

IMPACT ASSESSMENT REPORT

Of Udyogini Project



Submitted by:-

KB

ACKNOWLEDGEMENT

First of all, we would like to express our gratitude to the Almighty God for enabling us to complete this impact report for Udyogini Project in Jhajjar district, Haryana.

Successful completion of any type of project requires help from a number of people. In case of this project, we are thankful for the cooperation of the team on ground in active collection of data. We are grateful to Udyogini staffs on the ground, for regular support in reaching out to the beneficiaries of the programme. This acknowledgement is our little effort to show our deep gratitude to those people.

We would also like to thank the community of intervention villages in Jhajjar district for their cooperation and support in completion of this study. We hope that this report brings about a change in the lives of beneficiaries of this project.

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उद्योगिनी

उद्यमिता विकास प्रशिक्षण द्वारा महिला सशक्तिकरण परियोजना, झज्जर, हरियाणा

जीवन कौशल प्रशिक्षण – व्यावहारिक ज्ञान एवं सवाद

सहयोगी: CLP INDIA
The power of new entrepreneurs
अपना सपना साँझो

सहयोगी: HUMANA
HUMANITY FIRST

दिनांक: 02/07/2020

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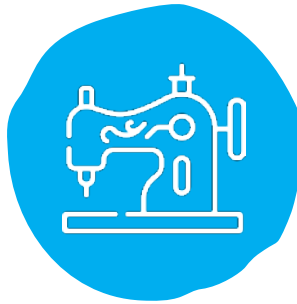
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ABBREVIATIONS

ANM:	Auxiliary Nursing Midwifery
APL:	Above poverty line
BA:	Bachelor of Arts
BPL:	Below poverty line
FGD:	Focus group discussion
GNM:	General Nursing and Midwifery
GPS:	Global positioning satellite
HH:	Household
HPPI:	Humana People to People India
OBC:	Other backward classes
PDS:	Public distribution system
PMJDY:	Pradhan Mantri Jan Dhan Yojana
PMJJBY:	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMSBY:	Pradhan Mantri Suraksha Bima Yojana
SC:	Scheduled caste
SHG:	Self-help group
ST:	Scheduled tribe
WHO:	World Health Organization





EXECUTIVE SUMMARY


Humana People to People India (HPPI) commenced the Udyogini project together with Jhajjar Power Plant set up by CLP India Pvt. Ltd in 2020. The project is being implemented in Matanhail block of Jhajjar district in Haryana covering 12 villages over 3 years. The idea of the project was to improve livelihoods, income, social and nutritional security of the women and families staying in the nearby area of the plant.

The baseline study provided HPPI with a comprehensive situational analysis which was crucial in devising the strategy for the project and in providing values on the log-frame indicators to measure the change envisioned at the end of the project. With this endline evaluation HPPI wants to assess the results of the project intervention based on the analysis done during the baseline study.


A mixed method approach including both qualitative and quantitative measures was adopted which involved multiple methods of data collection.


A total of 370 individual surveys, 12 FGDs with 169 participants and 12 key informant interviews were carried out for this project in 12 villages of Matanhail block in Jhajjar district taking the total touchpoints to 551 for this study.


To ensure the appropriateness of the evaluation framework, key metrics were developed using results analysis framework from the baseline study of the intervention to determine merit or worth of the intervention.


100%  The study found that 100% of the respondents are saving money majorly in the range of INR 501-1000 and with SHGs after Udyogini project.

92%  of the respondents are having life insurance like PMJJBY and PMSBY.

47%  of the respondents were found to be aware of the byelaws of their SHG and 46% about the financial status of their SHG.

89%  of the respondents reported that the biggest benefit of establishing a nutri-garden is that it has reduced their consumption expenditure and productivity of women has increased simultaneously.

59%  of the respondents reported purchasing livestock as asset post-trainings.

90%  of the respondents were found to be aware of women helpline to protect themselves or other women in problem.

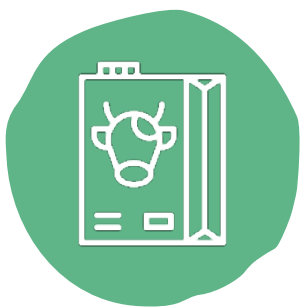
On an average, respondents reported an average monthly income of INR ~3164 from their enterprise activities in the range of INR 500 – 11667. 

The following table provides a comparison of baseline and endline values on various indicators that denote the impact of Udyogini project:

Several recommendations have also been provided to improve such interventions in future based on the insights obtained from this study such as making men part of intervention to increase the impact further, making women political stakeholders through capacity development, increasing the activities under SHGs, providing dedicated business support and refresher trainings etc. It is sincerely hoped that the results of this study help HPPI to improve their interventions in the future.

Indicator	Baseline value	Endline value
Average monthly household income ⁽¹⁾	INR 11397	INR 42465
Percentage of respondents availing loan for business purpose	15%	37%
Percentage of respondents with good financial skills	5%	85%
Percentage of respondents with ability to deal with the bank independently	56%	70%
Percentage of respondents who are aware and have availed government schemes (like PMJJBY)	20%	51%
Percentage of respondents with knowledge of legal rights	9%	90%
Percentage of respondents taking household decisions along with their husband	2%	81%

¹The methodology for calculating income at the baseline and at the endline was different. At the endline, a detailed methodology was undertaken to calculate their actual income. That's why a large increase can be seen. So, there is a methodology bias involved and such a large increase cannot be attributed only to Udyogini program. Apart from that during baseline data collection, Covid-19 lockdown was in place, so many of the households were not able to earn from any source other than farming and allied activities in the operational area.



INTRODUCTION

Humana People to People India (HPPI) is a development organization focused on improving the lives of people by providing access to basic needs such as education, health services, better livelihood, etc. through the establishment and implementation of projects that aim at transferring knowledge, skills and capacity to individuals and communities that need assistance to come out of poverty and other vulnerable conditions.



In 2020, HPPI commenced Udyogini project together with Jhajjar Power Plant set up by CLP India Pvt. Ltd. The project is being implemented in Matanhail block of Jhajjar district in Haryana covering 12 villages over 3 years. The idea of the project was to improve livelihoods, income, social and nutritional security of women and families staying in nearby areas of the JPL plant.

The long-term development objective of the project is to empower and enable 3,000 women in Jhajjar district by creating an entrepreneurial ecosystem for economic security. The project promotes vocational skills-based entrepreneurship development, bridge demand-supply gap in access to social security, improved markets, and overall improving the quality of life of women in the district.

The project is an integrated model of entrepreneurship development and enhancing the resilience and reducing the vulnerability of the rural poor due to economic shocks. The vehicle of sustainable development of the project involves formation and co-opting of Self-Help Groups, owned, and run by women benefitting them through cash flow, credit, peer-to-peer learning and making markets more accessible.

HPPI has contracted KindBeings to assess the results of this project's interventions based on the analysis done during the baseline study on the 'Result Framework Activity plan' developed under this project.



LITERATURE REVIEW

The rise of female entrepreneurs has brought a gendered perspective to the field of entrepreneurship. Women's involvement in entrepreneurial activities is closely linked to both societal and economic advantages. Despite comprising nearly half of India's population, women's participation in entrepreneurship remains severely limited. Over the past few decades, there has been an increase in women entrepreneurs in both developed and developing economies. It is evident that women entrepreneurs make significant contributions to reducing poverty, increasing per capita income, and generating employment (Aguirre, D., et al., 2012; Kumar, S. M. et al., 2013; Ogidi, A. E., 2014).

Women who take responsibility for organizing and managing their enterprises, while assuming all associated risks with the expectation of making a profit, can be referred to as women entrepreneurs. This definition portrays women entrepreneurs as intentional decision-makers and managers (Coughlin, J. H., & Thomas, A. R., 2002). Women become entrepreneurs driven by their desire for independence and achievement. However, this definition only applies to women who choose entrepreneurship voluntarily, excluding those who are compelled by necessity (Dhameja S. K., 2002).

Indian women entrepreneurs face numerous challenges. Access to affordable and easily available finance and marketing is identified as a major hurdle by many women entrepreneurs (Panandikar, 1985). High prices of raw materials, complicated licensing and registration procedures, and limited access to banking and financial services pose obstacles for women entrepreneurs (Vinze, M. D., 1987). Weak financial standing often restricts women entrepreneurs. Lack of support from society and family, illiteracy, and limited awareness of government schemes and programs hinder the development of women entrepreneurship (Rao, C. H., 1991). Women entrepreneurs frequently encounter difficulties related to finance, labor, and marketing (Chandra, 1991). Challenges such as cash flow and working capital shortages, lack of manufacturing experience, and the burden of household responsibilities present significant obstacles to women entrepreneurs in India (Das, M., 1999).





OBJECTIVES

HPPI believes that financial and social goals complement each other for the economic and social wellbeing of the poor households and women in particular. The project envisaged that 3000 women are trained on variety of financial, social and gender issues like – improved financial capabilities, mobility, health & hygiene, rational and inclusive household financial decision making, access to government schemes etc. The baseline study provided HPPI with a comprehensive situational analysis, which was crucial in devising the strategy for the project and in providing values on the log-frame indicators to measure the change envisioned at the end of the project. With this endline evaluation HPPI wants to assess the results of the project intervention based on the analysis done during the baseline study. This is needed to assess the performance of the project and capture project achievements, challenges, and best practices to inform future similar programming. Specific objectives of the endline study include:

Udyogini : Women Empowerment through Entrepreneurship Development Training at Jhajjar Haryana		March 2020 to 2023 Till Date Achievement	
Sl. No.	List of Main Activities in the Project	Project Goal March 2020 to March 2023	Project Achievement Till Date
1	No. of Villages reached	12	12
2	No. women Self-Help Groups co-opted	97	97
3	No. of new women Self-Help Group formation	185	142
4	No. of women in the Self-Help Groups	3000	2617
5	No. of meeting with Self-Help Groups	2000	1902
6	No. of Women enrolled for Life Skill Training	3000	3075
7	No. of 4 days Life Skill Trainings conducted on Resilience & communication, Women Rights and Protection, Health and Nutrition and Financial Literacy skills	150	185
8	No. of women who completed 4 days life skill training	3000	3039
9	No. of nutri-gardens established	3000	2070
10	No. of women who established Nutrigarden	3000	2341
11	No. of trainings on Intensive Entrepreneurship Development	75	103
12	No. of women who received intensive entrepreneurship development training	1500	1588
13	No. of women who have received support and mentoring for Start Up Business	1500	1347
14	No. of women started their new enterprise	600	258
15	No. of women who scaled up-their existing business	150	88
16	No. of Skills Mela organized	05	05
17	No. of women introduce to different skills development programs, connecting them to skills, introduce govt. schemes and linkage to market in the skill melas	1500	1180
18	No. of Social Security Fairs organized	06	14
19	No. of women participated in Social Security Fairs organized	3000	2162
20	No. of women have access atleast one social security scheme	3000	2798
21	No. of days participation in JPL activities		as per Pro.
22	No. of Student get scholarship from Jhajjar Power Limited		569
23	No. of Womens Aware to Social Security Scheme on Group/one to one	3000	3028
24			
25			

- To evaluate the progress made through observations and findings post project interventions giving a comparative analysis.
- To collect endline data for the project based on the project's results framework.
- To illustrate the overall outcome of the project intervention.



METHODOLOGY

A total of 370 respondents were covered using surveys, 169 participants were covered using FGDs and 12 key informant interviews were carried out for this project in 12 villages of Matanhail block in Jhajjar district taking the total touchpoints to 551 for this study. The sample size was calculated using a 95% confidence interval and 5% margin of error. The data collection tools provide for both qualitative and quantitative data to be collected, validated, and triangulated to report integrated results. The study was conducted within a timeframe of 6 weeks in 4 phases – Research, Collection, Development and Reporting. These are described in the infographic below: **endline study include:**

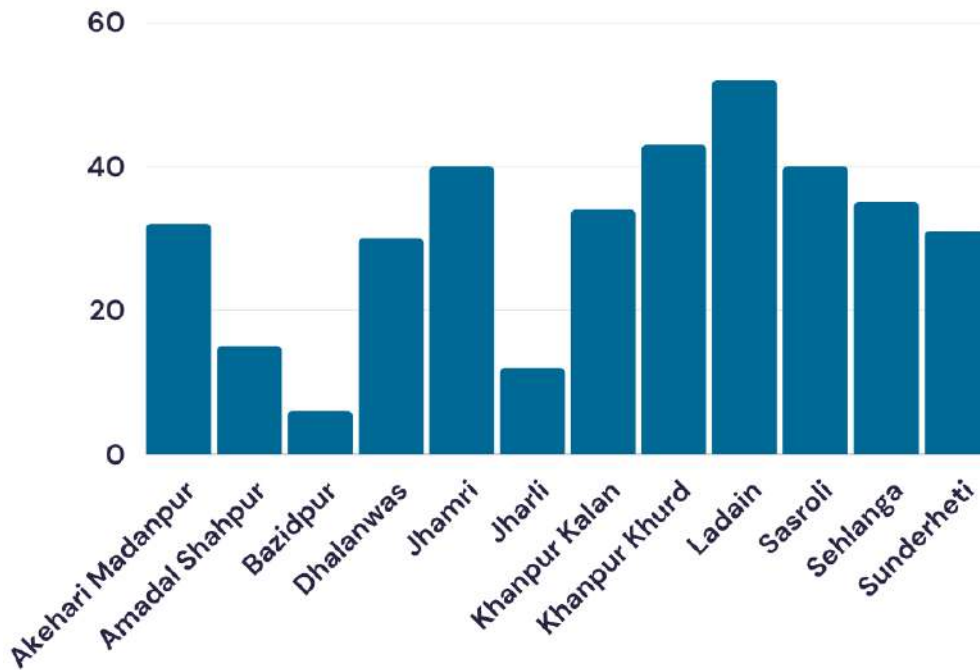


The study followed strict data collection protocols to ensure integrity of data. Geo-location tagging of GPS parameters was utilized to ensure genuineness of each beneficiary. Data triangulation was done using survey and FGD data to ensure complete and valid data during analysis. To ensure the appropriateness of the evaluation framework, key metrics were developed using results analysis framework from the baseline study of the intervention to determine merit or worth of the intervention. A mixed method approach including both qualitative and quantitative measures was adopted which involved multiple methods of data collection.

The research team carried out a systematic process for the development of tools keeping in mind the research objectives. All the tools were piloted on a small sample and then based on the responses several changes were made to reduce the redundancy and ambiguity among them. Stratified quota sampling was utilized to select respondents for survey. There are several limitations like respondent bias, social acceptability bias to every study and this being no exception. We tried our best to control the limitations of biasness, but it is expected that some responses might have also been affected.

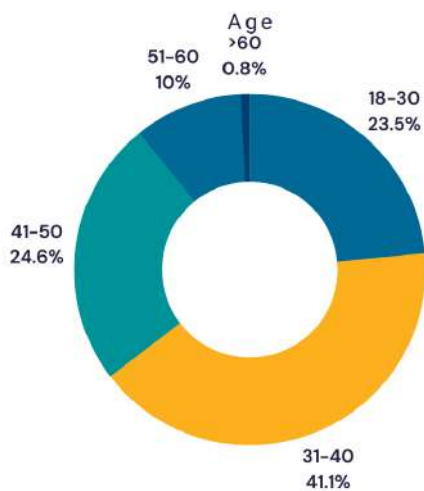
Respondent profile

The following section provides a profile of the 370 survey respondents included in this study.



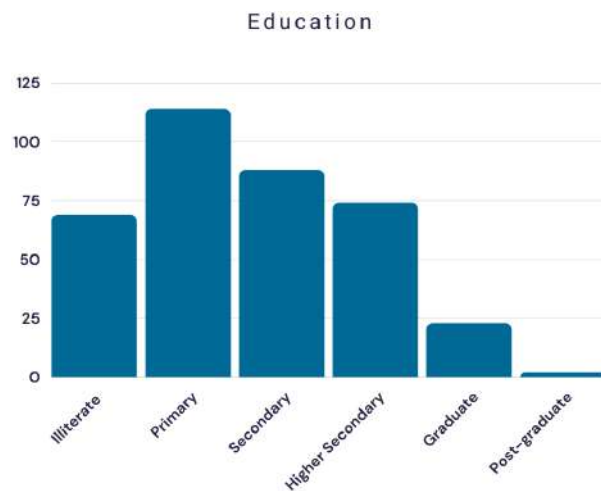
Source: Survey (Universe: 370)

Out of the 12 villages covered in this study, maximum (52) surveys have been covered from Ladain village, followed by Khanpur Khurd (43).



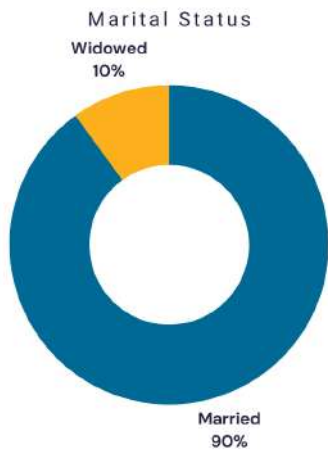
Source: Survey (Universe: 370)

A respondent profile similar to baseline has been achieved for the best possible comparison. Maximum (41%) respondents belong to the age-group of 31-40 years.



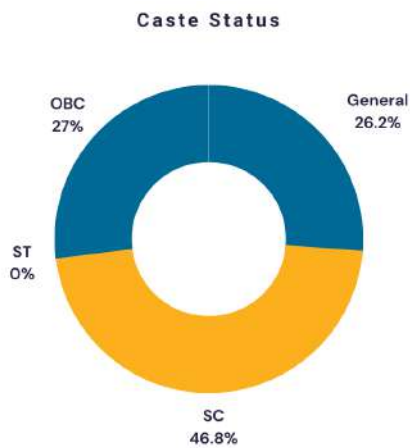
Source: Survey (Universe: 370)

Education-wise, the majority (31%, 114) of the respondents reported completing only up to primary level. This reflects the relevance of financial literacy and other life skill components in the intervention design.



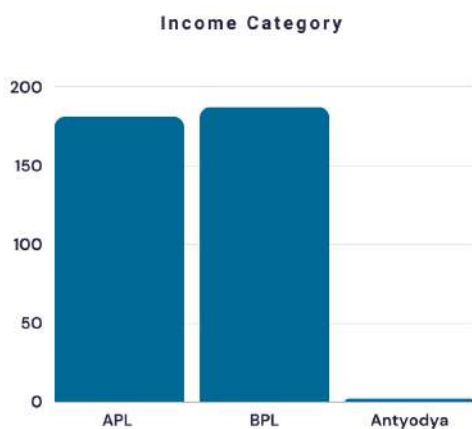
Source: Survey (Universe: 370)

90% of the respondents were reported as married and 10% as widowed. No respondent reported herself as unmarried or separated.



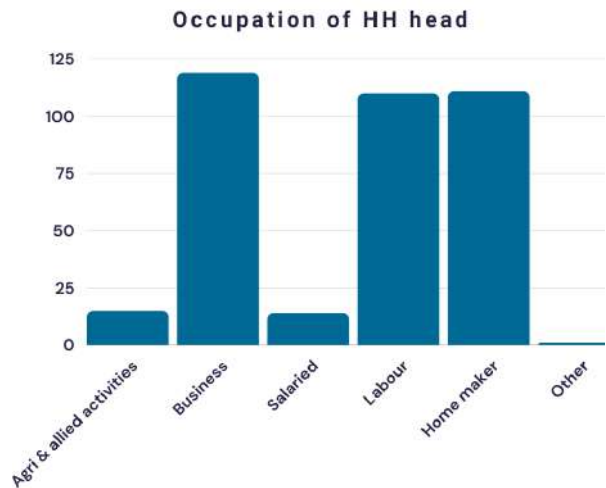
Source: Survey (Universe: 370)

Caste-wise, majority (47%) of respondents covered belong to SC category followed by 27% OBCs.



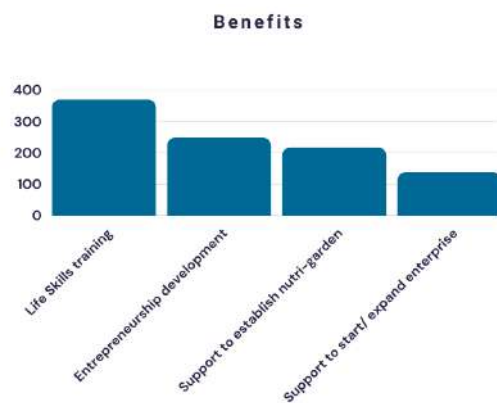
Source: Survey (Universe: 370)

With regards to income category, the majority (51%, 187) respondents were covered from BPL category. Only 2 respondents reported themselves as belonging to Antyodaya category.



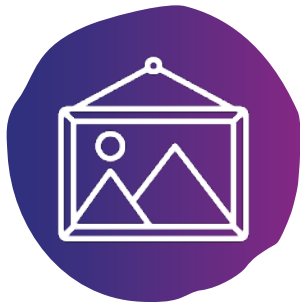
Source: Survey (Universe: 370)

Maximum (32%, 119) respondents reported the occupation of their household head as business, the majority of which is agriculture. This is followed by 30% of respondents reporting HH head occupation as homemaker. This denotes the presence of an elderly female (majorly widowed) who are now head of households.



Source: Survey (Universe: 370)

Various trainings provided to the beneficiaries was taken as a stratification criterion in this study which is shown above

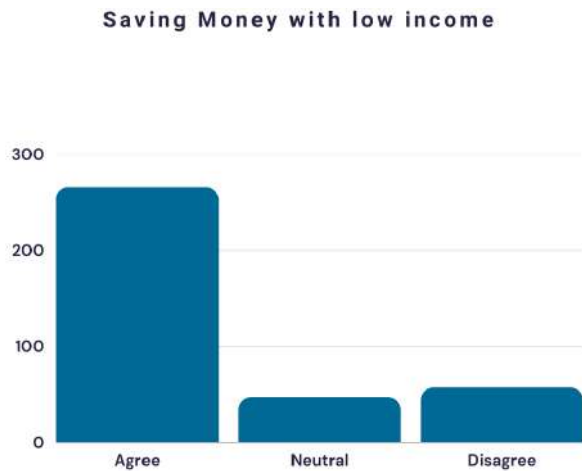


OBSERVATIONS AND DATA ANALYSIS

The following section provides an analysis of data collected using the quantitative survey, duly supported by field observations, and triangulated through FGD data for validity. The data has been analyzed under various themes for easy understanding.

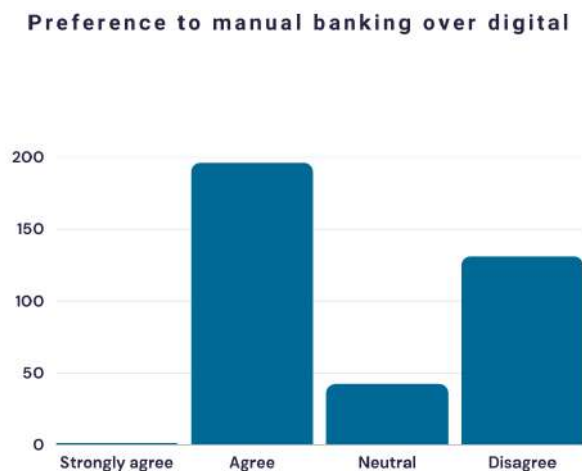
Finance

Finance is the most important component whether it is our daily life or running a business. Therefore, during life skill and entrepreneurship development trainings under Udyogini project, stress was given on financial literacy as well. Next few graphs provide perception of respondents on various aspects of financial literacy.



Source: Survey (Universe: 370)

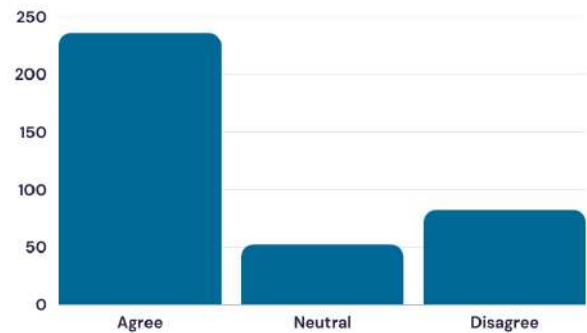
72% (266) respondents agreed that saving money is possible with low income. Their view is that every women should atleast save INR 100 monthly, howsoever low their income would be.



Source: Survey (Universe: 370)

53% (196) of respondents agreed that they prefer to use manual banking facilities over digital banking. This seems to be due to low education.

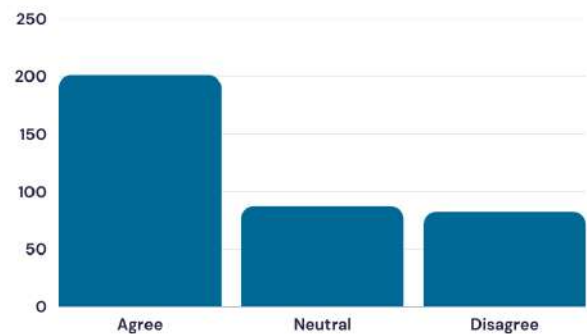
Money better managed by Male



Source: Survey (Universe: 370)

Also, 64% (236) of respondents agree that money matters are best managed by males.

Budgeting not required in low income HH



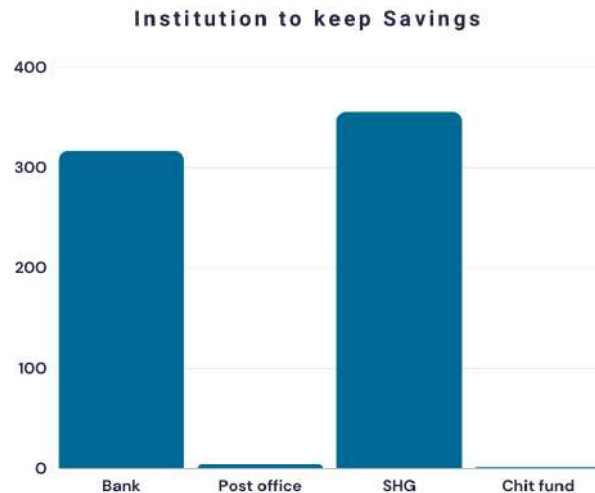
Source: Survey (Universe: 370)

Further, 54% (201) respondents agreed that budgeting is not required in low-income households. There is a need to make these women understand the value of budgeting as it will help them save more money.



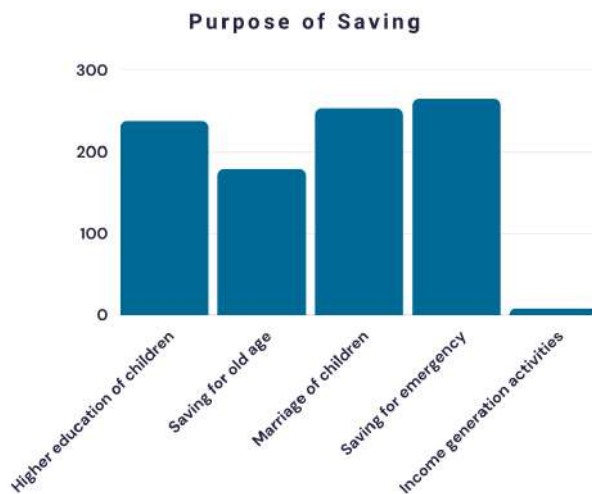
Source: Survey (Universe: 370)

The majority (39%, 143) of respondents save money in the range of INR 501-1000 per month followed by 28% (105) respondents in the range of INR 1001-2000.



Source: Survey (Universe: 370)

Majority (96%, 356) respondents of women reported their preference of saving money with SHGs followed by 86% (317) preferring to save money with the banks.



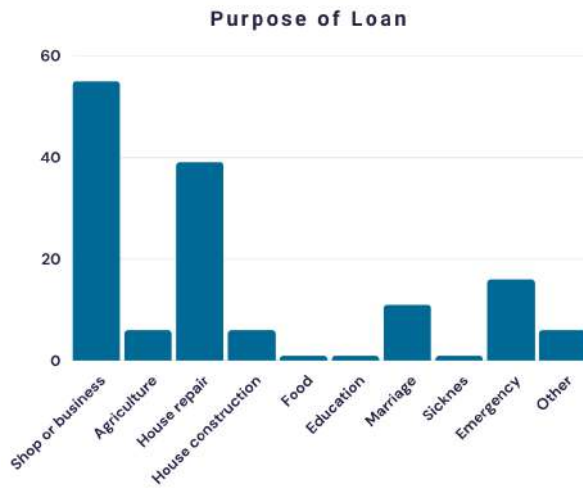
Source: Survey (Universe: 370)

The top 2 purposes pointed out by respondents for saving money include emergencies (72%, 265) and marriage of their children (68%, 253). followed by saving for the education of children, (64%, 238), which is indicative of the fact that women are also prioritizing the educational needs of their children. This is also helping in ensuring SDG goal of quality education.



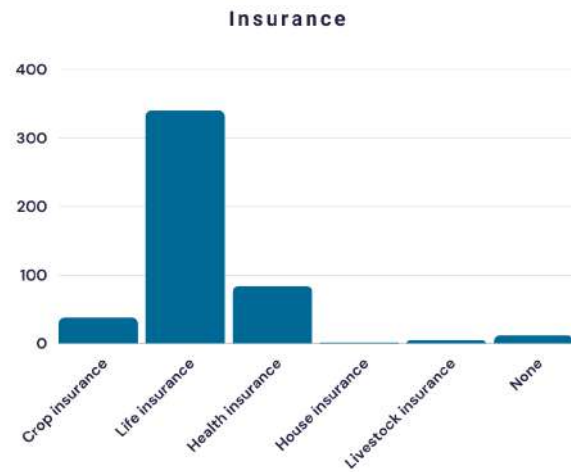
Source: Survey (Universe: 370)

34% (124) respondents reported taking loan in the range of INR 1-50000. Majority (60%, 222) respondents have not taken any loan or did not want to disclose their loan details.



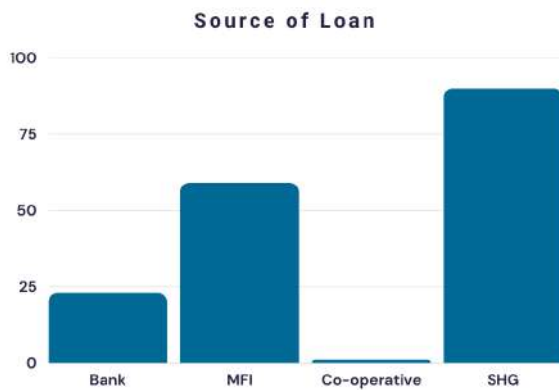
Source: Survey (Universe: 148)

Out of the 148² respondents reported taking loan, majority 37% (55) respondents reported taking it for their shop or business followed by 26% (39) respondents who got their house repaired through this loan.



Source: Survey (Universe: 370)

92% (340) respondents reported taking life insurance, majorly PMJJBY and PMSBY.



Source: Survey (Universe: 148)

61% (90) respondents reported taking loans from SHG with an average amount of INR 32197. 40% (59) respondents reported taking loans from MFIs with an average amount of INR 55658. From banks, 16% (23) respondents took loans with an average amount of INR 258125.

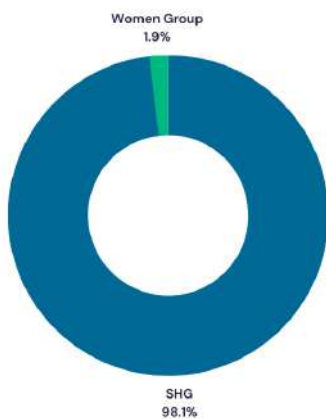
² Universe is 148 here as it is number of respondents reportedly taking loan.

Association status

HPPI to improve the associations in villages to have much improved efficacy of the program, formed some SHGs and women clubs to mobilize women and support them through Udyogini project. They also adopted some SHGs which were previously formed but were not running effectively.

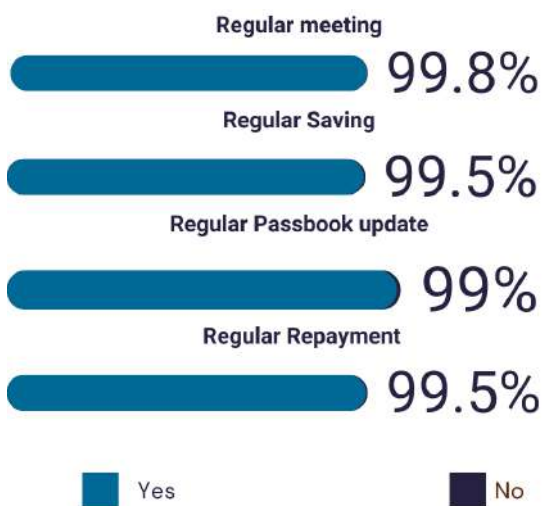
Over 99% of respondents reported regular meetings, saving by all members, finances, and repayment within their SHGs. Currently, it is running with the handholding support of HPPI team. Now, HPPI can swiftly reduce their support and see how sustainably these associations run and support them as and when required.

Association Type



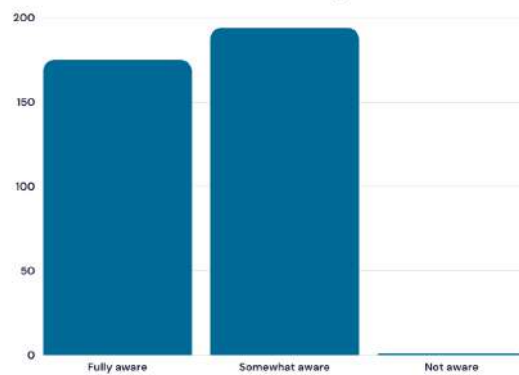
Source: Survey (Universe: 370)

In this study, 7 respondents from women clubs were included, while rest all belonged to SHGs.



Source: Survey (Universe: 370)

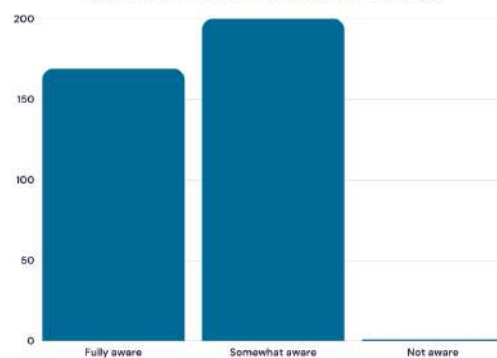
Awareness about By-Laws



Source: Survey (Universe: 370)

47% (175) respondents were found to be fully aware of the byelaws of their SHG. During FGDs, participants who were previously SHG members also pointed out that there has been a complete overhaul since HPPI's intervention (Ex.- SHGs have been provided with bank linkage and other support to run smoothly by the HPPI team).

Awareness about Financial Status

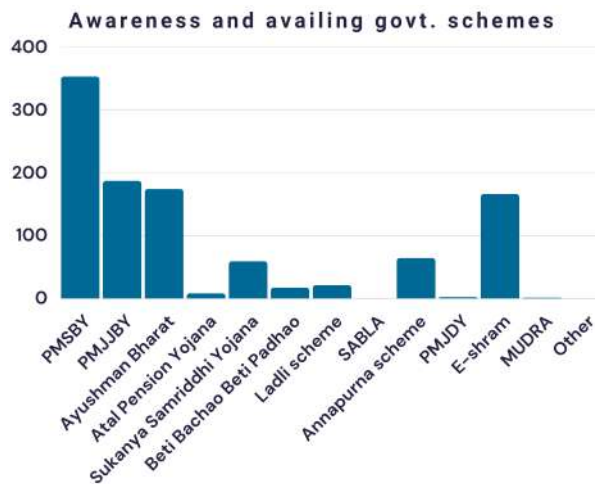


Source: Survey (Universe: 370)

46% (169) respondents were found to be aware of the financial status like account status, loan status, etc., of their SHG.

Government schemes

Under life skill training, respondents were also made aware of various government schemes and programs from which they can benefit.

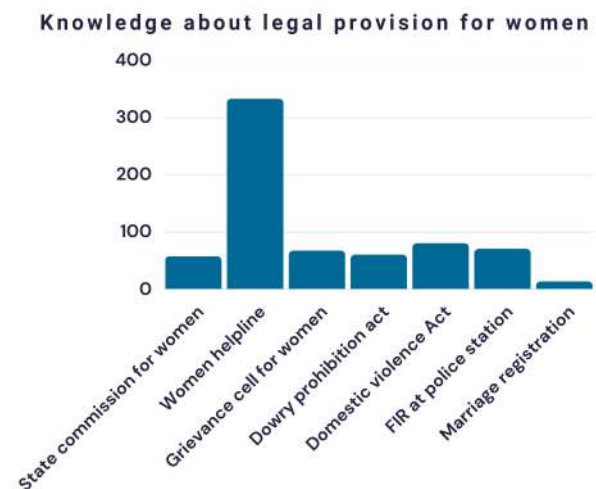


Source: Survey (Universe: 370)

Most of the respondents seem to have awareness and availed PMSBY (95%, 353) and PMJJBY (51%, 187) benefits.

Decision making

Under life skill training, respondents were also provided with rights and protection awareness, which will act as a supporting mechanism to further strengthen gender equality in the locality, one of the SDG Goals.



Source: Survey (Universe: 370)

Majority 90% (333) of respondents were found to be aware of women helpline number 1091. However, there is scope to generate more awareness among women on varied services related to legal provision for women.

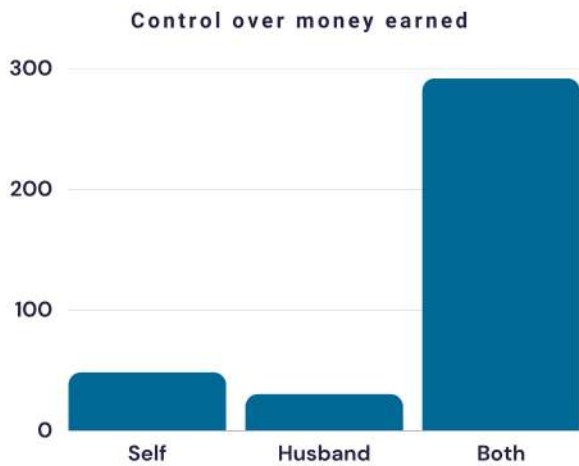


Source: Survey (Universe: 370)

76% (281)³ respondents said that both husband and wife together manage expenses in their household. However, during qualitative

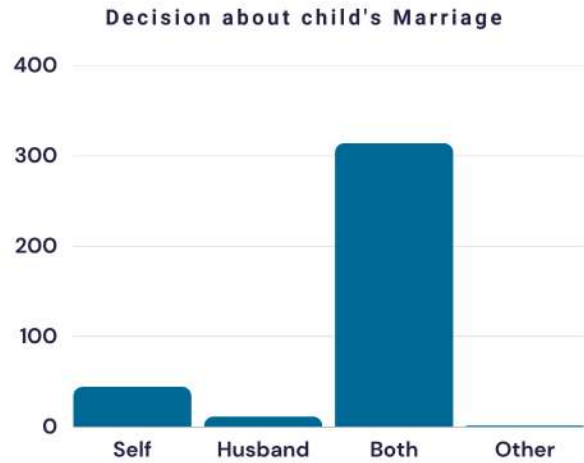
³These numbers also include widowed women as it was found that a male member (son or father-in-law) was a part of the decision. Therefore, there is a bias in this section which can be removed in future studies by increasing the number of options for these decision-making questions.

interactions it seems that at time of survey social acceptability bias has increased the number significantly.



Source: Survey (Universe: 370)

Similarly, on control over money earned women seem to have default understanding that they both make decisions together but the husband being the head of the household gives a consent for expenditure. 79% (292) of respondents feel that they control the money earned together with their husband.

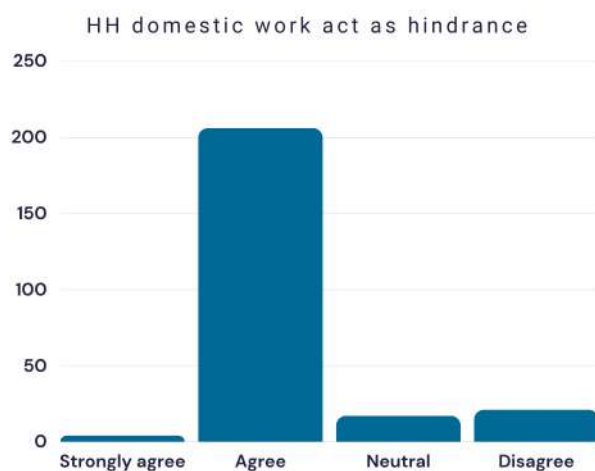


Source: Survey (Universe: 370)

Also, 85% (315) respondent take the decision regarding their Children's marriage jointly with their husbands. In very few cases, the husband or other family members take such decisions individually, which reflects that the say of women in these matters is gaining strength.

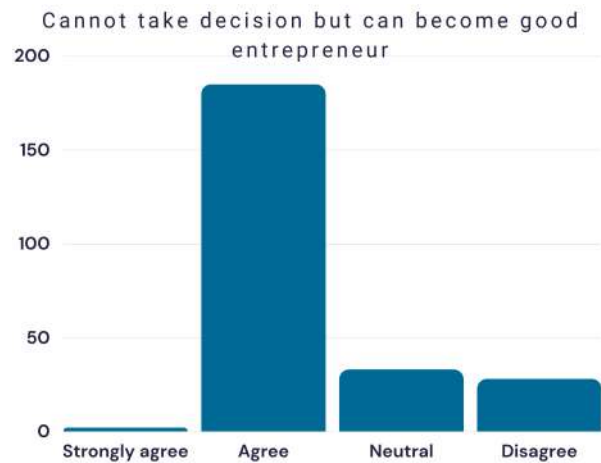
Entrepreneurship status

Entrepreneurship training and enterprise development was the core area of intervention in the Udyogini project. 248⁴ out of 370 respondents had received the entrepreneurship training after life skill training. It also helps in addressing SDG goal of decent work and economic growth. Firstly, some viewpoints on entrepreneurship were checked during this endline study. During FGDs, it was evident that the participants still had confusion on these aspects of entrepreneurship as is coming out in the survey results too. Therefore, HPPI may look to conduct refresher training to clear these concepts and help them move ahead on their path to empowerment.



Source: Survey (Universe: 248)

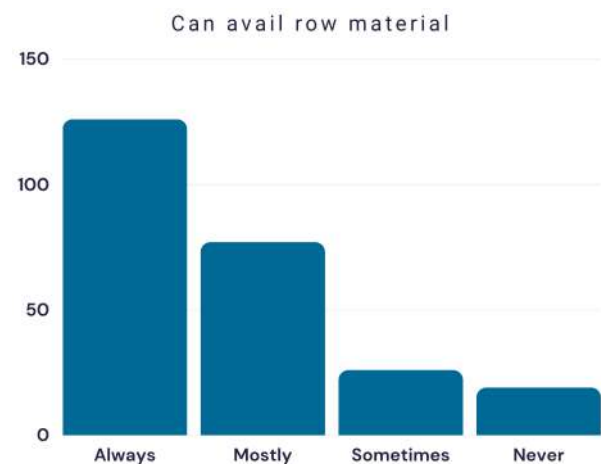
83% (206) respondents agreed that women cannot become good entrepreneurs as they are burdened with domestic work in their households.



Source: Survey (Universe: 248)

Again, 75% (185) respondents feel that even if somebody is not capable of taking a decision on their own, they can still become a good entrepreneur.

Respondents were also checked on their perception towards various activities involved in entrepreneurship whether they feel confident about doing it themselves or not. Next few graphs⁵ provide this description.

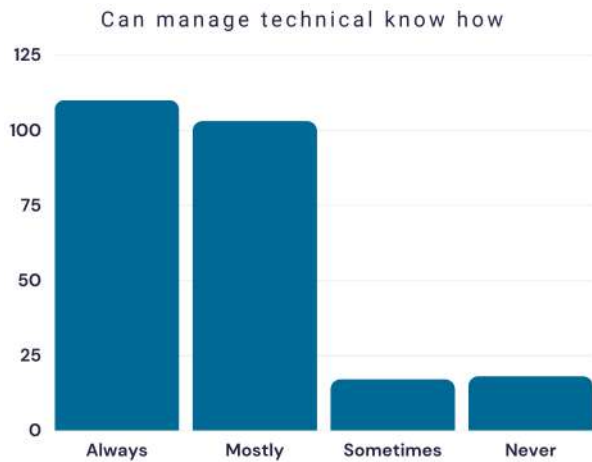


Source: Survey (Universe: 248)

⁴Universe is 248 as it is number of respondents receiving entrepreneurship training.

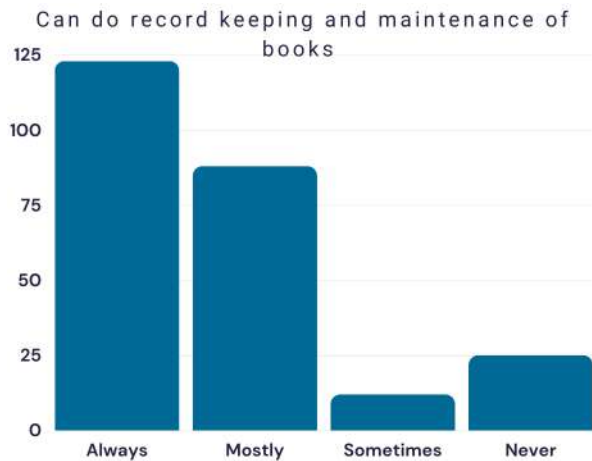
⁵These graphs should be read with caution as they have a perception bias included. Because when they are correlated with graphs from the decision-making section the results seem to be different. Future studies may include some different methodology like regression to remove this bias.

51% (126) respondents feel confident that they use raw material on their own every time for their enterprise.



Source: Survey (Universe: 248)

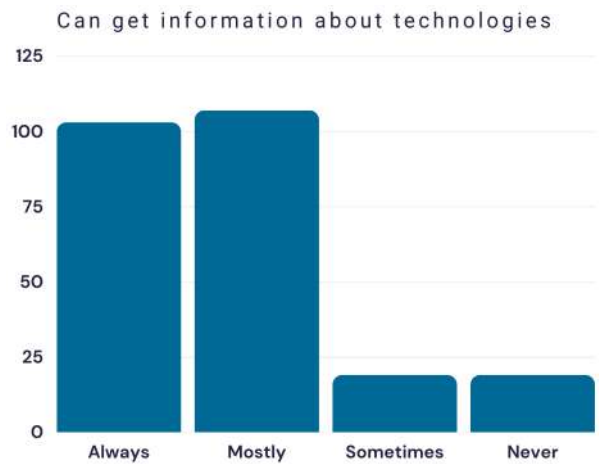
44% (110) of respondents feel confident that they can always manage the technical know-how of their business. Also, 28% (103) women feel that they can mostly manage the technical know-how of their business, which suggests that women are confident as entrepreneurs.



Source: Survey (Universe: 248)

50% (123) of respondents feel confident of maintaining records and bookkeeping on their own always. However, during FGDs

participants looked confident but were unable to answer queries on break-even, adjustment of fixed expenses etc., which shows the need for refresher trainings.



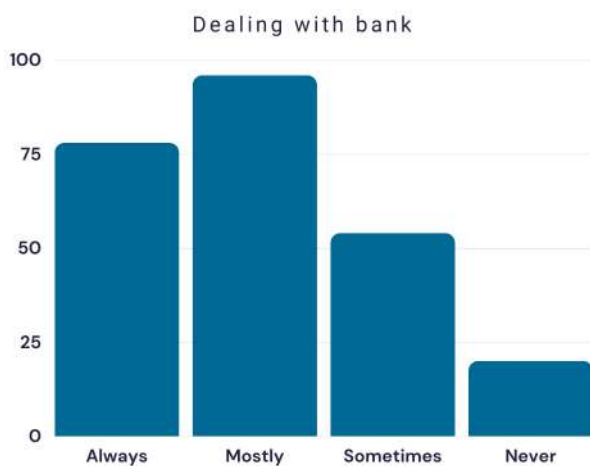
Source: Survey (Universe: 248)

42% (103) of respondents feel confident in getting information on new technologies to be used in their business always. It is followed by 43% (107) women, who feel that in most cases they will be able to gain the information about new technologies in their business but not always. It suggests that the women are confident about getting the knowledge and awareness about new technologies, but they are not ruling out the fact that there is still a chance that they might just miss out on keeping themselves up to date always regarding their business. This acceptance should keep them on their toes to look for ways to improvise their businesses.



Source: Survey (Universe: 248)

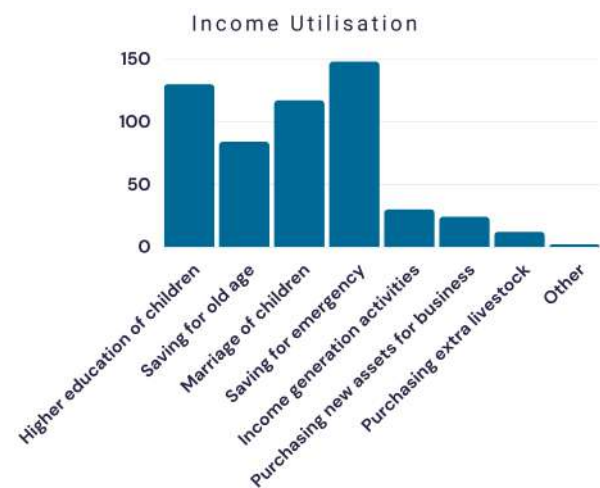
55% (136) of respondents feel confident in getting information about markets on their own. During FGDs, very few women said that they can go anywhere on their own even up to cities like Delhi and Mumbai to get to markets. But most of the women expressed their inability to go even up to Jhajjar to procure or sell.



Source: Survey (Universe: 248)

31% (78) respondents feel confident about dealing with the bank on their own always. During the interview, cashier at Jhajjar cooperative bank Sasroli village reported that most of the SHGs members can do

transactions on their own or they bring somebody from relatives or friends with them to do it or they also help them carry out transactions. The given figures and supporting argument establish the fact that the Udyogini women are confident in independently carrying out their banking transactions. Though there are a few cases where help is still needed, women are moving in the right direction towards empowerment.



Source: Survey (Universe: 191)

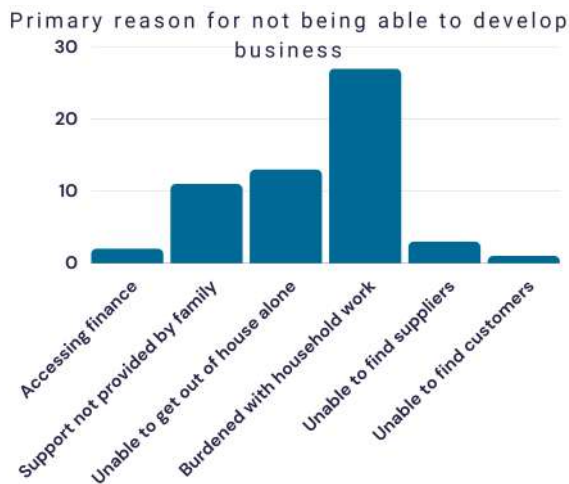
Majority (77%, 148) respondents⁶ who have developed an enterprise are utilizing their income to save for emergencies followed by 68% (130) respondents who are utilizing it in higher education of their children. The marriage of children is another important event for which the entrepreneurs intend to utilize their savings. This is also contributing to alleviation of poverty which is also an SDG Goal.

⁶Universe is 191 as it is the number of respondents running enterprises.



Source: Survey (Universe: 191)

The top 2 challenges that respondents reportedly face in managing their business are getting support from family (43%, 82) and finding customers (34%, 64).



Source: Survey (Universe: 57)

Top 2 reasons for not being able to develop business provided by the respondents⁷ who received entrepreneurship training are being burdened with household work (47%, 27) and unable to get out of house alone (23%, 13). Another key factor for not being able to develop **business is again the lack of support from family**. From this, it can be inferred that the burden of household work is also a

reflection of lack of family support. This factor has also come up as the biggest challenge in managing their businesses, which implies that there is a **dire need to counsel the family members of these women and involve them in the project at some level to broaden their horizon and influence their thoughts positively.**



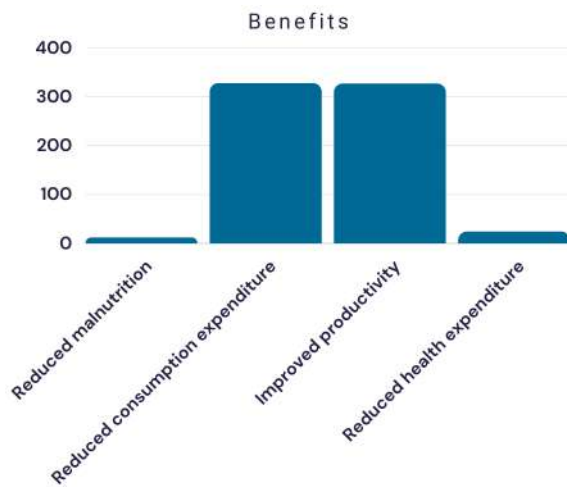
Source: Survey (Universe: 248)

42% (155) respondents reportedly purchased an asset post completing training or starting their enterprise. The majority (59%, 91) of these respondents reportedly purchased livestock (buffalo, cow etc.) after training or enterprise.

⁷ Universe is 57 as it is number of respondents not running enterprises but received entrepreneurship training.

Nutri-garden

Training and support were provided to beneficiaries for setting up Nutri-Garden in backyard of Household. Nutri-Garden also acted as one of the enabling factors to address SDG goal of Zero Hunger and Good health & Well-being.



Source: Survey (Universe: 370)

Top 2 benefits of nutri-garden provided by respondents include reduced consumption expenditure (89%, 328) and improved productivity of women (88%, 327).

Income status

The Udyogini not only supported women in their enterprises but in their overall development which has led to increasing their income but also contributed to an overall increase in the income of their household. During FGDs, it became evident that these women have also started supporting their husbands in their work for example, helping them manage their shop or business, and contributing some time in their agriculture work etc. This has been reflected in their own income as well as in their total household income. Therefore, as against an average monthly household income of INR 11397 reported in baseline, it has now increased to INR 42,465 with an almost 272% increase⁸. Out of this INR 3164 is the average monthly income reported by respondents from their enterprises in the range of INR 500 – INR 11667. These women had invested on an average INR ~25800 in their enterprise.

⁸ The methodology for calculating income at the baseline and at the endline was different. At the endline, a detailed methodology was undertaken to calculate their actual income. That's why a large increase can be seen. So, there is a methodology bias involved and such a large increase cannot be attributed only to Udyogini program. Apart from that during baseline data collection, Covid-19 lockdown was in place, so many of the households were not able to earn from any source other than farming and allied activities in the operational area.

Quality of life

Quality of life is defined by the World Health Organization⁹ as “an individual’s perception of their position in life in the context of the culture and value systems in which they live and in relation to their goals, expectations, standards and concerns”. A part of WHO’s quality of life scale was utilized to measure improvement in the quality of life of these women beneficiaries. Some paraphrases were chosen from the quality-of-life scale to see whether the project beneficiaries feel the same or not. The various responses on a five-point

Likert scale were averaged out by providing weights. (-2: strongly disagree, -1: disagree, 0: neutral, 1: agree and 2: strongly agree). The table below provides these weighted mean scores on various paraphrases used to assess the quality of life. The table shows that 94% of respondents agreed that their life is close to ideal. From the table, it can be noted that overall, approximately 94% of respondents have reported improvement in their quality of life due to the Udyogini project.

Paraphrase	Weighted mean score
In most ways, my life is close to ideal	0.94
The conditions in my life are excellent	0.95
I am satisfied with my life	0.95
So far, I have gotten the important things I want in life	0.94
If I could live my life over, I would change almost nothing	0.94
I feel positive about my future	0.95
I generally feel happy	0.93
I am satisfied with my health	0.93
Overall average score	0.94

⁹<https://www.who.int/tools/whoqol>

Qualitative observations

Following important observations were noted during FGDs and interviews which provide action points for HPPI in the future:

- Many women in almost all villages seem to have difficulties distinguishing between their revenue and profit. Differentiating between business and private expenses was hard or impossible for some women. Consequently, women often do not have an overview of their financial situation. They lack detailed knowledge about their yields or are not able to monitor the performance of their business.
- Many women entrepreneurs in almost all villages seem to have difficulties to openly discuss about their aspirations for future learnings. While some of them are eager to diversify or upscale their business, some are not able to name any specific field in which they would like to increase their knowledge to achieve that goal. On one hand, women might restrict their focus to businesses of women in their immediate environment rather than gathering knowledge about different business ideas. On the other hand, it might show a deep-rooted difficulty to define and express objectives for the future.
- Independent financial decisions about private earnings and business expenses are another crucial factor contributing to social empowerment. Since the husband is often considered as the head of the household, decision making authority at the household level might influence decisions at the level of business as well, even though the women are head of their businesses. However, some women in

Sunderheti consider themselves and their spouse as a team, hence financial decisions are discussed to find a mutual agreement. In these cases, joint decisions can be considered as individual preferences rather than an indicator for being less empowered. Consequently, the question about decision-making for private earnings specifically differentiates between asking for permission and discussing it with the spouse or another member of the family.

- Community leadership and involvement in community institutions is a crucial factor for social empowerment since it ensures that the interests of women entrepreneurs are heard. While SHGs are a great institution for women to network and mobilize, the format is limited to financial issues and to the female members of a community. Therefore, the sphere of influence hardly exceeds that of its members. If women want their voice to be heard in their village, they need to participate in village institutions, which are currently male dominated.
- In addition to providing women access to information and support, Udyogini project has been instrumental in empowering women to have the courage to speak and articulate their points in the presence of men. FGD respondents in Sasroli reported that these activities have been critical to increasing their empowerment because their voice is now represented and heard like what needs to be done on the farm and who will do it, as well as how it will be done.

- A majority of FGD respondents in all villages stated that access to information on nutri-garden has increased their confidence to invest their time and money in agriculture. They are now better placed to make informed decisions on what to plant, when to plant it, and how to maintain it until the harvest.
- Women's participation in nutri-garden training has built their knowledge and understanding about nutritious and quick-maturing crops such as onions, tomatoes, and cabbage that contribute to household food security. Through these food crops, households have access to nutritious, quality food on a regular basis. **Women have the primary responsibility for putting food on the table, so their increased ability to produce nutritious food reliably has enhanced their reputation in the household and community. As their husbands and communities develop a greater appreciation for women's knowledge and skill in producing nutritious food, the female respondents report an increase in their ability to make choices.**
- Both FGD and interview respondents in Ladain village admitted that the women's low literacy levels prevent them from taking leadership positions. Leadership positions often entail taking notes during meetings or keeping records of savings. **Literacy is also critical for any enterprise as keeping records and attending training require participation through reading and writing. Literacy is important in ensuring that women can refer to notes for anything they have forgotten or even train others.**
- Caretaking remains primarily a female responsibility, but increased agriculture and household workload sharing has resulted in some contribution and male participation in caretaking. Some women in Sunderheti village reported feeling less overburdened because of men and women sharing the workload both at the farm/ enterprise as well as in the household.

FINDINGS AND RECOMMENDATIONS

Key metrics

The following table provides a comparison of baseline and endline values on various indicators that denote the impact of Udyogini project:

Indicator	Baseline value	Endline value
Average monthly household income	INR 11397	INR 42465
Percentage of respondents availing loan for business purpose	15%	37%
Percentage of respondents with good financial skills	5%	85%
Percentage of respondents with ability to deal with the bank independently	56%	70%
Percentage of respondents who are aware and have availed government schemes (like PMJJBY)	20%	51%
Percentage of respondents with knowledge of legal rights	9%	90%
Percentage of respondents taking household decisions along with their husband	2%	81%

Findings summary

Following points summarize the key findings:

- 100% of the respondents reported saving money. The majority (39%) of them save around INR 501-1000 monthly. And 96% of them reported it to be saving with their SHG.
- The majority, 92% of the respondents, reported having life insurance. Most of them reported subscribing to PMJJBY and PMSBY during focus group discussions.
- 47% of the respondents were found to be aware of the byelaws of their SHG and 46% about the financial status of their SHG.
- 89% of the respondents reported that the biggest benefit of establishing a nutri-garden is that they have reduced their consumption expenditure and productivity of women has increased simultaneously.
- Majority 59% of the respondents who purchased asset post-training bought livestock.
- 90% of the respondents were found to be aware of women helpline to protect themselves or other women in problem.
- On average, respondents reported an average monthly income of INR ~3164 from their enterprise activities in the range of INR 500 – 11667.

SDG alignment

The Sustainable Development Goals (SDGs) are a useful framework created by the United Nations in 2015 to help guide international and even corporate strategy. They provide 169 targets underneath the goals which must be achieved to capture sustainable development. Following indicators have been chosen on the basis NITI Aayog's SDG India Index Report 2020-21¹⁰ that align with the objectives of this program:

¹⁰<https://www.niti.gov.in/reports-sdg>

Indicator	Target	India	Haryana
SDG 1: No poverty	100	60	69
Percentage of population living below national poverty line	10.96	21.92	11.16
Headcount ratio as per Multidimensional Poverty Index (%)	13.95	27.90	10.9
Persons provided employment as a percentage of persons who demanded employment under Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)	98.95	84.44	79.12
Percentage of households living in kutcha houses	0	4.20	0.2
SDG 2: Zero hunger	100	47	58
Gross Value Added (constant prices) in agriculture per worker (in Lakhs/ worker)	1.22	0.71	1.99
SDG 3: Good health and well-being	100	74	72
Monthly per capita out-of-pocket expenditure on health as a share of Monthly Per capita Consumption Expenditure	7.83	13	10.4
SDG 4: Quality Education	100	57	64
Percentage of persons who are literate (15 years and above)	100	74.6	77.3
SDG 5: Gender equality	100	48	43
Ratio of female to male average wage/salary earnings received among regular wage/ salaried employees	1	0.74	0.85
Ratio of female to male Labor Force Participation Rate (LFPR) (15-59 years)	1	0.33	0.21
Operational land holding gender wise (percentage of female operated operational holdings)	50	13.96	14.76
SDG 8: Decent work and economic growth	100	61	59
Unemployment rate (%) (15-59 years)	3	6.2	9.8
SDG 10: Reduced inequalities	100	67	68
Percentage of population in the lowest two wealth quintiles	4.67	40	9.7
SDG 17: Partnerships for the goals			

Udyogini program has been a contributor to SDG 1, 8 and 10 as it has increased the income of people by empowering their livelihood in Matanhail block. It is also contributing to SDG 2 with its nutri-garden support. With increased income people are able to avail better health and education opportunities that's why there is contribution to SDG 3 & 4. Also, since women are primary beneficiaries of the program, therefore this program is a contributor to SDG 5. Finally, since all the work is carried out in convergence with banks and government, SDG 17 has been quoted.

Suggestions for future

Few suggestions for future project implementation are provided below:

Ownership of physical assets

- Socio-cultural and historical factors have created strong gender stereotypes about roles and responsibilities of man and woman in HHs and asset ownership within the HH. While it is useful to talk about such issues with women in training programs, substantial change will come only if men are also actively involved in these training programs.

- Future trainings should continue to emphasize upon the rights that women have over physical assets, legislation and policies on this issue, and sensitizing men that wives can be protected during old age only if they have assets. Equally, it is important for women from asset less families to gain ownership of assets.
- One way to ensure this is to have a few training sessions targeted at household units comprising of both women and men. Some topics like - joint household decision making, gender-division of work, and joint ownership of assets can be discussed better in workshop where both wife and husband participate.
- Mass awareness campaigns have also proved an effective strategy for men's participation in such programs.

Government schemes

- Discussion on government schemes will become more effective when women beneficiaries are able to see direct tangible benefits from the scheme and understand that it is not very complicated to access the scheme.
- There should be greater emphasis on provisions specific to women, when they are provided knowledge about government schemes during future trainings. For example, the fact that - "houses constructed/acquired with central assistance under the Prime Minister Awas Yojana Urban mission should be in the name of the female head of the household or in the joint name of the male head of the household and his wife, and only in cases when there is no adult female member in the family, the house can be in the name of male member of the household"- should be emphasized upon in future trainings.

Improving financial literacy

- HPPI could further support the women by providing them a basic business handbook. In the context of digitalization, an electronic version might be an additional or alternative option.
- A handbook and/or a software could include ready-to-use documents, e.g.: Simplified financial statements (profit and loss), Tables to fill in information about supply chain processes (what they source, when, for

how much, etc.), Tables for recurring (e.g., fodder in the agri-allied sector) or exceptional investments (e.g., a new shelf to present bangles).

- However, given the fact that many women struggle to handle numbers or to read, the handbook could be supported by pictures or an e-learning software. Furthermore, some women could become financial ambassadors and counsel other women.

Make women political stakeholder

- Future projects should think about how to give active support to women who are interested in taking responsibilities in village committees. Not only could the organization encourage women entrepreneurs to take responsibility on a community level, but it could also use its power to lobby in villages if they learn about cases of women who are restricted in their right to participate.
- If more women are involved in village institutions, their influence increases and can be more adapted to their needs and circumstances. Consequently, their business situation will improve.

HH decision making

- Future projects should work to continue awareness-raising activities on the importance of shared household decision making related to access and control of land and other productive resources.
- Many women lack opportunities to generate income, which creates a gap in women's ability to repay loans. These women would benefit from assistance in identifying new business opportunities.

Business opportunities

- HPPI can assess market opportunities and demand. Suggested business opportunities for future projects can be beauty parlor, wholesale of general and kirana items, value addition of agricultural/dairy products such as the drying of indigenous vegetables or supplementing paneer with other highly nutritious elements.
- It will be important when assessing income-generating opportunities for women that opportunities are not limited to those that are considered traditional women's roles.

Expanding business footprint

- Most of the businesses are observed to be operating with a catchment area which is restricted to the village in which they operate. HPPI may want to direct efforts towards helping these enterprises in expanding their footprint.
- An increased footprint would naturally lead to increased sales and revenues and in turn help the businesses graduate to a larger scale of operation. HPPI can also work on getting certification for quality dairy or other products made through these enterprises.

Bringing businesses into formal mainframe

- Almost all the enterprises supported by the program are currently informal setups which means that they cannot be covered under government initiatives and programs to support businesses and startups.
- HPPI may want to step up its efforts towards registering these businesses with relevant departments.

Dedicated business advisory support

- The program currently provides advisory on building enterprises and training in technical know-how.
- Future projects can explore possibilities to improve margins through healthy sales and marketing practices, better market linkages, improving the cost side of business, etc., through a dedicated business helpline.

Capacity development of SHGs

- The institutional capacity of SHGs is needed to be strengthened further to make them self-propelled with the active participation of members and established linkages to access technical and financial support, support each other's business activities and increase their base.

WAY FORWARD

The findings of this study support the scalability and replicability of Udyogini project. The intervention has led to several positive impacts with the most important being empowerment of women to start their own enterprises. Other impacts included increased income, improved confidence, and better quality of life, etc.

Several recommendations have also been provided to improve such interventions in future based on the insights obtained from this study such as making men part of intervention to increase the impact further, making women political stakeholders through

capacity development, increasing the activities under SHGs, providing dedicated business support and refresher trainings, etc.

The project has been implemented and it has shown good results. It is sincerely hoped that the reflections in this report may enable the HPPI team to reflect on how to take the project to new heights in future. We wish them the best in all their future endeavors.



ANNEXURES

FGD participants

FGD 1: Village Sasroli

S. No.	Name	Education
1	Nirmala	Illiterate
2	Vimla	Illiterate
3	Pushpa	7 th
4	Beena	7 th
5	Rekha	12 th
6	Jyoti	10 th
7	Suman	5 th
8	Sonu	10 th
9	Bimla	Illiterate
10	Sunil	12 th
11	Savita	8 th
12	Rajbala	8 th
13	Sunita	12 th
14	Sanjita	10 th
15	Jagwanti	12 th
16	Rajni	10 th
17	Nirmala	10 th
18	Soniya	10 th
19	Manisha	12 th
20	Nasib	10 th
21	Sangita	10 th
22	Pinki	8 th
23	Manju	Illiterate
24	Kamlesh	12 th
25	Sushila	10 th
26	Geeta	Illiterate
27	Rajesh	MA
28	Minakshi	10 th

FGD 2: Village Sunderheti

S. No.	Name	Education
1	Sanil	7 th
2	Manju	7 th
3	Sudesh	8 th
4	Sharmila	MA
5	Nilam	Illiterate
6	Sunita	Illiterate
7	Prem	12 th
8	Priyanka	10 th
9	Babita	5 th
10	Tamanna	12 th
11	Sumitra	12 th
12	Sunil	5 th
13	Sunita	9 th
14	Roshni	12 th
15	Santosh	5 th
16	Pisto	5 th
17	Rani	5 th
18	Manisha	8 th
19	Sarita	10 th
20	Rina	7 th

FGD 3: Village Akheri Madanpur

S. No.	Name	Education
1	Saroj	8 th
2	Chetna	8 th
3	Komal	7 th
4	Nirmala	8 th
5	Savitri	8 th
6	Manju	6 th
7	Rabina	10 th
8	Samin	12 th
9	Pramila	12 th
10	Bilkis	10 th
11	Manju	9 th
12	Suman	8 th
13	Pooja	8 th
14	Sanju	12 th
15	Sunita	5 th

FGD 4: Village Ladain

S. No.	Name	Education
1	Sharmila	BA
2	Anju	BA
3	Sushila	12 th
4	Rajvanti	Illiterate
5	Manjita	6 th
6	Suman	5 th
7	Sushila	BA
8	Puja	10 th
9	Sushila	Illiterate
10	Babita	8 th
11	Babita	12 th
12	Priti	BA

FGD 5: Village Khanpur Khurd

S. No.	Name	Education
1	Manjit	10 th
2	Kamlesh	10 th
3	Sangita	10 th
4	Savita	10 th
5	Sajjan	8 th
6	Priyanka	10 th
7	Meena	5 th
8	Rajbala	8 th
9	Seema	10 th
10	Kavita	8 th
11	Pavitra	BA
12	Rekha	5 th
13	Bina	BA
14	Ruby	10 th

FGD 6: Village Khanpur Kalan

S. No.	Name	Education
1	Geeta	Illiterate
2	Kiran	12 th
3	Mamta	10 th
4	Vanita	10 th
5	Suman	10 th
6	Vidya	Illiterate
7	Sunita	Illiterate
8	Ompati	Illiterate

FGD 7: Village Bajidpur

S. No.	Name	Education
1	Prapita	Illiterate
2	Prayika	12 th
3	Poonam	12 th
4	Shakuntala	Illiterate
5	Babli	Illiterate
6	Beena	Illiterate
7	Saroj	10 th
8	Jyoti	12 th
9	Manisha	12 th
10	Mamta	10 th

FGD 8: Village Jhamri

S. No.	Name	Education
1	Suman	10 th
2	Anju	8 th
3	Ritu	10 th
4	Nisha	Illiterate
5	Sonu	8 th
6	Sunita	Illiterate
7	Kavita	12 th
8	Dhanmaya	6 th
9	Arti	12 th
10	Rajbala	Illiterate
11	Rachna	5 th
12	Reena	8 th
13	Suman	8 th

FGD 9: Village Dhalanvas

S. No.	Name	Education
1	Seema	MA
2	Mukesh	10 th
3	Guddi	Illiterate
4	Neelam	10 th
5	Kavita	7 th
6	Sunita	Illiterate
7	Suman	Illiterate
8	Mamta	Illiterate
9	Varsha	MA
10	Ramrati	Illiterate
11	Anju	5 th
12	Sushila	BA
13	Bhateri	Illiterate
14	Santosh	Illiterate
15	Sushila	10 th
16	Kailash	8 th
17	Farzana	8 th

FGD 10: Village Semlanga

S. No.	Name	Education
1	Kavita	10 th
2	Kavita	8 th
3	Shamla	8 th
4	Rajvanti	8 th
5	Suman	10 th
6	Mukesh	10 th
7	Savita	8 th
8	Sunheri	Illiterate
9	Mamta	GNM

FGD 11: Village Jharli

S. No.	Name	Education
1	Pooja	GNM
2	Renu	10 th
3	Kavita	12 th
4	Rekha	8 th
5	Bharpa	Illiterate
6	Savita	10 th
7	Santosh	Illiterate
8	Mamta	GNM
9	Jagwanti	12 th
10	Kamlesh	9 th
11	Savita	10 th
12	Savita	10 th
13	Sushila	9 th
14	Sushila	Illiterate
15	Reshma	Illiterate
16	Sunita	Illiterate
17	Krishna	10 th

FGD 12: Village Amadal Shahpur

S. No.	Name	Education
1	Pramila	8 th
2	Sudesh	8 th
3	Manisha	10 th
4	Nitu	12 th
5	Shamli	Illiterate
6	Deepika	12 th

Interview respondents

S. No.	Name	Designation
1	Anil Kumar	Sarpanch representative, Sasroli
2	Navin Kumar	Cashier, Jhajjar Coop. Bank, Sasroli
3	Sunil Kumar	Ex-sarpanch representative, Ladain
4	Preeti	Ward member, Ladain
5	Sheela Devi	Anganwadi worker, Sunderheti
6	Kishan Kumar	Sarpanch, Khanpur Khurd
7	Narender Kumar	Ward member, Jharli
8	Nilam	Ward member, Dhalanvas
9	Dipika	Ward member, Akheri Madanpur
10	Manoj Kumar	Ward member, Khanpur Kalan
11	Anita	Sarpanch, Ladain
12	Mamta	ANM, Semlanga

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RESEARCH TOOLS

HPPI JPL Project

1. Survey

S. No.	Question	Options	Comments
1	Date of the survey		
2	Name of the enumerator		
3	Village Name		
4	Name of the Respondent		
5	Age	A. 18-30 B. 31-40 C. 41-50 D. 51-60 E. >60	
6	Education	A. Illiterate B. Primary C. Secondary D. Higher Secondary E. Graduate F. Post-graduate	
7	Marital status	A. Married B. Unmarried C. Widowed D. Divorced	
8	Category (Caste)	A. General B. SC C. ST D. OBC	
9	Category (Income)	A. APL B. BPL C. Antyodya	
10	Relationship with the household head	A. Self B. Spouse C. Father D. Mother E. Brother F. Other _____	
11	Occupation of household head	A. Agri and allied activities B. Business C. Salaried D. Labour E. Home maker F. Student G. Other _____	

12	What are the benefits that you have received under Udyogini project	A. Life skills training B. Entrepreneurship development training C. Support to establish nutri-garden D. Support to start/ expand enterprise E. None	Multiple options selection
Part 2: Financial literacy			
13	Please rate your agreement on the following viewpoints:		
13.1	"Saving money is not possible with low income"	A. Strongly agree B. Agree C. Neutral D. Disagree E. Strongly disagree	
13.2	"I prefer to use manual banking facilities than digital or mobile banking facilities"	A. Strongly agree B. Agree C. Neutral D. Disagree E. Strongly disagree	
13.3	"I believe money matters are best to be managed by male members of the households"	A. Strongly agree B. Agree C. Neutral D. Disagree E. Strongly disagree	
13.4	"Budgeting is not required in the household with low income"	A. Strongly agree B. Agree C. Neutral D. Disagree E. Strongly disagree	
14	Do you save money?	A. Yes B. No	
14.1	If yes, how much is your monthly savings (in INR)?	A. <250 B. 251-500 C. 501-1000 D. 1001-2000 E. 2001-5000 F. >5000	
14.2	If yes, for what purpose?	A. Higher education of children B. Saving for old age C. Marriage of children D. Saving for emergency E. Income generation activities F. Other _____	Select multiple option

14.3	If yes, where do you save money?	<ul style="list-style-type: none"> A. Bank B. Post office C. SHG D. Chit fund E. MFI F. Gullak G. Hidden place in house 	Select multiple option
15	What is the amount of loan that you have taken in last 3 years?	<ul style="list-style-type: none"> A. Zero (No loan) B. 1-50000 C. 50001-100000 D. 100001-200000 E. 200001-500000 F. >500000 	
15.1	For what purposes did you take loan	<ul style="list-style-type: none"> A. Shop or business B. Agriculture C. House repair D. House construction E. Food F. Education G. Marriage H. Pilgrimage I. Sickness J. Emergency K. Death L. Repay previous loan M. Other _____ 	Ask only if answer to Q15 is not option A. Select multiple option
15.2	Sources of loan and interest rate	<ul style="list-style-type: none"> A. Bank _____ B. MFI _____ C. Informal lender _____ D. Cooperative _____ E. SHG _____ F. Other _____ 	Ask only if answer to Q15 is not option A. Select multiple option
16	Do you have any insurance?	<ul style="list-style-type: none"> A. No B. Crop insurance C. Life insurance D. Health insurance E. House insurance F. Livestock insurance 	Select multiple option

Part 3: SHG		
17	Are you a part of SHG or Women club?	A. SHG B. Women club
17.1	If yes, please answer the following questions w.r.t the SHG or Women club you are a part of:	
17.1.1	Regular meeting	A. Yes B. No
17.1.2	Regular saving	A. Yes B. No
17.1.3	Regular passbook update	A. Yes B. No
17.1.4	Regular repayment	A. Yes B. No
17.1.5	Do you take part in the decision-making process in SHG/ Women club?	A. Always B. Mostly C. Sometimes D. Never
17.1.6	Are you aware of the byelaws of SHG/ Women club?	A. Fully aware B. Somewhat aware C. Not aware
17.1.7	Are you aware of the financial status of your SHG/ Women club?	A. Fully aware B. Somewhat aware C. Not aware
Part 4: Entrepreneurship skills		
18	Please rate your views on the following statements:	
18.1	"Women cannot become entrepreneurs as they are burdened with domestic work in their households"	A. Strongly agree B. Agree C. Neutral D. Disagree E. Strongly disagree
18.2	"An entrepreneur should always depend on the World to motivate them for their entrepreneurial journey."	A. Strongly agree B. Agree C. Neutral D. Disagree E. Strongly disagree
18.3	"I cannot take decision on my own, but I can become a good entrepreneur."	A. Strongly agree B. Agree C. Neutral D. Disagree E. Strongly disagree

18.4	"I am not confident on myself, but I can become a good entrepreneur."	A. SHG B. Women club
19	Which of the following do you think will be able to meet on your own?	
19.1	Can avail raw material on own	A. Always B. Mostly C. Sometimes D. Never
19.2	Can manage technical know-how of the business on own	A. Always B. Mostly C. Sometimes D. Never
19.3	Can do record keeping and maintenance of books on own	A. Always B. Mostly C. Sometimes D. Never
19.4	Can get information about technologies on own	A. Always B. Mostly C. Sometimes D. Never
19.5	Can get information about markets on own	A. Always B. Mostly C. Sometimes D. Never
19.6	Can manage interpersonal skills, including negotiations, sales pitch etc. on own	A. Always B. Mostly C. Sometimes D. Never
19.7	Dealing with bank (like getting cash, filling cheque, sending payment etc.)	A. Always B. Mostly C. Sometimes D. Never
20	Do you have an enterprise or nutri-garden of your own?	A. Yes B. No
20.1	If yes, how much did you invest in starting it (in INR)?	
20.2	If yes, what are your annual costs in running or maintaining it (in INR)?	
20.3	If yes, how much are you able to earn from your enterprise or nutri-garden (in INR)?	

20.4	If yes, how are you utilizing the income generated?	<ul style="list-style-type: none"> A. Higher education of children B. Saving for old age C. Marriage of children D. Saving for emergency E. Income generation activities F. Purchasing new assets for business G. Purchasing extra livestock H. Other _____ 	Select multiple option
20.5	If yes, who legally owns it?	<ul style="list-style-type: none"> A. Not registered B. Myself C. Husband D. Other family member E. Joint ownership 	
20.6	If yes, on day-to-day basis who usually manages it?	<ul style="list-style-type: none"> A. Not registered B. Myself C. Husband D. Other family member E. Joint management F. Non-family member 	
20.7	In the last 12 months, how many other people have worked in your business?		
20.7.1	How many of these people were remunerated?		
20.8	What is the biggest challenge that you have faced in managing your business?	<ul style="list-style-type: none"> A. Accessing finance B. Getting support from family C. Getting out of house alone D. Finding suppliers E. Finding customers F. Other _____ 	
20.9	If you were not able to develop an enterprise what was the primary reason for it?	<ul style="list-style-type: none"> A. Accessing finance B. Support not provided by family C. Unable to get out of house alone D. Burdened with household work E. Unable to find suppliers F. Unable to find customers G. Other _____ 	

20.10	How do you think nutri-garden has benefited you and your family?	A. Reduced malnutrition B. Reduced consumption expenditure C. Improved productivity D. Reduced health expenditure	Select multiple option
20.11	Have you purchased any asset or livestock post training or enterprise development? If yes, pls mark	A. Not purchased any asset B. Mobile _____ C. Two-wheeler _____ D. Car _____ E. TV _____ F. Refrigerator _____ G. AC _____ H. House _____ (in sqm) I. Land _____ (in acres) J. Livestock _____ K. Any other _____	If yes, enter number also
Part 5: Rights and protection			
21	Are you aware of the following government schemes?	A. PMSBY B. PMJJBY C. Ayushman Bharat D. Atal Pension Yojana E. Sukanya Samriddhi Yojana F. Beti Bachao Beti Padhao G. Ladli scheme H. SABLA I. Annapurna scheme J. PMJDY K. E-shram L. PDS Ration M. MUDRA N. Other _____	Select multiple option

22	Have you availed any of the following government schemes?	<ul style="list-style-type: none"> A. PMSBY B. PMJJBY C. Ayushman Bharat D. Atal Pension Yojana E. Sukanya Samridhi Yojana F. Beti Bachao Beti Padhao G. Ladli scheme H. SABLA I. Annapurna scheme J. PMJDY K. E-shram L. PDS Ration M. MUDRA N. Other _____ 	Select multiple option
23	Are you aware of the following legal provisions for women?	<ul style="list-style-type: none"> A. State commission for women B. Women helpline C. Grievance cell for women D. Dowry prohibition act, 1961 E. Protection of women from domestic violence act, 2005 F. FIR at police station G. Marriage registration authority 	Select multiple option
Part 6: Decision making			
24	Who manage household financial expenses?	<ul style="list-style-type: none"> A. Myself B. Husband C. Both D. Others 	
25	Who have control over money that you earn?	<ul style="list-style-type: none"> A. Myself B. Husband C. Both D. Others 	
26	Who takes decision on purchase of assets/ Investment for future?	<ul style="list-style-type: none"> A. Myself B. Husband C. Both D. Others 	
27	Who has control of income earned by you?	<ul style="list-style-type: none"> A. Myself B. Husband C. Both D. Others 	
28	Who makes decision on children education in the household?	<ul style="list-style-type: none"> A. Myself B. Husband C. Both D. Others 	

29	Who makes decision on children marriage in the household?	A. Myself B. Husband C. Both D. Others
30	Who manage any asset owned by the family – House, Agricultural land, Gold etc.	A. Myself B. Husband C. Both D. Others
Part 6: Income		
31	Annual income from sale of crops (in INR)	
32	Annual income from milk (in INR)	
33	Annual income from goat/ poultry (in INR)	
34	Annual income from labor (in INR)	
35	Annual income from job (in INR)	
36	Annual income from enterprise or nutri-garden (in INR)	
37	Any other income (in INR)	
Part 6: WHO's quality of life scale		
38	Please rate your agreement on the following statements:	
38.1	In most ways, my life is close to ideal	A. Strongly agree B. Agree C. Neutral D. Disagree E. Strongly disagree
38.2	The conditions in my life are excellent	A. Strongly agree B. Agree C. Neutral D. Disagree E. Strongly disagree
38.3	I am satisfied with my life	A. Strongly agree B. Agree C. Neutral D. Disagree E. Strongly disagree

38.4	So far, I have gotten the important things I want in life	A. Strongly agree B. Agree C. Neutral D. Disagree E. Strongly disagree
38.5	If I could live my life over, I would change almost nothing	A. Strongly agree B. Agree C. Neutral D. Disagree E. Strongly disagree
38.6	I feel positive about my future	A. Strongly agree B. Agree C. Neutral D. Disagree E. Strongly disagree
38.7	I generally feel happy	A. Strongly agree B. Agree C. Neutral D. Disagree E. Strongly disagree
38.8	I am satisfied with my health	A. Strongly agree B. Agree C. Neutral D. Disagree E. Strongly disagree

2. FGD respondents' profile

Name of the SHG/ Women club			
S. No.	Name of the member	Age	Education
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			

3. FGD

S. No.	Question	Answer	Comments
1	How and why did you join the SHG?		
2	Who decided the rules and standards for the SHG?		
3	Where do you gather for the meetings?		
4	What are the general reasons for not attending meetings?		
5	Are the attendance registers, account books and reports etc. properly maintained in your SHG? If not, why?		
6	Have you worked together for solving community problems? Is there any change?		
7	Can you tell me how women enterprises help in women empowerment?		
8	What do you feel are the important problems faced by your SHG?		
9	How do you plan to solve these problems?		
10	What do you understand by women rights?		
11	Do women need permission of husband to spend money?		
12	Can women take decisions alone? Can they decide on buying land, cattle etc.?		
13	Can women decide on how many children they want to have?		
14	Are women's or girls' access to health, education, information, training, or other services? How does this compare to men's or boys' access to these services?		
15	How do you feel that Udyogini project has impacted your life?		

Harvard analytical framework

A. Gender activity profile

S. No.	Activities	Score	
		Before	After
A	Productive activities		
A1	Agriculture production		
A2	Agriculture sales		
A3	Livestock management		
A4	Milk and meat sales		
A5	Enterprise procurement		
A6	Enterprise sales		
B	Reproductive activities		
B1	Food preparation		
B2	Childcare		
B3	Cleaning and repair		
B4	Health		
B5	Market related		
B6	Marriage related		

B. Access and control profile

S. No.	Activities	Score	
		Before	After
A	Productive activities		
A1	Agriculture production		
A2	Agriculture sales		
A3	Livestock management		
A4	Milk and meat sales		
A5	Enterprise procurement		
A6	Enterprise sales		
B	Reproductive activities		
B1	Food preparation		
B2	Childcare		
B3	Cleaning and repair		
B4	Health		
B5	Market related		
B6	Marriage related		

4. KII

S. No.	Question	Answer	Comments
1	What is the status of women/ girls in your village?		
2	What do you understand by women rights?		
3	Do women need permission of husband to spend money?		
4	Can women take decisions alone? Can they decide on buying land, cattle etc.?		
5	Can women decide on how many children they want to have?		
6	What do you understand by gender-based violence? Are there incidents reported from your village?		
7	Are women's or girls' access to health, education, information, training, or other services? How does this compare to men's or boys' access to these services?		
8	Are you aware about Udyogini project?		
9	What change has been brought about by Udyogini project?		
10	Do you feel these changes have improved the lives of women in your village?		
11	Do you think the changes are sustainable in the long-run?		
12	What else can be done to empower women in your village?		



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