (Pls specify)	99

47. Do you have a plan or any suggestion for sustaining the SHG activities/ the enterprises?

Covid-19 – Impact, Response and Preparedness

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

Yes	1
No	0

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

Yes	1
No	0

50. If yes, then what type of support have you received from the HIH India staff during the pandemic? MC – multiple choice (Don't Probe)

Support from HIH during COVID pandemic	Code
a. Psychological Counselling and mentoring	1
b. Digital training	2
c. Awareness on Covid-19 safety protocols	3
d. Support by procuring orders of production of Masks/Sanitizer production orders	4
e. Access to government Covid-19 relief schemes	5
f. Market linkage through digital platform (whatsapp)	6
g. No support received	7

Notes for any additional but relevant information

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End line Evaluation

Empowering Women and Youth through Training, Capacity building and Livelihoods Promotion

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.

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	Any economic activity (Y/N)	Member of Group-based Enterprise (Y/N)
1.										
2.										
3.										
4.										
5.										
6.										
7.										
8.										
9.										

10.										
11.										
12.										

(Note: fill in Separate sheet)

Introduction

1. Do you know about the project, **“Empowering Women and Youth through Training, Capacity building and Livelihoods Promotion”** that has been implemented in your village in 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 SHG? 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? (**Probe:** was it difficult to join, if yes how were they overcome)
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? (**Probe** specifically about the modules)
 - Module 1: SHG Concept and Group Management (membership criteria, roles and responsibilities, leadership, conducting SHG meeting, Need and importance of Savings)
 - Module 2: SHG Development and Enterprise Motivation (Individual/Group, qualities of good entrepreneur, exploring the business opportunity, types of feasible enterprises, identification of individual potentials and confidence building, choosing the Business— feasibility study, challenges faced by the Entrepreneur).
 - Module 3: Enterprise strengthening
 - Leadership training/ Animator and Representative (Need/ importance of maintaining group cohesiveness, group motivation, discipline, book keeping and record maintenance; banking & accounting of SHG).
5. Are you using these skills? (**Probe:** For managing your SHG, business/ enterprise, saving money, can you share examples?)

Note: Identify an SHG leader and few active members for interview.

Group-based enterprise and ‘On-job-training’ of women and youth

6. What kind of group-based business enterprise do you have? Can you tell about it and the activities, what motivated you to join and how is it helping you? (**Probe:** Stitching, dairy, beauty and wellness, handloom /handicrafts, button manufacturing, dairy processing)
7. **Credit** -From where did you get credit for the enterprise (source) and approx how much?
8. **Market Linkages** - Have you received support in developing market linkages? If yes, then what kind? Where do you sell your products?

9. **On job training** - Have you received any 'on the job' training to develop your enterprises? If yes then what kinds of training programs have you received? Did you find the training useful?
10. Have you used the skills to promote your enterprise /better your life? If yes, then in what ways?

Awareness camp

11. Did you participate in any awareness camp on financial inclusion for the community? Can you tell about the activities of the camp and if you have you benefitted from it in terms of
 - availing government schemes/ insurance schemes
 - Any other

Impact and Equity

12. Has your income increase compared to before, post starting your enterprise? If yes, then how much (has it helped in empowering you economically)?
13. Do you feel more confident now in operating your bank account now? If yes what is the reason for it?
14. 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 economically
 Are you happy with this change?
15. Do you see any change in the attitude of people and family members towards you? Do they respect and support in your work, involve you more in family matters and decision-making?

Sustainability

16. Now when the support from HIH staff is over, how do you plan to continue your SHG activities / group-enterprise? Are there challenges in operating the SHGs/ group-based enterprises? How do you plan to deal with those challenges? What are your suggestions for sustaining the SHG activities and functioning of the enterprises?
17. Has the COVID-19 pandemic affected the functioning of SHG and enterprise activities? Did you receive any support from HIH Team to help cope with the effects of the pandemic? If yes, then in what way (s)? (**Probe:** Psychological counselling and mentoring, digital training, awareness on Covid-19 safety protocols, support in their income activities such as procuring orders of production of masks/sanitizer, access to government Covid-19 relief schemes, creating market linkages through digital platform etc.)

End line Evaluation

Empowering Women and Youth through Training, Capacity building and Livelihoods Promotion

Stakeholder Interview Schedule: *Sarpanch/ PRI member*

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

Introduction

1. Do you know about the project, “Empowering Women and Youth through Training, Capacity building and Livelihoods Promotion” that has been implemented in your village? (Tell about the project so that the stakeholder is able to understand and connect)
2. Were you involved with the project, if yes what has been your role and how have you supported the project (like mobilising women, youth, facilitating training or awareness camps etc.)?

SHG formation and functioning

3. How many SHGs are there in your village? Did they exist before or have been formed in last two years? Can you tell about the social and economic background of women joining the SHGs during the project? (**Probe:** how were the women mobilised, was it difficult, if yes how were they overcome)
4. Are these SHGs functioning now? In what ways (Probe: Whether regular meetings, savings, internal lending, conducting an economic activity etc are happening)
5. Can you describe how the SHG formation benefitted women? Can you give examples of success stories? (**Probe:**
 - Coming out of their homes for meetings
 - Building social bonds
 - Mobility – visit to banks
 - Operating bank accounts
 - Group management
 - Savings

- Internal lending
- Book keeping
- Digital literacy,

6. Has the SHG helped in their economic empowerment?

- Opening of bank account
- Operating bank account
- Accessing insurance schemes
- Running enterprise
- Business skills and knowledge
- Market visit
- Art of negotiation
- Increase in income
- Savings
- Lending

7. Has the membership benefitted in their personal development?

- Increase in confidence level
- Self-esteem
- Increase in mobility
- More value/ respect in households
- Value in community
- Enhanced skills for running an enterprise
- Enhanced negotiation skills

8. What kind of support have they received from HiH India (handholding, on the job training, market linkage etc.) and from HMF (machines for enterprise)?

SHG training

9. Did you attend any SHG training programme? If yes can them in learning financial literacy, business skills and market linkages? **Probe** if the women are using these skills in

- accessing credit
- setting any business/ enterprise
- selling their products?
- saving money

Can you share examples?

Group-based enterprise

10. 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.)

'On-job-training' of women and youth

11. Have training of women and youth been organized in the village for business development, management skills, banking, entrepreneurship and market linkages? Has it helped in getting employment or self-employment? (Probe: Has it helped in getting a job or being self-employed including the type of trade/business)

Awareness camp

12. Can you share your experience of the awareness camp on financial inclusion for the community? How was the participation of people? Have they benefitted from this camp?
- Ask
- How many people have accessed government schemes Opening and operating bank accounts (**Probe:** what support are the banks providing; is the response of banks better now compared to earlier, why?)

Impact and Equity

13. Do you feel the SHG formation and the enterprise development has improved livelihood and income of the women, and effected their economic empowerment?
14. Do you see any positive change in the attitude of women joining SHGs? If yes, then what type of change have you noticed? Has it empowered them in terms of mobility, improved business skills, income, and decision-making? Has it improved family income?
15. Do you see any change in the attitude of people and family members towards women who are members of SHG or women who are running their enterprise?
16. Are you happy with the change in the lives of women and households as a result of the project?

Sustainability

17. Do you think the SHGs and the group-based enterprises will continue further now when the project and support of the HIH staff has stopped.
18. Do you have any suggestions for sustaining the SHG activities and the enterprise initiated under the project?
19. Has the COVID-19 pandemic affected the project activities? How? Do you feel the HIH Team was able to help the community cope with the effects of the pandemic? If yes, then in what way (s)? (**Probe:** Psychological counselling and mentoring, digital training, awareness on Covid-19 safety protocols, support in their income activities such as procuring orders of production of masks/sanitizer, access to government Covid-19 relief schemes, creating market linkages through digital platform etc.)

End line Evaluation

Empowering Women and Youth through Training, Capacity building and Livelihoods Promotion

Stakeholder Interview Schedule: HMEL Representative

Name of Stakeholder	
Designation	
Duration of association with the project	
Date and place of Interview	
Name and phone number of the Interviewer	

Introduction

1. Please tell about your involvement in the project “Empowering Women and Youth through Training, Capacity building and Livelihoods Promotion”? What has been your role and contribution during the project?

Note: Brief the HMEL representative that now we will be talking about the performance of the project in terms of Relevance, Effectiveness, Efficiency, Impact, Equity and Sustainability since we are evaluating the project on these OECD criteria.

Relevance: Has the project done the right things, and how well does the project fit?

2. Has the project succeeded in mobilising the rural women for SHG membership as planned? Can you share some details?
3. Have the women benefitted from SHG memberships and SHG training? If yes, then in what ways? (**Probe if the below aspects**) –
 - creating social capital (sense of working together, social bonding, trust building, mobility)
 - economic empowerment (savings, internal lending/ rotating money, promoting financial literacy, financial management, digital literacy, operating bank account etc.
 - SHG management skills like group management, book keeping, importance of enterprises etc.
4. Have the project activities succeeded in delivering the desired result viz. creating livelihoods, instilling a strong understanding of enterprise development among the target women, and developing business and marketing skills among the women and youth? Please explain in detail.

5. Do you think this project can be viewed/ has emerged as a model for economic empowerment of the marginalized women and for further replication? If yes why?

Effectiveness: Has the project achieved its objectives?

6. Has training sessions and its content been effective/ helped in achieving the objective of providing financial literacy (knowledge of savings, lending/ banking), and importance of enterprise-development, business skills, marketing, etc. Have there been challenges in executing the training and how were they overcome?
7. Has the On-job training been effective in furthering skills of business development and its management, entrepreneurship, market linkages, financial management etc.
8. Are the women using these skills learned during the training effectively? Please elaborate if yes/ no?
9. Has the SHG membership and the activities helped women in
 - increasing their income and savings (economic empowerment)
 - increasing their mobility
 - banking and
 - Confidence building
 - decision-making ability/power

Efficiency: How well the resources were used?

10. Have the activities been implemented within the original timeframe and budget? Can you share your experience?
11. Are the training modules and materials apt for the SHG members to create/strengthen enterprise or does it need improvement?
12. Were the HiH staff able to manage the project effectively despite the pandemic **Probe:** the below aspects, -
 - made regular visits to the SHGs
 - mentored them
 - establish market linkages for orders and selling products
 - liaison with HMF team
 - submit project reports /narrative and financials on time
 - Participate in discussions with HMF teams – local and senior
13. Has HIH undertaken quarterly evaluation of the project for corrective action if required? Did you receive desired records and updates from HIH about the project?
14. Were your inputs and suggestions incorporated for improved execution of the project?

Impact: What effect has been created by the project?

15. Has the project helped women
 - in learning new skills, knowledge?
 - improving income and to what extent?
 - have some control over their enterprises, if yes, then in what way?
 - increasing their self-esteem, independence

- improving their social status in family and community

16. Did the women experience any other positive or negative impact as a result of the project?

17. What other impacts (positive or negative) did the intervention have on the wider community?

Sustainability: Will the project outcomes last after the conclusion of the project?

18. Now that the project is over will the SHG activities, enterprise developed sustain? Do you think the project succeeded in planning sustainability of commercially active SHGs. This is important as women would require economic and social support to women to take forward their enterprises especially because economic /market situation is difficult due to COVID pandemic?

19. What are the current barriers to achieving sustainability? What are the additional inputs necessary to achieve sustainability?

20. What are learning from the project?

Equity: extent of access to interventions by different social groups/vulnerable communities.

21. Have the interventions been inclusive and benefitted the underprivileged women or women from vulnerable groups?

22. Is there more gender parity in relations / are women more empowered and now valued for their work, in family matters, decision-making etc.?

23. Has the project achieved HMEL's commitment of making a positive impact and significantly contributing to the growth, wellbeing and improving the quality of life of the people of Bhatinda, Punjab in the communities that they work in, by investing financial and human capital?

24. Has the project been able to achieve its objective of empowering women and youth through training, capacity building, market linkage and job creation in the vicinity of the 11 villages of the HMEL in Bathinda, Punjab despite the pandemic?

ANNEXURE 4: INFORMATION FROM SECONDARY SOURCES

Target vs Achievements

Final project reports reveal the performance data on key project deliverables indicators. A look at the numbers of target vs achievements (see table 6) indicate that majority of the deliverables have registered a 100% achievement or have marked an overachievement. This is indeed incredible despite the tragic COVID-19 pandemic. Few deliverables which have underperformed, stakeholders and reports attribute the pandemic as its key factor.

For instance, SHG formation and member enrollment and SHG training programs including financial literacy and digital inclusion has achieved 100% results despite COVID-19 pandemic in year 2020. This has been possible through diligence and strong monitoring by mobilisers of HiH India and the senior support staff. Bank account was opened for 147 of the 150 SHGs, remaining three were to be opened by May 8 after completion of project on May 4. Immense effort had to be put in for opening bank accounts in the initial months as the bankers were not supportive enough.

Table 6: Target vs achievement (as on 4 th May, 2021)				
S. No	Key Deliverable	Total Project Target	Total Project Achievement	% Achievement
1.	Forming SHGs*	150	150	100
2.	Members	1500	1641	109
3.	SHG Member Training-Module-1	1500	1641	109
4.	SHG Member Training-Module-2	1350	1476	109
5.	SHG Member Training-Module-3	750	820	109
6.	SHG Leaders Training (A & R)	300	328	109
7.	SHG-Financial Inclusion and Digital Literacy Training	2000	2261	113
8.	Mass Awareness camps	11	7	64
9.	Numbers in Mass Awareness camps	3000	1846	62
10.	On the Job Training' for SHG women and youth	1500	1480	99
11.	Supporting Enterprise development for SHG women and youth (girls)	1000	605	61
12.	Setting up 100 Group-based enterprises	100	100	100
13.	Bank account open for SHGs	150	147	98

Number and Type of Active Group-Based Enterprises

Out of 100, 61 GBEs have been set up and 605 women have been supported with market linkages to become commercially active. HiH India submitted 100 proposals for enterprises out of which 72 proposals were approved. To complete the project target of 1000 commercially active SHG women, HiH India identified 232 women to set up 22 small-scale enterprises thus taking the total number of commercially active women to over 900 despite the COVID-19 crisis.

Table 7: Number and type of group-based enterprise		
S No.	A. Type of enterprise (Approved by HMEL)	Numbers
1.	Cattle Feed Unit	10
2.	RO Unit	12

3.	Happy Seeder	15
4.	Cotton Wick Unit	09
5.	Tailoring and Cutting Unit	08
6.	Leather Bag Unit	05
7.	Baking Unit	02
8.	Disposable Paper Plate & Dona making Unit	02
9.	Flour Mills	01
10.	Incense Stick Making Unit	01
11.	Milk Processing Unit	03
12.	Pickle Making Unit	01
13.	Non-Woven Bag Making Unit	02
14.	Sanitary Pad Making Unit	01
	Total (A)	72
	B. Low-Cost Enterprises Promoted with HiH India Support	
1.	Candle Making	02
2.	Manufacturing & Packaging of Spices/ Masala	03
3.	Pickle Making	04
4.	Small Photostat-Cum-Stationary Shop	06
5.	Soft toy Making	03
6.	White Phenyl Making	04
	Total (B)	22
	GRAND TOTAL (A+B)	94

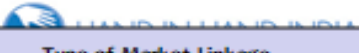
The commercially active enterprises were provided support for selling their products through work orders within the village and the surrounding areas and orders and buy back agreement with help of local vendors.

Table 8: Active group-based enterprises (HMEI and HiH India supported)		
Commercially active Enterprises (Out of 72)	61	61 GBEs with 605 members linked with Market
Balance Enterprises to be Commercially Active (Out of 72)	11	01 unit each of following in activation process of baking unit, pickle making unit, milk processing unit, cattle feed unit, happy seeder enterprise and 06 cattle feed GBEs in the process of installation of 3 phase electricity connection
Low Cost Enterprises Promoted with HiH India support	22	HiH India has supported the establishment of 22 Low Cost Enterprises reaching 1480

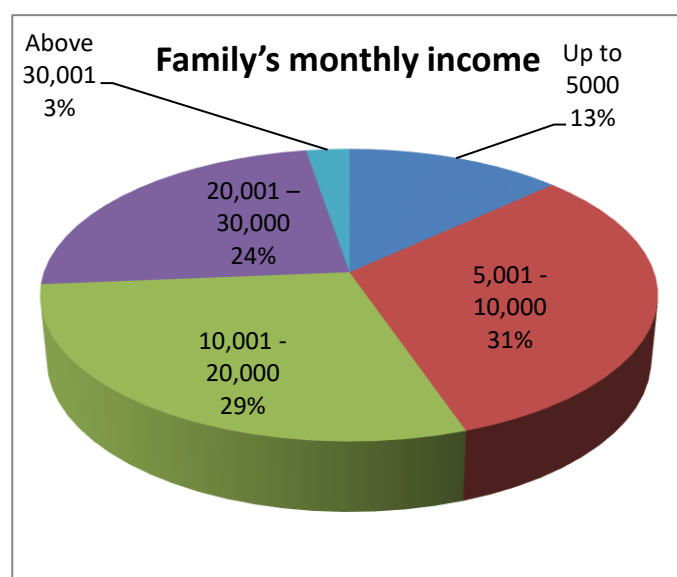
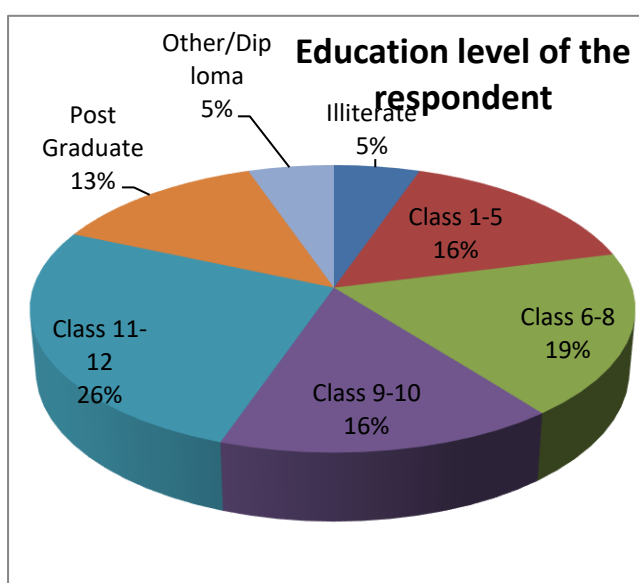
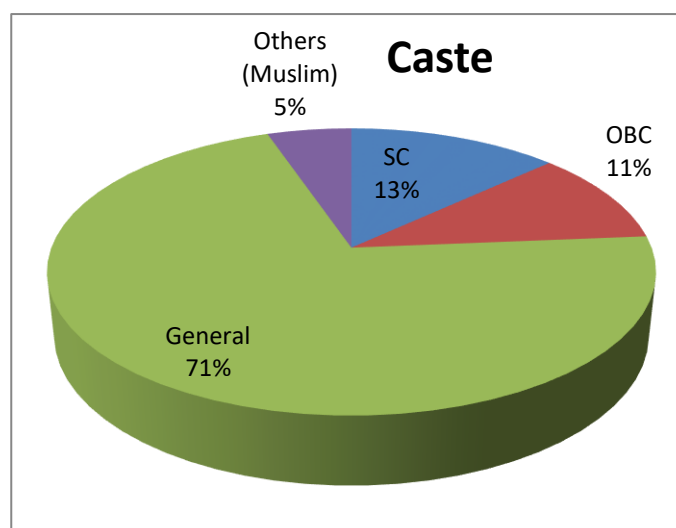
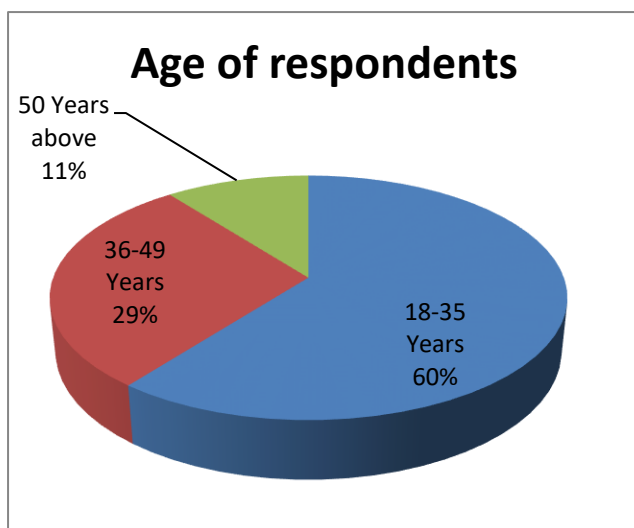
Table 9: Details of HiH India supported low-cost enterprises

DETAILS OF HiH INDIA SUPPORTED 22 LOW COST GROUP BASED ENTERPRISES INDIA						
						
S.No	Name of SHG	Village	Enterprises	Project Cost	15% Contrib.	Total Cost
1	Waheguru	Malkana	Candle making	17,600	2640	20,240
2	Lucky	Sekhu	Candle making	17,600	2640	20,240
3	Aash	Kamalu	Packaging of Spices(Masala)	15,805	2370.75	18,176
4	Laxmi Jyoti	Bagha	Packaging of Spices(Masala)	15,805	2370.75	18,176
5	Guru Govind Singh	Raman	Packaging of Spices(Masala)	15,805	2370.75	18,176
6	Jai Ma Ambe	Bagha	Pickle Making	15,000	2250	17,250
7	Bawa	Sekhu	Pickle Making	15,000	2250	17,250
8	Khushi	Sekhu	Pickle Making	15,000	2250	17,250
9	Devgun	Pakka Kalan	Pickle Making	15,000	2250	17,250
10	Manveer	Giana	Small Photostat Cum Stationary Shop	18,650	2797.5	21,448
11	Sahaj	Hassu	Small Photostat Cum Stationary Shop	18,650	2797.5	21,448
12	Laxmi	Raman	Small Photostat Cum Stationary Shop	18,650	2797.5	21,448
13	Ajit	Malkana	Small Photostat Cum Stationary Shop	18,650	2797.5	21,448
14	Curban	Chatha	Small Photostat Cum Stationary Shop	18,650	2797.5	21,448
15	Gill	Kamalu	Small Photostat Cum Stationary Shop	18,650	2797.5	21,448
16	Ravidas Aajeevika	Bangi Deepa	Soft Toy Making	15,000	2250	17,250
17	Satguru	Malkana	Soft Toy Making	15,000	2250	17,250
18	Guru Nanak dev Ji	Kamalu	Soft Toy Making	15,000	2250	17,250
19	Mehak	Malkana	White Phenyl Making	14,720	2208	16,928
20	Sadhu Sadaram	Giana	White Phenyl Making	14,720	2208	16,928
21	Guru Nanak Dev Ji	Tarkhanwala	White Phenyl Making	14,720	2208	16,928
22	Happy	Sekhu	White Phenyl Making	14,720	2208	16,928
TOTAL				2,99,515	44,927	3,44,442

Table 10: Details of commercially-active enterprises

DETAILS OF COMMERCIALY ACTIVE ENTERPRISES				
				
S. No	Type of Enterprises	No. of Groups	No of Members	Type of Market Linkage
1	Disposable Paper plate & Dona Unit	02	23	Selling in local market, to individual customers & through Work Order
2	Leather Bag Making Unit	05	60	Selling in local market, to individual customers & through Work Order
3	Happy Seeders Unit	14	140	Linkages at village level and surrounding areas
4	RO Unit	12	120	Selling in local market and to individual customers
5	Cattle Feed Unit	03	30	Selling in local market and to individual customers
6	Cotton Wick Unit	09	83	06 GBEs having Buy Back Agreement. 02 GBEs received Work Order 1 GBE Selling in local market and to individual customers
7	Pickle Making Unit	01	10	Selling in local market and to individual customers
8	Tailoring Unit	08	80	Received Work Order, receiving order from local customers
9	Baking Unit	01	10	Selling in local market and to individual customers
10	Incense Stick Making Unit	01	2	Selling in local market and to individual customers
11	Sanitary Pad unit	01	6	Selling in local market and to individual customers
12	Non woven Bag Making Unit	02	21	Work Order and receiving local job work
13	Milk Processing Unit	02	20	Selling Locally and to individual customers
TOTAL		61	605	

ANNEXURE 5: HOUSEHOLD AND DEMOGRAPHIC PROFILE



About the Author

Anupama has been working on development issues for more than 20 years. She has extensive experience in project management, knowledge management, qualitative research and writing evaluation and situational analysis reports. Her core area of interest focuses on developing products like case studies, best practices, process documents, newsletters, annual reports, articles, blogs and action plans. She had the privilege of writing chapters on child protection for the Third and Fourth Combined Periodic Report on the Convention on the Rights of the Child, 2011 and Fifth and Sixth Combined Periodic Report on the Convention on the Rights of the Child, 2020.

She has worked with organizations like Prayas Institute of Juvenile Justice, New Concept Information Systems Pvt. Ltd. and in the capacity of freelance consultant for international development organizations like ECPAT, IRC, UNICEF and its partner. Anupama's thematic focus areas include – child rights, public health, WASH, adolescent, gender, positive masculinity, and behaviour change communication.

