Sustainability Study for The Nudge Institute's - Economic Inclusion Program in Jharkhand

Two Years After Program Completion

March 2025

Key Findings

Table of Contents

Executive Summary 6

Background 10

- Need for the study 11
- Research Design 12
- Methodology 13
- Demographic Details - Participants 14

Key Findings 14

- Graduation Criteria 14
- Livelihoods & Income 19
- Program Supported Livelihood: Livestock Rearing (PS LS) 22
- Program Supported Livelihood: Vegetable Cultivation 28
- Food Security 35
- Financial Inclusion & Savings 38
- Social Protection 40
- Migration 41
- Health & Education 43
- Social Empowerment through SHGs 46
- Expenditure 47

Case Stories 49

- Case Story: Thriving HH 50
- Case Story: Sustaining HH 51
- Case Story: Vulnerably Sustaining HH 52
- Case Story: Regressed HH 54

Way Forward & Recommendations 56

List of Tables

Table 1: Graduation Pillars 10
Table 2: Section wise survey sample 13
Table 3: Graduation Criteria & Considerations........ 15
Table 4: Mortality Rate of type of LS 23
Table 5: Key reasons for selling or not selling........ 25
Table 6: Details of HHs engaged in cultivation in BL/ SS........ 28
Table 7: Details of agricultural produce from EL & SS........ 31
Table 8: Productivity and Landholding........ 33
Table 10: Average amount by type of savings 38

List of Figures

Figure 1: Proportion of program participants surveyed........ 12
Figure 2: Proportion of HHs fulfilling each graduation criteria 15
Figure 3: Proportion of HHs fulfilling number of graduation criteria 16
Figure 4: Frequency distribution of savings 16
Figure 5: Frequency distribution of Increase in Income........ 16
Figure 6: Frequency distribution of increase in asset value 16
Figure 7: Distribution of fulfillment of graduation criteria by range 17
Figure 8: Distribution of households by composite score crietria 18
Figure 9: Distribution of households by composite score categories........ 18
Figure 10: Proportion if HHs by type of livelihoods........ 19
Figure 13: Perceived change in overall income in L1Y 19
Figure 11: Average income from each type of livelihood (among those who pursued) 20
Figure 12: Distribution share of income from each type of livelihood 20
Figure 14: Proportion of HHs pursuing program supported livelihoods & average income........ 20
Figure 17: Proportion of HHs by type of livestock owned........ 22
Figure 16: Average amounts of LS transactions/ activities 22
Figure 15: Proportion of HHs engaged in type of Livestock related livelihood activities 22
Figure 18: Distribution of LS Mortality Rates........ 23
Figure 19: proportion of HHs by POP Awareness and Adoption for LS Rearing 23
Figure 20: % HHs who adopted Regular Vaccination by Categories........ 24
Figure 21: Mortality Rate of Goats/ Pigs by Category 24
Figure 22: Practices of Selling Livestock by categories........ 26
Figure 23: Challenges faced in livestock rearing 26
Figure 24: Average Income from LS, Asset Value & Purchase behavior by categories 27
Figure 25: % HHs where HoHH in involved in LS by categories 27
Figure 27: % HHs engaged in various Agriculture activities 29
Figure 28: Average income from agricultural produce 29
Figure 29: % HHs consuming vegetables at least 4 times a week 30
Figure 30: Challenges faced growing vegetables 31
Figure 31: Details of factors impacting composite score based categories 32
Figure 32: POP Awareness and Practice for vegetable cultivation 33

Figure 33: Factors influencing Adoption of POP 34
Figure 34: % of HHs by Number of Daily Meals 35
Figure 35: HHs who faced food shortages in non-peak months........ 35
Figure 36: % HHs by Months of food shortage 35
Figure 37: Number of times - food categories consumed in last 7 days (N=372) 36
Figure 38: Food Consumption Score by Categories 37
Figure 40: % HHs with bank account & its operations 38
Figure 41: % HHs by type of savings 38
Figure 42: Awareness about sources of loans........ 39
Figure 43: % HHs who availed of loans by sources 39
Figure 44: Awareness & Access to Pension Schemes (N=130) 40
Figure 45: Awareness & Access to Other Main Schemes (N=130)........ 40
Figure 46: Benefits from PDS/ MNREGA Schemes (N=130) 41
Figure 47: % Didis migrated in L2Ys........ 41
Figure 48: Primary Types of Work Undertaken by Dada (N=178) 42
Figure 49: Average amount of remittance in L1Y by category........ 42
Figure 50: % HHs who plan to migrate in next 1-2 years- by family member........ 43
Figure 51: HHLD members suffered any health issues (L1Y) 44
Figure 52: % of HHs who sought treatment by type of facility 44
Figure 53: % Children Currently 45
Figure 54: % of HHs where all 6–14-year-old children are attending school by category........ 45
Figure 55: Average expenditure by each type of expense head 47
Figure 56: Average expenditure on livelihood related activities by category 48

List of Abbreviations

1. **AWC**: Anganwadi Centre
2. **BL**: Baseline
3. **CDO**: Community Development Officer
4. **CHC**: Community Health Center
5. **EIP**: Economic Inclusion Program
6. **EL**: Endline
7. **FCS**: Food Consumption Score
8. **FGDs**: Focus Group Discussions
9. **HH/ HHLD**: Household
10. **HoHH**: Head of Household
11. **HSC**: Health Sub-Center
12. **IDI**: In-depth Interview
13. **KII**: Key Informant Interview
14. **LS**: Livestock
15. **MFI**: Microfinance Institution
16. **MNREGA**: Mahatma Gandhi National Rural Employment Guarantee Act
17. **NTFP**: Non-Timber Forest Products
18. **PAT**: Poverty Assessment Tool
19. **PHC**: Primary Health Center
20. **PDS**: Public Distribution System
21. **POP**: Package of Practices
22. **PS LH**: Program Supported Livelihood
23. **PS LS**: Program Supported Livelihood: Livestock Rearing
24. **PVTG**: Particularly Vulnerable Tribal Group
25. **SHG**: Self-Help Group
26. **SS**: Sustainability Study
27. **ToC**: Theory of Change
28. **TRP**: Tola Resource Person

Executive Summary

This study assesses the long-term sustainability of the Economic Inclusion Program (EIP) launched by The Nudge Institute in 2019 in Jharkhand. Based on the BRAC graduation approach model, the three-year intervention concluded in December 2022 and targeted 491 "didis" (women) from most excluded households in Lohardaga, Latehar, and Gumla districts. The program was designed around four key pillars: livelihood promotion, social protection, financial inclusion, and social empowerment, with the core objective of transitioning households into sustainable livelihoods. The study aims to understand if improved livelihoods and well-being have been maintained without continued external support and to identify persisting or diminishing elements to inform future program design.

Program Objectives & Graduation Criteria: The EIP aimed for participants to achieve specific graduation criteria across six pillars. The Theory of Change for the program adopted the graduation criteria approach to establish program outcomes. These outcomes were measured against specific minimum thresholds given below to assess sustainability two years after the program ended.

- **Food Security**: Two square meals per member per day.
- **Livelihood**: Rs. 12,000 per annum additional household income from baseline.
- **Assets**: Increase of productive assets by Rs. 6,000 on top of a Rs. 11,000 grant (total increase of Rs. 17,000 from baseline).
- **Savings**: Savings of Rs. 2,500.
- **Social Protection**: Access to 2 eligible government entitlements/schemes.
- **Financial Inclusion**: Having an active bank account.

Research Design and Methodology: The study adopted a longitudinal cohort with a mixed-methods design, including quantitative surveys with 372 participants and qualitative components such as 30 in-depth interviews (IDIs), 6 focus group discussions (FGDs), 27 key informant interviews (KIIs), and a group discussion with Community Development Officers (CDOs). The methodology involved field immersions, piloting of survey questionnaires and discussion guides, and robust quality control mechanisms.

Key Findings on Sustainability Two Years Post-Program:

Overall Graduation & Economic Stability

- **High Fulfillment in Core Areas**: All households (100%) met the food security criterion, 95% had access to at least two social protection schemes, and 91% had active bank accounts.
- **Income & Savings Strong**: 79% of households saw their annual income increase by more than Rs. 12,000 from baseline, and 72% met the savings criterion of Rs. 2,500.
- **Asset Accumulation Challenging**: Only 56% of households met the productive asset increase criterion (Rs. 17,000 from baseline).
- **Composite Performance**: While all households fulfilled at least one criterion, **34% fulfilled all four core graduation criteria** (Food Security, Livelihood, Assets, Savings) comprehensively. A composite score analysis revealed that **71% of households exceeded the criteria holistically across these three pillars** (income, assets, savings), with 38% exceeding by over 50%. Conversely, 29% missed the composite criteria. Households were categorized into "Thriving," "Sustaining," "Vulnerably Sustaining," and "Regressed" based on composite scores, revealing significant differences in their economic stability and livelihood practices.

Livelihoods & Income

- **Adoption of diversified locally existing livelihoods**: Households have significantly diversified their income sources, averaging 5.33 sources compared to 2.85 at baseline. Cultivation (91%) and livestock rearing (86%) are now widely pursued.
- **Income Increase**: The average annual household income **increased significantly from Rs. 23,234 at baseline to Rs. 69,110**. Remittance, small-scale trade/enterprise, and skilled/unskilled labor contribute highest to overall income.
- **Agency & Market Acumen**: Didis gained confidence, improved understanding of market pricing, and enhanced access to selling opportunities.
- **Alternatives for distress migration**: Diversification into multiple local livelihoods helped Didis sustain income throughout seasons, supplement program-supported activities, and **avoid migration during lean seasons**.

Program Supported Livelihoods

- **Livestock Rearing (Goats/Pigs)**: While 83% of households engage in program-supported livestock rearing, it contributes to 8% of the overall household income.
  - **High Mortality**: **77% of households lost at least one livestock last year**, with mortality rate for Goats and Pigs being 25% & 56% respectively and an average estimated loss of Rs. 15,199 among these households. This is attributed to low disease prevention capabilities, limited access to veterinary services (financial constraints, poor network, lack of resources/training for vets), and a lack of faith in Package of Practices (POP) after negative experiences.
  - **Distress Sales**: **72% of livestock sales were driven by financial crises**, such as household expenses (44%) and health emergencies (28%), rather than strategic timing for best returns.
  - **Asset Contribution**: Livestock remains a crucial productive asset; thriving households have a substantially higher average asset value from livestock (₹67,248) compared to regressed households (₹4,329).
- **Vegetable Cultivation**: 70% of households engage in vegetable cultivation, but it contributes only 3% (Rs. 2,292) to overall income.
  - **Primary for Self-Consumption**: The low income is primarily because **much of the produce is for self-consumption (82%)**, leading to significant improvements in food security, nutrition, and financial savings on food expenses.
  - **Challenges**: Adoption has declined since endline (from 94% to 70%), and quantity produced has decreased by 68%. Major barriers include **water scarcity (74%)**, financial constraints for inputs, untimely planning, labor intensiveness, untimely rainfall, and market access issues (transportation, poor price realization due to distress sales/lack of freshness).
  - **HoHH Involvement**: Greater involvement of the Head of Household (HoHH) correlates with better adoption of Package of Practices (POP) and higher productivity.

Food Security

- **Significant Improvement**: Daily meal consumption increased dramatically, with 91% of households consuming three meals a day, up from 18% at baseline, and **all households now having at least two meals a day**.
- **Seasonal Shortages**: Despite overall improvement, 57% of households still face seasonal food shortages, particularly in Ashadha (June-July) and Shravana (July-August). Regressed households experience more shortages in non-peak months.

- **Dietary Quality**: While grains/cereals are consumed by 96% of households daily, consumption of vegetables (28%), pulses (6%), and especially fruits (75% no consumption) and dairy (94% no consumption) remain low. 80% of households have a functional kitchen garden and vegetable cultivation positively correlates with higher vegetable consumption.

Financial Inclusion & Savings

- **High Financial Access**: **96% of households have a bank account**, and 91% of Didis themselves have one, with 70% able to operate it.
- **Savings Habits**: **88% of households have savings**, with 78% in a bank and 72% in Self-Help Groups (SHGs). Average savings per household is Rs. 12,118, exceeding the graduation criteria for 72% of households.
- **SHG Impact**: The program, particularly through SHGs, was crucial in inculcating saving habits and providing access to lump sums for emergencies. SHGs are also the most recognized source of loans (72% awareness, 28% availed).
- **Reasons for Saving/Loans**: Health issues/treatment is the primary reason for both saving (78%) and taking loans (35%).

Social Protection

- **Widespread Access**: **95% of households access at least two eligible government entitlements/schemes**.
- **PDS & MNREGA**: 92% regularly receive rations under PDS, and 65% have a MNREGA job card, though only 21% received work last year.
- **Challenges**: Key barriers include lack of awareness about processes (49%), inadequate documentation (29%), and lack of response from authorities.

Migration

- **Didi Migration Reduced**: **Migration among Didis significantly decreased from 70% at baseline to 23%**, linked to their preference for local livelihoods.
- **Dada Migration Persists**: **48% of Dadas (husbands) continue to migrate**, primarily for labor at brick kilns (55%).
- **Remittance Importance**: Remittance income increased its share from 20% to 39% of total household income. Thriving households earn significantly more from remittances.
- **Positive Impacts**: Reduced Didi migration leads to **more children attending school**.

Health & Education

- **Health Burden**: Health-related expenses (₹4,651/year) are the third-highest expenditure, leading to significant financial setbacks. 88% of household members suffered health issues last year, with fever, cough, and cold being most common.
- **Treatment Barriers**: Most seek treatment from private unqualified practitioners (58%). Barriers include long distances, poor roads, costly transport, and doctor availability.
- **Education Dropout**: While 76% of children aged 6-14 attend school, this **drops sharply to 34% for those aged 15-18**, mainly due to limited access to schools in remote areas and transport issues.
- **Migration Impact**: As mentioned earlier in the migration section, changes in Didi's migration pattern directly contribute to improved school education for children.
- Moreover, Economic stability correlates with higher school attendance.

Social Empowerment through SHGs

- **High Participation**: **74% of Didis are SHG members**, with 60% regularly participating in meetings. While 35% Didis who were associated with SHGs mentioned that the group was non-functional.
- **Empowerment**: SHG participation led to increased self-confidence in managing household affairs, financial decisions, and community engagement, overcoming shyness and fear.
- **Challenges**: A significant number of **SHGs faced dissolution or became inactive** due to disputes, lack of unity, or member migration.

Expenditure & Coping Mechanisms

- Average annual household expenditure is ₹50,286, with food/grocery, social functions, and **medicines/health/treatment being the top three categories**.
- Households with higher economic stability tend to spend more on livelihood-related investments.
- Common coping mechanisms for financial crises include using savings (personal or SHG), borrowing from family/neighbors, and **selling assets like livestock or surplus vegetables** from kitchen garden.

Way Forward & Recommendations The study recommends focused attention on:

1. **Strengthen POP knowledge and resources** – Build deeper conceptual clarity on POP and provide accessible refresher tools (such as pictorial IEC materials) to ensure long-term adoption and resilience against risks.
2. **Improve access to support services** – Strengthen convergence with line departments and address training/resource gaps among Pashu Mitras and Krishi Sakhis to ensure continuity of technical support post-program.
3. **Promote enterprise orientation** – Equip participants with market acumen, pricing strategies, and negotiation skills, along with practical business planning for sales, input purchase, and livestock cycles.
4. **Build vision for sustainable livelihoods** – Use participatory vision-building to shift mindsets from viewing activities as "distress insurance" to sustainable income sources, enhancing ownership and forward planning.
5. **Support viable livelihood choices** – Consider sustainability and climate risks while promoting activities; for example, vegetable cultivation aids food security but faces income and resource constraints.
6. **Strengthen household capabilities** – Develop planning, financial literacy, record-keeping, and risk assessment skills to enable diversification and resilience beyond program-supported activities.
7. **Engage household heads in decision-making** – Ensure active involvement of heads of households to improve productivity and timely execution of critical activities.
8. **Refine approach to food security** – Recognize seasonal shortages despite average food security and help households plan for lean periods to ensure nutritional stability.

Background

In 2019, The/Nudge Institute launched the Economic Inclusion Program (EIP) in Jharkhand, based on the graduation approach model pioneered by BRAC. The program supported households living in extreme poverty in Kiska and Peshrar blocks of Lohardaga district, Chandwa and Latehar blocks of Latehar district, and Chainpura, Ghagra, and Gumla blocks of Gumla district. The three-year intervention concluded in December 2022 and was designed around four key pillars of graduation approach:

- Livelihood promotion
- Social protection
- Financial inclusion
- Social empowerment

The program primarily targeted women, referred to as "didis," from most excluded households in selected regions. Participants were selected using a Poverty Assessment Tool (PAT). 491 didis were selected after careful evaluation as participants in the program. At the heart of this project are Community Development Officers (CDOs), each working closely with a group of 40 households to provide individualised support and handholding. The program activities included:

- **Group Formation and Financial Inclusion**: Small groups were formed for social cohesion, empowerment and providing support & training.
- **Livelihood Planning and Asset Transfer**: Customised household level livelihood was planned. The key livelihoods identified were- Vegetable Cultivation, Livestock- Rearing Goats & Pigs & Small businesses. Small Grants were provided to the households in a phased manner to facilitate procurement of required inputs to pursue the identified livelihoods.
- **Technical Skills Training**: Participants received technical training on relevant livelihood activities, business operations, and market linkages. A critical element is intensive, customized support and handholding provided by Community Development Officers (CDOs) through weekly home visits. This coaching reinforces financial education, improves health practices, and encourages participants to plan for the future, fostering self-confidence and resilience.
- **Entitlement Access**: CDOs also facilitate access to government schemes and benefits, such as pensions and job cards (e.g., MGNREGS in India), by providing information and assisting with application processes.

The core objective of the program was designed to transition households into sustainable livelihoods, meaning they experience strong gains in program outcomes defined in the ToC. These outcomes were measured against specific minimum thresholds to assess sustainability two years after the program ended.

Pillar	**Minimum Threshold against Program Outcomes**
Food Security	HH is food secure - 2 square meals per member per day
Livelihood	Rs. 12k per annum additional income (increase from Baseline (BL)
Assets	Increase of productive asset of 6K on top of grant provided for livestock
Savings	Savings of Rs. 2500
Social Protection	Access to 2 eligible government entitlements/schemes
Financial Inclusion	Having active bank account

Table 1: Graduation Pillars

Need for the study

Assessing the sustainability of program outcomes helps to understand if households have maintained improved livelihoods and well-being without continued external support and to identify which elements persisted or diminished, informing future program design. It also assesses how households cope with socio-economic and environmental shocks post-intervention and generates actionable insights for adaptation.

The graduation approach has been globally recognized for its effectiveness in enabling most excluded households to transition out of extreme poverty through asset transfers, skills training, financial inclusion, and social support. However, the sustainability of these gains post-intervention remains a widely acknowledged challenge.

Evidence from Bangladesh shows that although program participants made substantial progress in income generation, asset accumulation, and food security, some gains began to **plateau or decline** after the program's exit phase. Bandiera et al. (2017)[1] observed that continued support or integration into local structures is often essential for sustained success.

Similarly, a six-country randomized evaluation of graduation programs by Banerjee et al. (2015)[2] found heterogeneous sustainability outcomes. While households in some countries (e.g., Ethiopia, India) maintained gains over time, others struggled, especially where follow-up mechanisms or institutional linkages were weak.

A paper published by Hashemi & Umaira, 2011[3], observed that programs that do not integrate with community institutions (e.g., SHGs, panchayats, or state livelihood missions) often face sustainability issues.

Moreover, graduated households remain highly vulnerable to external shocks. For example, the COVID-19 pandemic highlighted the fragility of livelihoods built through these programs. The World Bank (2021)[4] reported that many formerly graduated households slipped back into poverty during the crisis, underlining the need for shock-resilient livelihood planning.

Empowerment of women is often an intended outcome, yet gendered barriers tend to re-emerge once program structures are withdrawn. Some studies in India and Nepal[5] found that while women's mobility and decision-making power increased during the program, these improvements were not always sustained unless reinforced through community support or male engagement strategies.

These studies collectively underscore the importance of long-term sustainability assessments to validate the durability of program impacts, uncover systemic gaps, and inform more resilient and adaptive design models. It has been nearly two years since the first cohort of households graduated for the Nudge Institute’s Economic Inclusion Program. For interventions like this, such a study is not just beneficial, but essential to ensure that progress achieved is resilient, inclusive, and lasting.

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[1] Bandiera, O., Burgess, R., Das, N., Gulesci, S., Rasul, I., & Sulaiman, M. (2017). Labor Markets and Poverty in Village Economies. The Quarterly Journal of Economics, 132(2), 811–870.

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[3] Hashemi, S. M., & Umaira, W. (2011). New pathways for the poorest: The graduation model from BRAC. CSP Research Report No. 10. Institute of Development Studies.

[4] World Bank (2021). Reversals of Fortune: Poverty and Shared Prosperity 2020. Washington, DC.

[5] Brody, C., de Hoop, T., Vojtkova, M., Warnock, R., Dunbar, M., Murthy, P., & Dworkin, S. L. (2015). Economic self-help group programs for improving women's empowerment: A systematic review. Campbell Systematic Reviews, 11(1), 1–182.

Research Design

Objectives of the study

The purpose of this study was to evaluate the long-term sustainability of the program outcomes by understanding where these households stand today in relation to the program's expected outcomes.

The specific objectives include:

- To assess sustainability of program outcomes
- To identify enablers & barriers; and the factors impacting sustainability.
- Provide recommendations for improving future program designs.

Research Framework

Program Outcomes ToC (Theory of Change) and Graduation Criteria for the Program was adopted to develop framework for the Sustainability Study. The framework was prepared to understand the status, enablers and barriers for each pillar of Graduation Criteria. The detailed framework is given in the Annexure.

Longitudinal Cohort with mixed methods design involving Quantitative & Qualitative components was adopted for the study. While quantitative evaluations reveal cause and effect between programme inputs and outcomes, qualitative methods were helpful for understanding why input X leads to outcome Y. They were also helpful in highlighting connections that may not otherwise be clear in quantitative data. Qualitative evaluation is especially relevant to Graduation programs because it generates meaningful insight into how programme inputs have affected households. It also reveals the interconnectedness of the interventions across different pillars.

<u>Quantitative component:</u>

All 491 program participant didis were approached for the study. However, the survey was administered in 372 HHs where Didi or any responsible adult member was available. For 23% respondents, no responsible member was present at the time of data collection. All possible efforts were made to connect with the participant families and at least 3 visits were made to reach out to all the participants or any responsible member of their household.

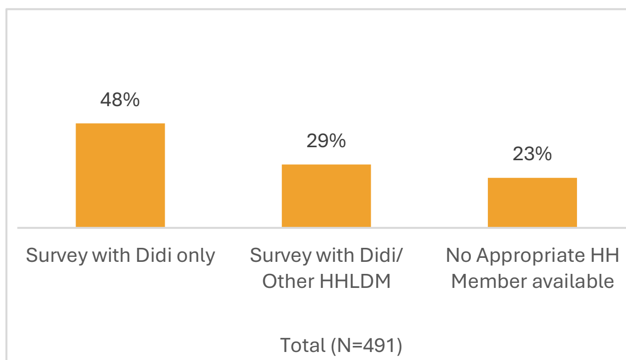


Figure 1: Proportion of program participants surveyed

<u>Qualitative component:</u>

- 30 IDIs were conducted among Didis. After reviewing the quantitative data collected for the study, the households for IDIs were selected across the spread considering the socio-economic profile of the HHLD.
- 6 FGDs were conducted among Didis- 2 in each District
- 27 KIIs were conducted with TRPs, SHG & Community Leaders, Formal and Informal service providers
- A Group discussion was conducted with the CDOs

Methodology

Craft Consultancy, a Delhi based Research Organisation which specializes in conducting evaluations and assessment studies for development programs was engaged for this study. The research team conducted field Immersions and exposure visits for in depth understanding of the resources & dimensions at community, social and environmental level. This exercise along with the Program Outcomes ToC and the Study Framework helped in drafting Research Tools (Survey Questionnaire and Discussion Guides). The survey questionnaire was then piloted with 8 program participants across the 3 program districts. The survey questionnaire was translated in Hindi and finalized after incorporating the observations from the pilots.

The study protocols and tools were approved by the Institutional Review Board of Convergent View Research & Consultancy (IRB Registration Num: IORG0010818 & FWA Number: FWA00032671).

The Survey Tool contained 14 sections. In order to ensure limited research burden, sections which were perceived to be more relevant for the scope of the study were administered to all respondents while 3 sections were administered only to a group of randomly assigned respondents. The sample covered for each of these sections is mentioned in the table.

Sections in Survey Tool	Sample Covered
Sections: HH Characteristics, Agriculture & Vegetable Cultivation, Livestock Rearing, Migration, Income, Expenditure, Food Security, QOL & SHG Membership	All 372
Group A: Social Protection	130
Group B: Financial Inclusion	110
Group C: Social Empowerment	168

Table 2: Section wise survey sample

The discussion guides for qualitative component were drafted after reviewing part of the from quantitative component. The tools were refined to get answers to why's and how's of some of the key trends observed in the data. The discussions guides were also piloted and pre-tested before finalization. Location for FGDs and Respondents for qualitative component were selected after reviewing the quantitative data so as to ensure spread across the various socio-economic strata.

Data Collection

Three teams of 5 female interviewers and one supervisor each for Quantitative data collection and 3 Senior Interviewers for Qualitative data collection were engaged for the study. The team was adept at conducting similar studies. All team members were trained in a Central location – quantitative team members in Lohardaga and qualitative team members in Ranchi for 3 days. After the classroom training, the data collection teams conducted field practice for one day. They were debriefed before initiating the data collection activities. The Data collection activities were conducted during February-March 2025.

Ethical considerations during data collection

- Informed consent was sought from all respondents, and the consent process was audio recorded.
- The data collection team was trained in all ethical protocols and requirements including confidentiality, privacy and voluntary participation.

Quality Control Mechanism

All the interviewers were checked by the researchers, coordinator and supervisors during interviews for first 2-3 days. During the data collection period, supervisors conducted at least 10% spot checks and 20% back checks. Anomalies, if any, were discussed with the interviewer and feedback was provided to the interviewer so that mistakes are rectified. The data collection progress & quality was monitored through a near real-time Dashboard.

Demographic Details - Participants

Caste		
ST-PVTG	247	66.40%
ST-non-PVTG	12	3.23%
SC	113	30.38%
Age (yrs)		
<25	16	4.38%
25-34	114	31.23%
35-44	128	35.07%
45-54	70	19.18%
55-64	33	9.04%
65-74	4	1.10%
Marital Status		
Married	309	84.66%
Widowed	56	15.34%
Literacy		
Illiterate	246	67.4%
Limited Literacy	52	14.25%
Literate	67	18.36%

Key Findings

Graduation Criteria

The graduation criteria set for this Program consist of 6 pillars and the minimum criteria set for each pillar for assessing the program is given in the table below. Out of these 4 pillars- namely Food security, Livelihood, Assets and Savings were assessed for all available households from the cohort. While 2 pillars – namely Social protection & Financial inclusion was assessed for a subset of available households based on the randomly assigned category for tool administration.

Key Takeaways from this chapter: While 100% of households met food security criteria and over 90% met social protection and financial inclusion goals. However, % HHs meeting achieving livelihood (79%), savings (72%), and assets (56%) criteria were lower, only 34% of HHs met all 4 key graduation criteria. High variance limits overlap across standalone indicators, thus when we build a composite score for savings-assets-income, over 70% exceed the threshold.

Pillar	Minimum Threshold Criteria	Considerations
Food Security	HH is food secure - 2 square meals per member per day	
Livelihood	Rs. 12k per annum additional income (increase from Baseline (BL)	Since HHs have diversified, and income contribution of program supported livelihoods is quite low, the total income of the HH has been considered here

Assets	Increase of productive asset of 6K on top of grant provided for livestock	Considering the grant of 11K per HH, increase in productive assets by 17k from BL is considered
Savings	Savings of Rs. 2500	Roughly Rs. 500 annually have been considered with weekly savings of Rs. 10
Social Protection	Access to 2 eligible government entitlements/ schemes	Information available for Group A HHs (N=130)
Financial Inclusion	Having active bank account	Information available for Group B HHs (N=110)

Table 3: Graduation Criteria & Considerations

The criteria for Food Security Pillar was fulfilled by all the available households (100%). Thus, in general, all the households are having at least 2 meals per member per day.

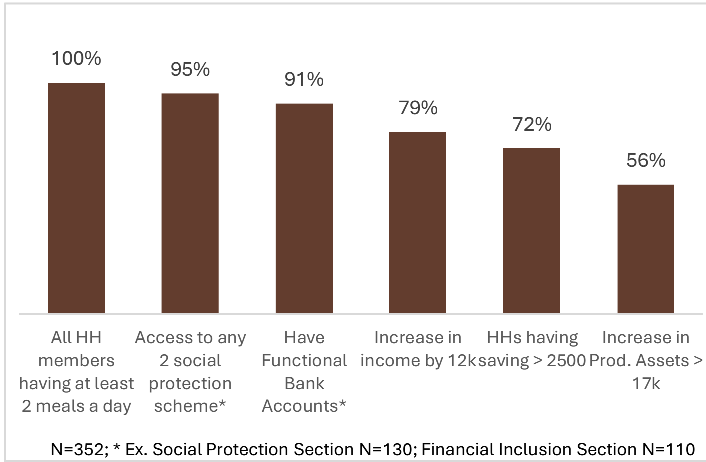


Figure 2: Proportion of HHs fulfilling each graduation criteria

The minimum criteria set for the Livelihood pillar was to see an increase in annual household income of Rs. 12,000 from program supported livelihoods. It was observed during field immersion visits and from the field visits that households have diversified their livelihoods, and contribution of program supported livelihoods is quite low, thus, for assessing this pillar, increase in total household income was considered. The increase in overall annual income from baseline for 79% households was more than Rs. 12,000.

For assessing the increase in productive asset value for the household, value of livestock, motor pump, bicycle & motorcycle was considered and compared with baseline asset value possessed by the household. To calculate the value of livestock, average sale value was considered for each livestock and the value was computed based on the livestock owned by the household at the time of the survey. Considering the grant of 11K per HH and increase of productive asset of Rs. 6,000 on top of grant value, increase in productive assets by 17k from baseline was considered as the graduation criteria for the Asset Pillar. 56% of the households fulfilled this criterion in this study.

Considering Rs. 10 as weekly savings as per SHG processes, roughly Rs. 500 savings annually is considered as graduation criteria for the Savings Pillar. 72% of households fulfilled the criteria by having Rs, 2,500 as savings after 5 years since the program initiation at the time of survey.

The criteria set for Social Protection pillar was access to at least 2 eligible government entitlements/ schemes by the household. 95% of the households fulfilled this criterion. Social Protection Schemes/ entitlements considered for assessing social protection criteria are PVTG Pension, Widow Pension, Old age pension, Pension for differently abled, PDS, MNREGA, Ayushman Bharat -Jan Arogya Yojana, Jeevan Jyoti Yojana, Suraksha Beema Yojana, Fasal Bima Yojana, Maiya Samman yojana, Nutrition food/ supplements from ICDS/ Anganwadi and any other scheme.

91% households fulfilled the Financial Inclusion Criteria of Didi having active bank account in her name.

The details regarding each of these pillars is provided in subsequent sections & chapters of this report.

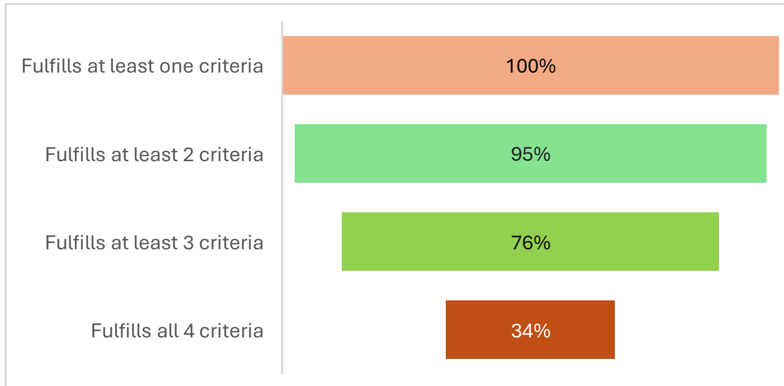


Figure 3: Proportion of HHs fulfilling number of graduation criteria

When these pillars were viewed comprehensively, 4 graduation pillars were considered. Social Protection and Financial Inclusion pillars could not be considered as these aspects were assessed only for a group of HHs. While all the households fulfil at least one graduation criteria, 34% HHs fulfilled all 4 graduation criteria. While closely looking at the HHs not fulfilling all 4 criteria, it was observed that there is high variance among HHs in the increase in these aspects.

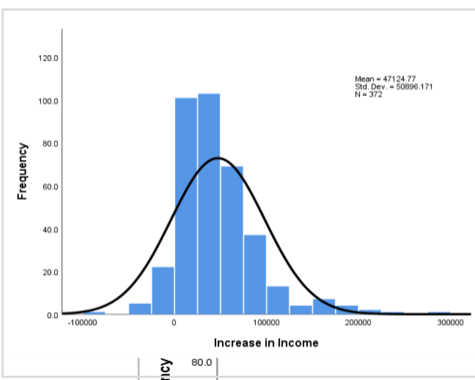


Figure 5: Frequency distribution of Increase in Income

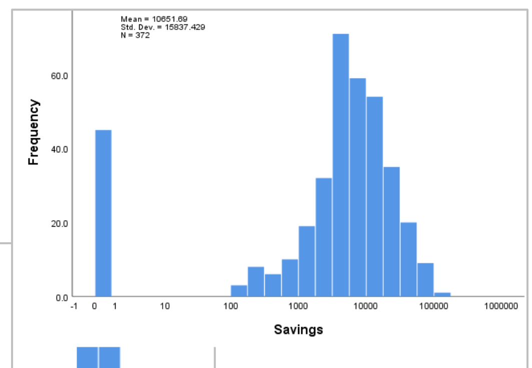


Figure 4: Frequency distribution of savings

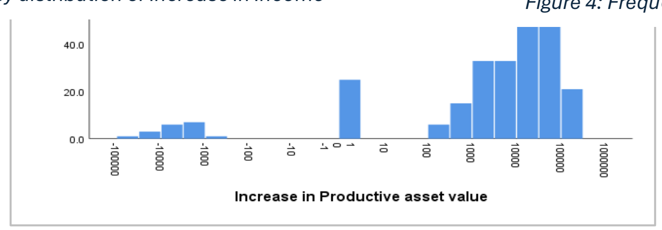


Figure 6: Frequency distribution of increase in asset value

The high variance among HHs in fulfilling each of these graduation criteria is depicted in the chart below.

72% of the households have not only met the increase in income graduation criteria but the increase is more than 50% of the set target (> Rs. 18k); while 5% have exceeded the criteria by 15%-50% which means increase in HH income from baseline is between Rs. 13,800- Rs. 18,000. Similarly, 2% HHs have marginally met the criteria with increase in income between Rs. 12,000 to Rs. 13,800. Among the ones, who have missed to fulfil the income graduation criteria, 3% missed it marginally (<15%) as the overall HH income increased but less than Rs. 12,000 to Rs. 8,500. While 18% HHs missed the criteria by >15%; where either HH income did not increase by more than Rs. 8500 or decreased from baseline.

In the same way for savings pillar, 63% HHs fulfilled the savings criteria by > 50% which means the savings were more than Rs. 3,750 (50% more than set criteria of Rs. 2,500); 7% HHs had exceeded the criteria by 15% - 50% which means HHs had savings between Rs. Rs. 2,875 to Rs. 3,750; while 27% had savings less than Rs. 2125 (missed by more than 15%).

For Asset pillar, the graduation criteria was set as increase in productive asset value by Rs. 17k. 42% exceeded the criteria by more than 50%, which means increase in asset value was more than Rs. 25,500 for 42% HHs; and the increase was between Rs. 19,550 to Rs. 25,500 for 9% HHs. However, 41% HHs observed either a decrease in asset value or increase by less than Rs. 14,450 (15% less than the set criteria).

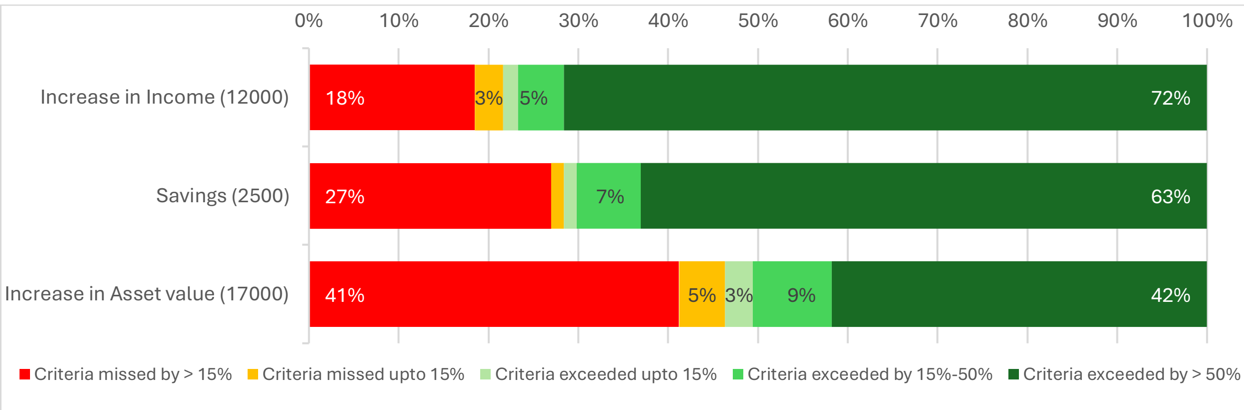


Figure 7: Distribution of fulfillment of graduation criteria by range

These high variance imply that many HHs have very high performance in some indicators, which can compensate for deficiency in another. Thereby, reducing their overall vulnerability. For example, the HHs which are not meeting the asset criteria can exceed the income criteria or savings criteria by more than 50% and vice versa.

Thus, a composite score provides a more meaningful analysis of economic stability. Thus, composite scores were calculated for a holistic view of the status of HHs by assigning equal weightage across normalized scores of increase in income, assets and savings. The standard method for normalization was adopted by replacing minimum value with minimum threshold criteria set in the graduation criteria. Minimum threshold value for increase in income was set as Rs. 12k, increase in asset as Rs. 17k and savings as Rs. 2,500.

$$x_{norm} = \frac{x - x_{min}}{x_{max} - x_{min}}$$

If a HH exceeds each of the criteria by 50%, the composite score was calculated to be 0.078, and 38% HHs had a composite score of 0.078 or more, implying they exceeded the criteria holistically by 50% or more. Similarly, composite score was calculated if a HH exceeds by 15% or missed by 15% and 50%.

It is interesting to note that, 71% HHs exceeded the criteria holistically across the 3 pillars- 38% exceeded by >50%, 20% exceeded the criteria holistically by 15% - 50% and 13% by upto 15%. The proportion of HHs who missed the criteria holistically by 15% or > 15% was 14% & 15% respectively.

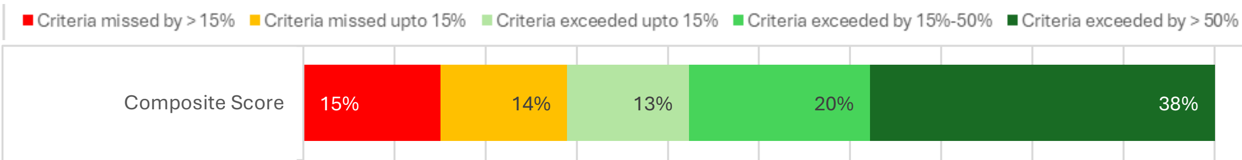


Figure 8: Distribution of households by composite score crietria

In order to understand the factors influencing the HHs performance across these pillars, 4 categories emerged to analyze economic stability holistically. The highest category being "Thriving"- defined as HHs with composite score exceeding > 50% criteria; "Sustaining"- defined as HHs with composite score exceeding between 15%-50%; "Vulnerably Sustaining" defined as HHs with composite score closely missed by 15% or marginally exceeded by upto 15%. The lowest category being "Regressed"- defined as HHs with composite score missed by > 15% criteria. The differences which were statistically significant differences across these categories of HHs have been discussed in this report.

The number of HHs is each of these categories is given below.

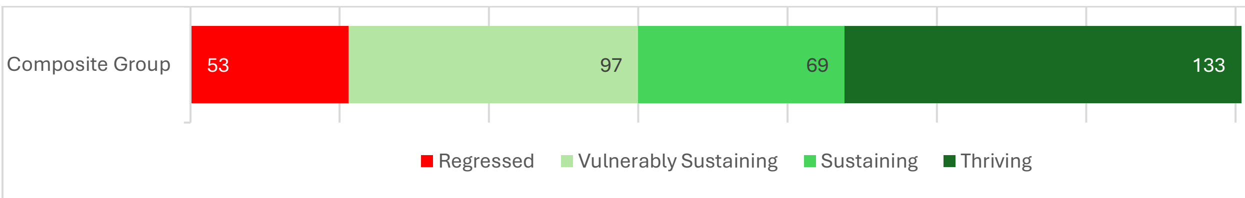


Figure 9: Distribution of households by composite score categories

Livelihoods & Income

It is encouraging to note that the HHs have diversified and the program has influenced livelihood promotion among the participants. On an average there are 5.33 sources of income per HH as compared to 2.85 sources during baseline. Cultivation (91%) and Livestock Rearing (86%) are the main livelihoods pursued by the HHs. These proportions were significantly lower at baseline- 50% & 36% respectively.

This chapter highlights that the HHs have significantly diversified their sources of income and reported increase in income. While cultivation (91%) and livestock rearing (86%) are the most common livelihoods, they generate a relatively low income. However, participation in the program has helped women gain the confidence to this diversification and income growth.

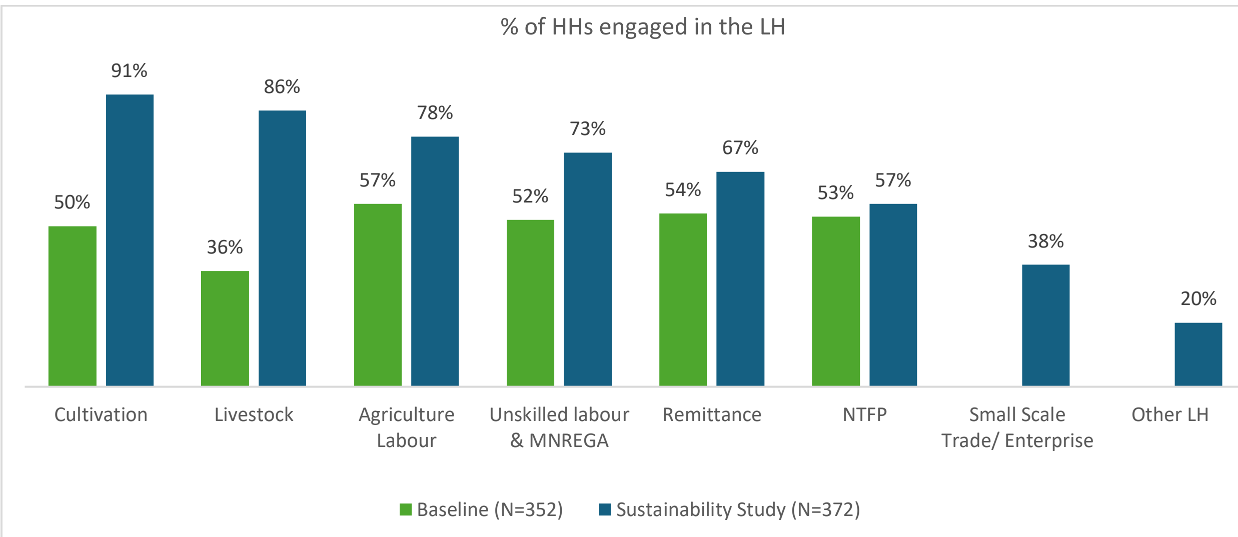


Figure 10: Proportion if HHs by type of livelihoods

Even though Cultivation and Livestock Rearing are the main livelihoods pursued by the HHs, the income generated from these sources by selling the produce or asset is low as given in the chart below. The highest average income last year was from Remittance followed by Small Scale Trade/ Enterprise, Skilled and Unskilled labour. There has been an increase in contributions to income from baseline through various sources namely Small Scale Trade/ Enterprise, Livestock and other livelihoods.

In the previous section, it was observed that a substantial proportion of HHs (79%) have fulfilled the income criteria for graduation at an overall level, i.e. there is an increase in income by more than Rs. 12k per annum from baseline among 79% HHs. The average income per HH increased significantly from Rs. 23,234 in baseline to Rs. 69,110 per annum.

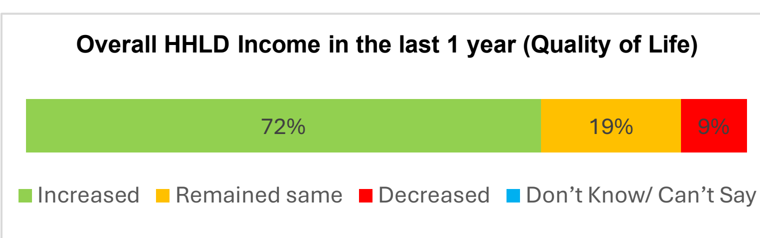


Figure 11: Perceived change in overall income in L1Y

Overall 72% Didis feel that their HH income has increased in last 1 year, while 19% feel it has remained same while 9% feel it has decreased.

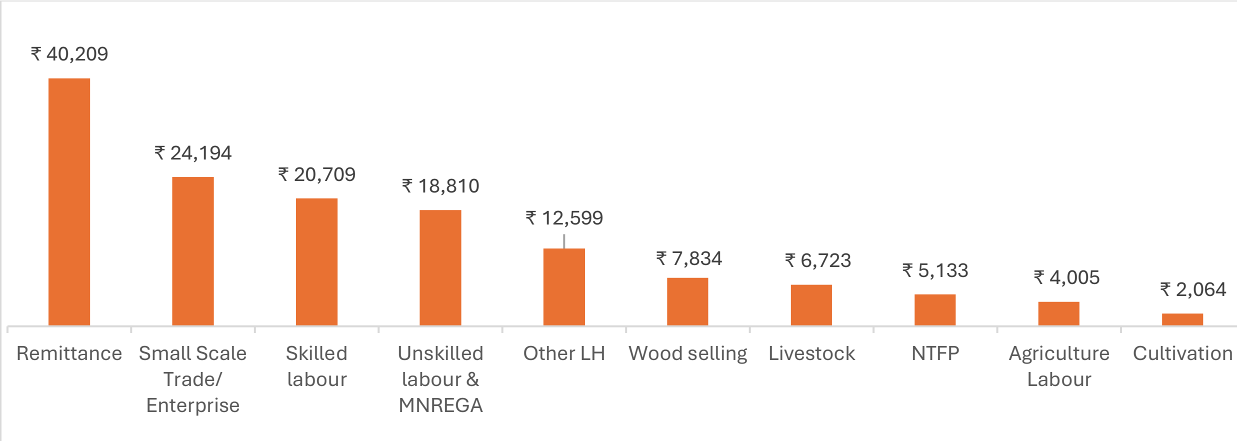


Figure 12: Average income from each type of livelihood (among those who pursued)

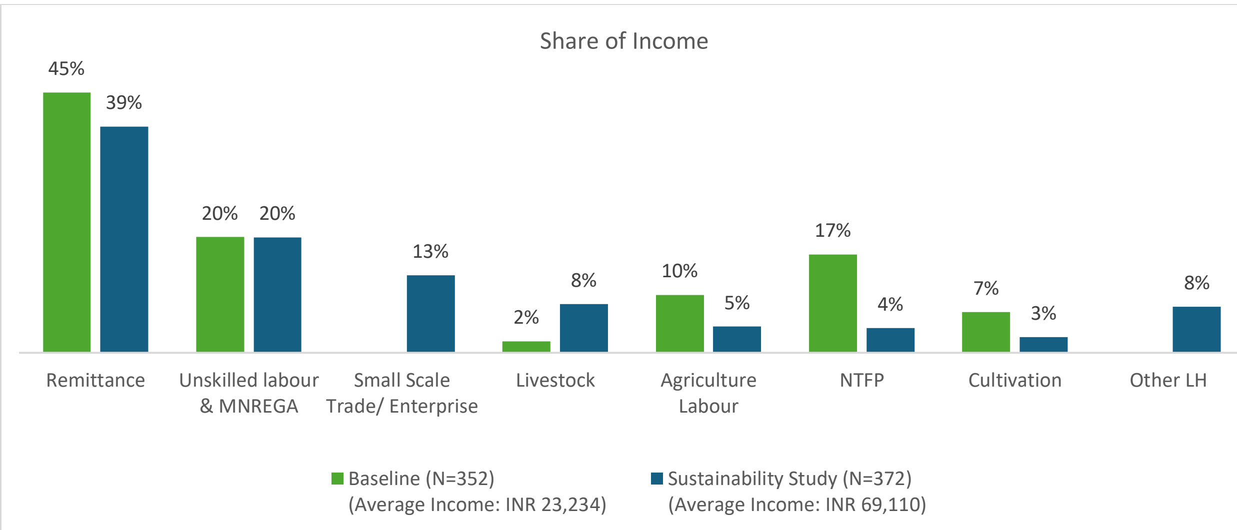


Figure 13: Distribution share of income from each type of livelihood

When we focus on the program supported livelihoods – high proportion of HHs were engaging in Livestock Rearing (83%) and growing Vegetables/ fruits last year (70%), but the income contributions from these livelihoods was 8% (Rs. 6,684) & 3% (Rs. 2,292) to the overall HH income.

We will delve deeper into the program supported livelihoods in subsequent sections to understand the enablers and barriers in pursuing these livelihoods.

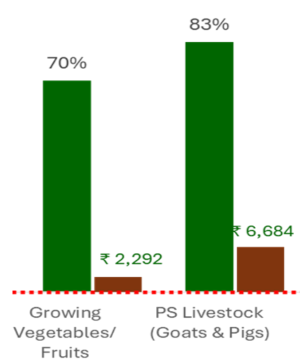


Figure 14: Proportion of HHs pursuing program supported livelihoods & average income

On one hand, it is ecouraging to see how the program participation helped the participants to diversify livelihoods and identify avenues to increase HH income, while there are other aspects also where program helped the participants. The findings from qualitative component indicate that program participation helped didis develop the confidence of stepping out of their homes and interacting with strangers as well as with other community members, enabling ease of doing livelihood activities as well.

Built relevant Agency:

- Increased Confidence and Ability to Negotiate/Bargain: Didis mentioned that they would not go out to the market at all earlier but after they joined the program and with the support of CDOs, they gained confidence to go to the market. Usually their husband used to go to the market, initially Didis started going out but the negotiation was still done by their husband. Gradually, they have started negotiating for a better price.

> *"Earlier I used to be very scared. After I joined the program, the fear is no longer there. Earlier I used to feel how we can negotiate. But now, we have started saying, no, if they don't agree to the price." (Didi)*

- Improved Understanding of Pricing the produce/ asset: Similarly, CDOs had built their capacity to understand the market prices before hand in order to negotiate for better prices for their produce/ asset. This increased understanding of market pricing helped them in understading market situation for other livelihood options as well.
- Enhanced Access to Markets and Selling Opportunities: The exposure to market, pricing and negotiation capabilities helped them in identifying other livelihoods opportunities involving market access.

> *"Now the women connected to the program have become more active and engage themselves in making products such as soop, basket, doree etc and sell them in market" (KII- Community Leader)*

Increased Frequency of Other Livelihood Opportunities:

- Didis engage in local NTFP based livelihoods depending on seasonal availability – For example, Bamboo & Jute based products: These communities were already engaged in various NTFP based livelihoods even before they joined the program, but the enhanced access to market and confidence to negotitate, helped them in scaling up these opportunities and benefit from these options.
- To supplement income & sustain throughout various seasons: Since the cultivation livelihood is seasonal, Didis engage in other livelihood options in such seasons to sustain and earn some money. Moreover, as we have seen earlier in this section, program supported activties have low contribution to HH income, Didis diversified into other livelihood options to supplement the income from program supported livelihoods. Thus, Didis were able to contribute to HH income by engaging in more than one livelihood.
- Reduced distress migration: HHs often take loans during lean periods when there is no work and then migrate to work to pay off those loans. However for many HHs the PSLHs helped in surviving these periods by way of savings or through sale of livestock. Thus, in seasons where there was no work in farm, the didis engaged themselves in other local livelihoods and did not migrate. More details in this aspect is provided in the subsequent section regrading Migration.

> *"Earlier, everyone used to go migrate to work in the kilns because there was no income. Now, after joining the group, are able to take care of our livestock and fields but also other activties. Right now, it is Mahua season, so we will pick Mahuas. Then, in the jute season, we will pick jute. We make products and sell them. We also make datun and sell and earn." (Didi)*

Program Supported Livelihood: Livestock Rearing (PS LS)

This chapter highlights that there is a significant increase in livestock rearing (goats / pigs), from 18% in baseline to 83% of households now engaged in it. However, this livelihood faces significant challenges, primarily high mortality rates of livestock. This is largely attributed to low & inconsistent adoption of PoP, financial constraints, and limited access to timely veterinary services. Critical POP adoption and mortality both have high correlation with the composite scores. Additionally, HHs view livestock as safety net, not as a livelihood as they to sell their livestock for immediate financial needs. A healthy balance of appropriate selling, buying and asset holding behaviour and involvement of HoHH drives composite score positively.

As mentioned in the previous section 86% HHs engage in livestock rearing while 83% are engaging in program supported livestock- Goats/ Pigs. Only 18% HHs were rearing Goats/ Pigs during baseline. There is an increase in proportion of HHs rearing other animals as well.

Highest proportion of HHs are rearing Goats (78%), followed by Chicken/ Ducks and Cows/ Buffaloes/ Bulls; and lowest proportion are rearing Pigs (18%).

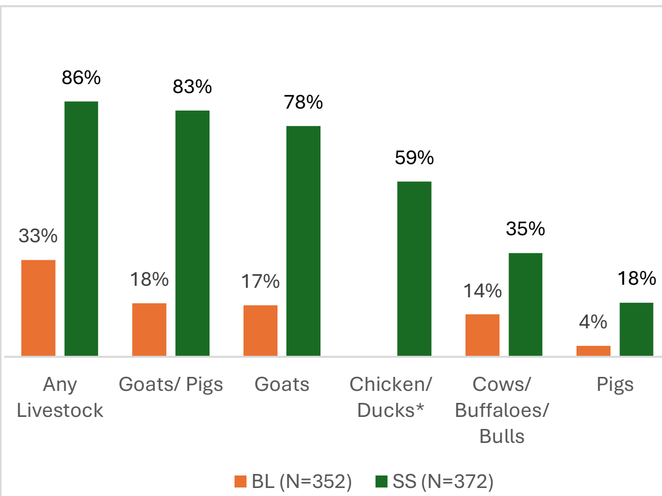


Figure 15: Proportion of HHs by type of livestock owned

Among those HHs who are rearing Goats/ Pigs, 51% sold any Goat/ Pig last year and 45% bought a Goat/ Pig; while 77% HHs lost a Goat/ Pig last year. The income from PSLS is low because livestock mortality has remained high, and roughly half of HHs have not sold/ bought livestock in the last year. Among those who sold a Goat/ Pig, average sale value was Rs. 12,184 and among those who bought, the average value of asset bought was Rs. 13,885. Given the current rates of mortality, purchase & sale frequency, and organic growth (2 goats per year), households may find it challenging to sustain livestock rearing as a livelihood.

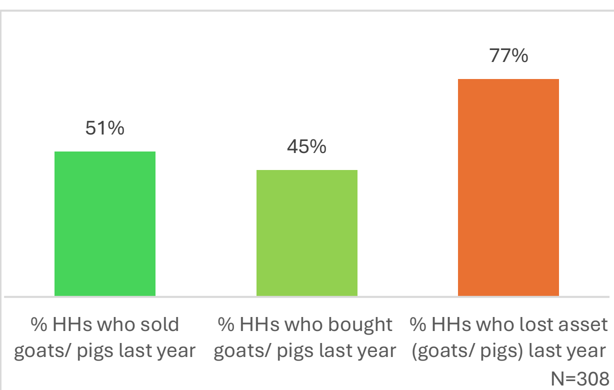


Figure 17: Proportion of HHs engaged in type of Livestock related livelihood activities

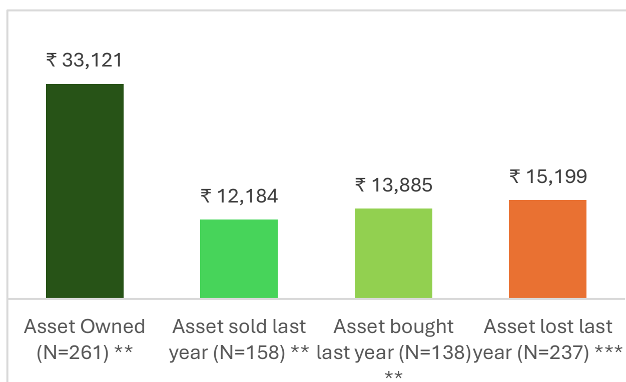


Figure 16: Average amounts of LS transactions/ activities

* Data not available for baseline
- Value of Adult Goats & Pigs considered from average sales Amt of Rs. 5926 for Adult Goats, Rs. 6387 for Adult Pigs, Rs. 2000 for Baby Goats & Pigs
- Value of Baby Goats & Pigs not considered for loss as they may be newborns

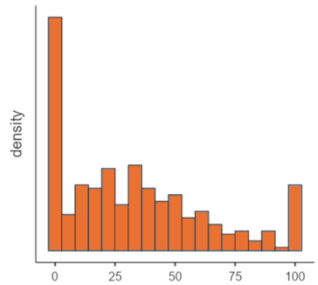


Figure 18: Distribution of LS Mortality Rates

While 77% HHs report livestock mortality, for some HHs the percentage of livestock lost are significantly high and have high variance.

Didis and other stakeholders expressed that low disease prevention capabilities, low access to services & risk preparedness leads to the asset loss & distress.

	Owned	Loss	Mortality Rate
All Livestock	**4205**	**2300**	**35.36**
Adult Goats	**1489**	**499**	**25.10**
Adult Pigs	**78**	**101**	**56.42**
Male Goats (castrated)	403	154	**27.65**
Male Goats (adults)	134	68	**33.66**
Female Goats (adults)	952	277	**22.54**
Small Goats	612	297	**32.67**
Male Pigs	42	27	**39.13**
Female Pigs	36	74	**67.27**
Baby Pigs	100	76	**43.18**
Ducks	187	108	**36.61**
Chicken	1295	1178	**47.63**
Cows/ Buffaloes/ Bulls	444	41	**8.45**

Table 4: Mortality Rate of type of LS

Mortality rate by type of livestock is provided in the table on the left. The mortality rates for the pigs was the highest, especially the female pigs (67%). Mortality rate among adult Goats was 25% - higher among baby goats and uncastrated adult male goats (33%).

While there's a recognized benefit (economic gains) to adopting PoP practices, the actual implementation remains low, hindered by various challenges.

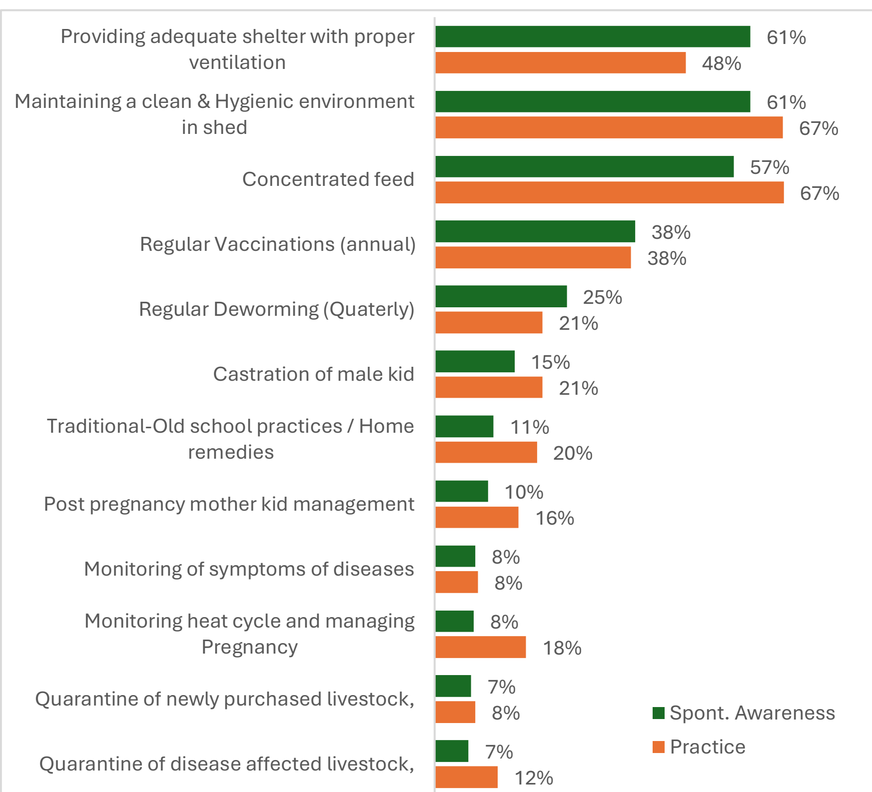


Figure 19: proportion of HHs by POP Awareness and Adoption for LS Rearing

Spontaneous responses for 'top of mind' awareness is depicted in the chart on the left. Then, all practices were prompted to ascertain adoption. This means the practice adoption figures include those who might not have spontaneously thought of the practice but confirmed they do it when prompted.

Practices like "Providing adequate shelter with proper ventilation" and "Maintaining a clean & Hygienic environment in shed" show high spontaneous awareness (61%) but lower practice adoption (48% and 67% respectively). This suggests that for these practices, awareness doesn't automatically translate to action.

"Regular Vaccinations" has relatively low spontaneous awareness (38%) and an equally low adoption rate (38%). This is a critical area given its impact on animal health. "Regular Deworming" and "Castration of male kid" show very low awareness and even lower adoption, highlighting a significant gap in knowledge and practice for these beneficial activities.

Moreover, there's a clear positive correlation between a household's composite score and the adoption of POP and mortality. For example, "Regressed" households show the lowest adoption at 21%.,"Vulnerably Sustaining" and "Sustaining" households show increasing adoption at 31% and 43% respectively; and "Thriving" households have the highest adoption rate at 47%.

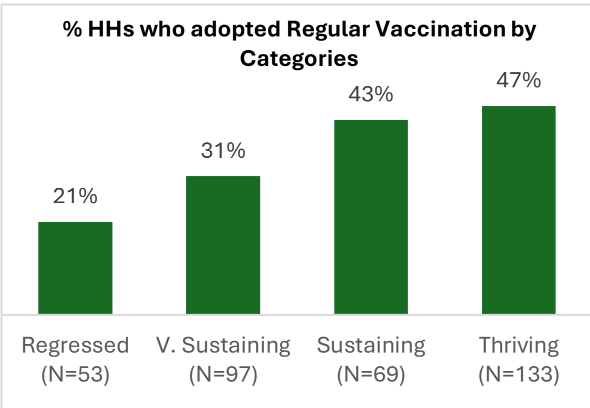


Figure 20: % HHs who adopted Regular Vaccination by Categories

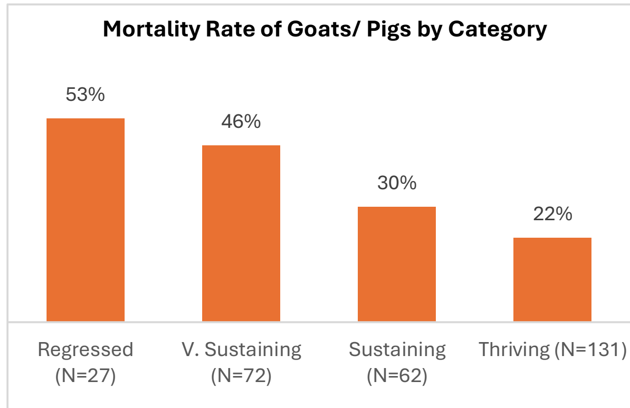


Figure 21: Mortality Rate of Goats/ Pigs by Category

Inconsistent vaccination practices compromise community-wide disease control efforts and herd immunity development. Qualitative findings suggest that the primary barriers identified for PoP adoption are:

- HHs report financial constraints and poor mobile network connectivity in remote areas as reasons for difficulty in accessing vet services on time
- KIIs also reveal that while Pashu Sakhis and vets express low confidence in their ability to help HHs due to lack of resources or training, but also that HHs call for assistance once it's too late for disease management
- Recall issues and knowledge gap- Many participants report that they do not recall POP and feel there is no one as knowledgeable as CDO dadas.
- When poor experience or imperfect adherence of POP leads to losses, it re-enforces a lack of faith in POP, often leading participants to revert to traditional practices of livestock rearing

These factors contribute to higher mortality rates and reduced productivity. While we have focused more on mortality based on the trends observed in this study, productivity of livestock (impregnation, monitoring heat cycle) also plays a significant role for commercialization.

> *"They had caught a disease. I could not get to know about the disease. And all of a sudden all the pigs died. They were roaming around and I did not pay much attention. They stopped eating and suddenly they became very serious. I was about to call the doctor but by that time I could act pigs died. I could not get to know about the disease." (Didi)*

> *"I should get training. I will be able to support them only when I will get training. I am already doing as much as I have the information. Department is closed now. It was there for 3 years only. We do not have any access to resources as well." (Pashu Sakhi)*

"When we call the doctor, sometimes the call gets through, sometimes it doesn't. Sometimes, there is no money. And in such cases, if the goats and all fall ill, they die because it gets too late if we don't get them treated quickly. Our village is a jungle, it's a village in the mountains, so no doctors come to this village. The vehicle comes only on market days only. There are no facilities at our home, in our village." (TRP)

As mentioned earlier in this section, only 51% HHs sold any Goat/ Pig and 45% bought a Goat/ Pig last year.

80% of households said that **they plan to sell their livestock at an appropriate time**. This suggests an understanding of market dynamics, such as waiting for animals to grow to full size for a good price (16% state this as a reason for selling) or holding for future financial needs (40% state this as a reason for not selling). However, the reality is starkly different. **72% of households were compelled to sell their livestock primarily due to financial crisis**, while only 16% sold due to appropriate growth.

Key reasons for not selling (N=144)	Key reasons for selling (N=197)
80%: Waiting for them to grow more 40%: Will sell when need of money 28%: Livestock was infected/ improper growth	44%: Needed money for household expenses 28%: Needed money for health emergency 16%: It had grown full size to get good price

Table 5: Key reasons for selling or not selling

The findings indicate following reasons for sale of assets:

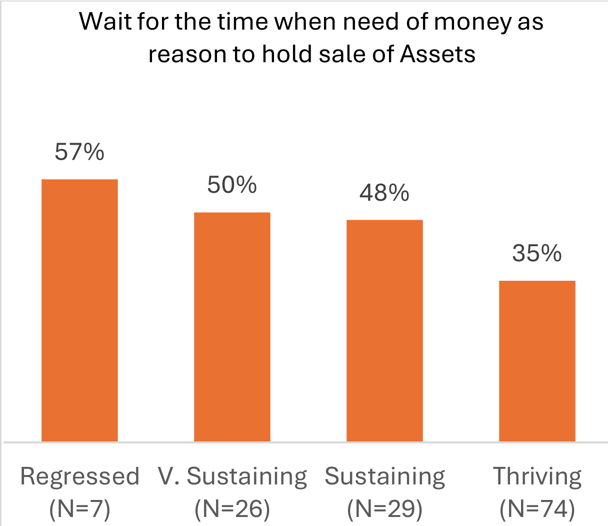
- The leading cause for these distress sales is the **"needed money for household expenses" (44%)**.
- A significant portion, **28%, sold livestock due to a "health emergency"**. This is further corroborated by the finding that health issues are a major setback for households, with 88% suffering from health issues in the last year, and health-related expenses being among the highest categories of expenditure after food and clothing.
- Sales are also reported for other events which cause immediate financial pressures like weddings or festivals.

"If someone falls sick, then for medicine, we sell animals, to get money." - Sustaining Didi

"I was very sick and I was not taking food since 1-2 months. So my husband sold it for my medication. Otherwise I had thought that I would sell it when it would grow up." – TRP

"I needed money, so I sold it at a low price.... I needed to sell them urgently due to the wedding; they were not ill" - Sustaining Didi

Households with **higher composite scores (Thriving and Sustaining)** intend for planned sales. For example, 83% among thriving and 88% among sustaining HHLDS wait for assets to grow for best returns, while 43% & 55% from regressed & vulnerably sustaining category do so. This suggests that greater economic stability allows for more strategic decision-making regarding livestock sales. Conversely, **Regressed and Vulnerably Sustaining households** view it as safety net and are less able to wait, indicating their immediate financial vulnerability and the necessity of using livestock as a quick source of cash.



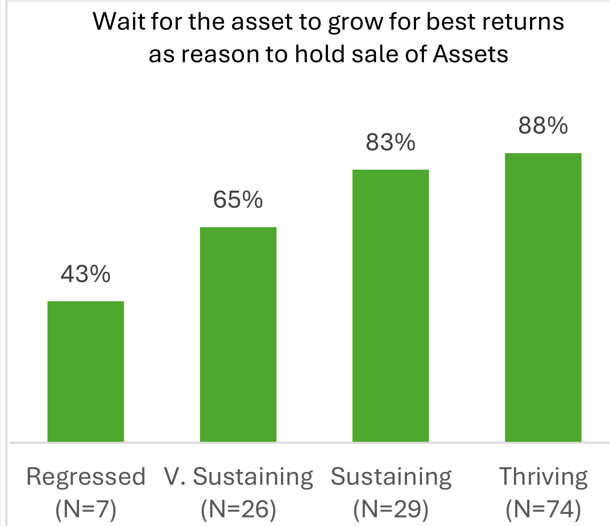


Figure 22: Practices of Selling Livestock by categories

The most common challenge that prevent households from fully benefiting from livestock rearing is Diseases or infestation hazards, reported by 64% of the respondents.

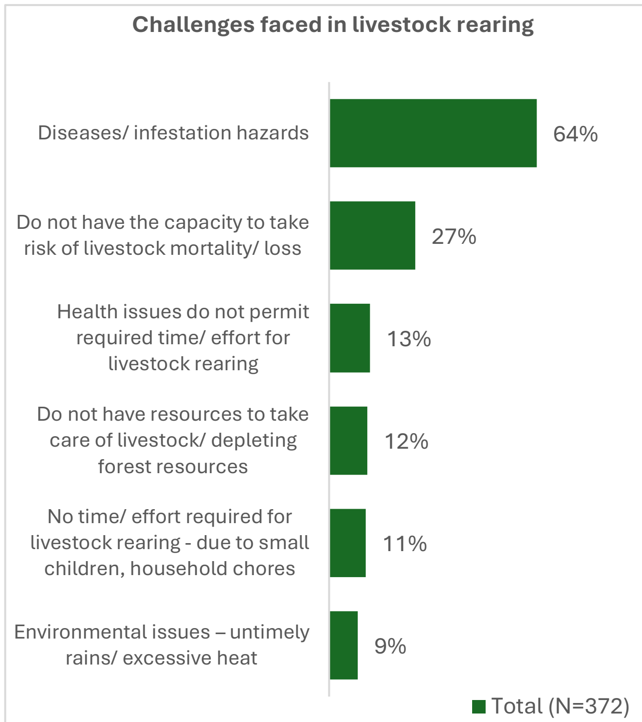


Figure 23: Challenges faced in livestock rearing

Households face **low disease prevention capabilities** and **limited access to veterinary services**. This often leads to severe asset loss and financial distress. As one Didi recounted, "*They had caught a disease. I could not get to know about the disease. And all of a sudden all the pigs died*". Geographical remoteness further exacerbates the problem, with one Didi mentioning, "*Our village is a jungle, it's a village in the mountains, so no doctors [come]*". This limited access, coupled with financial constraints, means that if animals fall ill, they often die due to delayed treatment.

Livestock rearing plays an important role in the economic stability and progression of households within the program. There is strong correlation between composite scores and purchasing behavior, sales, and current asset-holding. Beyond income, livestock also serves as a crucial productive asset, directly contributing to the "Assets" pillar of graduation criteria. **Regressed households** have an average asset value from livestock of **₹4,329**. **Vulnerably Sustaining households** have **₹8,372**. **Sustaining households** significantly increase this to **₹24,184**. **Thriving households** boast the highest average asset value from livestock at a substantial **₹67,248**. Similarly, Households achieving higher composite score drive more income from selling livestock and are more successful in building livestock assets.

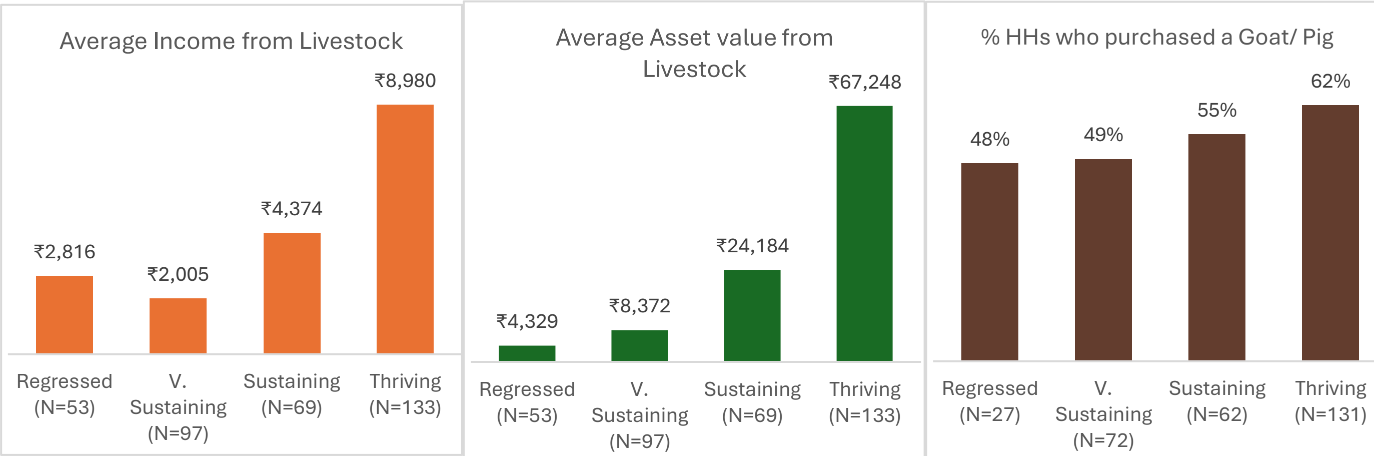


Figure 24: Average Income from LS, Asset Value & Purchase behavior by categories

Further, 47% also report that they did not get fair price because they needed to sell the livestock urgently, they had to go by the price offered. From qualitative interviews, we observe that while selling in the market yields better rates (as it sold per kg post-slaughter), households often opt for local dealers — despite lower prices — due to distress sales, transport costs, and fear of disease from unsold livestock returning home.

Qualitative discussions with CDOs indicate that, as this was the first cohort, capacity-building efforts fell short of adequately preparing households for market engagement.

Moreover, there is a **correlation between the involvement of the Head of Household (HoHH) in livestock rearing and the household's intention to expand their livestock as a livelihood, which in turn correlates with the composite scores**. For **Thriving households**, **63%** of the HoHH are involved in livestock rearing, and **91%** express a desire to expand livestock as a livelihood. In contrast, only **13%** of HoHHs in **Regressed households** are involved, with **42%** intending to expand.

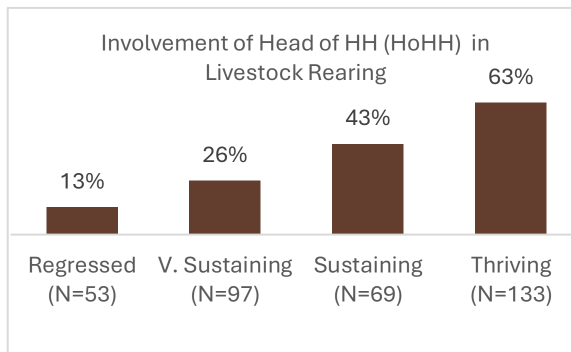


Figure 25: % HHs where HoHH in involved in LS by categories

Qualitative findings also indicate the involvement of HoHH and family members helps in LS rearing. Household decisions were made primarily by men or jointly and the involvement of multiple family members can distribute the workload and responsibilities for more efficiency. Support from HoHH can help grow the LH while negative inputs from him can be detrimental.

"Women don't have control over money. You can build her capacity but ultimately, her husband takes the decision and that is why she is not able to do it if the husband is not involved. (Pashu Doctor)

"My husband sells the animals and I have never sold it. My husband determines the price and all. I have never sold it ever on my own." (Didi)

"My husband drinks alcohol and does not stay in his senses? Sometimes he says that he will take them for grazing but does not. I am thinking of growing the number of animals and he is always thinking of selling them." (Didi)

Program Supported Livelihood: Vegetable Cultivation

Key Insights from this chapter: Participation in the program's vegetable cultivation initiative led to significant positive changes for households, including a substantial increase in vegetable growing (but a drop in participation since the endline from 94% to 70%) and a shift towards cultivating a wider variety of crops. A key benefit was improved food security and nutrition, as many households began to consume fresh, home-grown vegetables, which also led to financial savings on food expenses. However, the report highlights several challenges that limit the program's full potential. HHs face many resource constraints (water, labor, funds) while cultivating vegetables, which raises concerns for its sustainability as a livelihood within similar contexts, especially with increasing unpredictability of weather/rainfall. Lack of market acumen and transport facilities for individual small sellers to take their produce to the market, leads to poor price realization and extremely low earnings from their limited produce. Thriving HHs have higher productivity, as well as bigger lands. They are also more likely to cultivate during Rabi and have HoHH involvement in agri.

	Baseline (N=352)	Sustainability Study (N=372)
% HHs having own land for cultivation	62%	83%
% HHs engaged in shared cropping	13%	23%
% HHs taken land on lease for cultivation	1%	3%
% HHs with Irrigation facility nearby	41%	45%
% HHs growing following crops		
Cereals	39%	79%
Pulses	24%	22%
Oilseeds	12%	26%
Vegetables	3%	70%

Table 6: Details of HHs engaged in cultivation in BL/ SS

The percentage of households engaged in cultivation in their own land rose substantially from 62% to 83%. With the increase in knowledge, more households have started cultivating in the land which was left uncultivated earlier. There was an increase in shared cropping (13% to 23%) and land taken on lease (1% to 3%) as well.

Households with nearby irrigation facilities saw a modest increase from 41% to 45%.

There is a noticeable increase in households growing Cereals (39% to 79%), oilseeds (12% to 26%) and vegetables (3% to 70%).

Participation in the program **motivated the Didis to grow vegetables and sell them**. As one Didi mentioned during interview that they were encouraged by program staff to grow vegetables to take them to market and sell them, allowing them to earn money and avoid migrating for work at brick kilns.

Another Didi noted that when they grew vegetables according to the program's teachings, they grew well, providing enough produce for both consumption and sale at better prices, helping run the household and save money for emergencies. This also led to decrease in distress & seasonal migration, allowing Didis to stay at

"Since we connected with the Nudge Foundation, we have been eating fresh vegetables grown at home. Earlier we did not eat fresh vegetables. As there is a tiranga bhojan, people say that one should eat a tiranga bhojan. We didn't even know what a tiranga bhojan was." - Didi

"When we grow vegetables the way Dada taught us, it grows well and we have enough fruits and vegetables which we could sell on a better price. If we will sell them on time then we earn good money. It helps us in running our house well and also save some money for any emergency"- TRP

home, take care of their livestock and fields, and engage in other local activities like collecting Mahua or making baskets.

The program staff also informed them about **"Tiranga Bhojan"** and motivated them to eat balanced food by growing vegetables.

Positive Results Reinforce Motivation: Didis reported that when they followed the program's teachings on growing vegetables, the produce grew well. This led to having **enough vegetables for both household consumption and for sale at better prices**. Successfully selling the produce helped them manage their households and save money for emergencies.

"Dada asked us to grow vegetables, so that we can take them to the market and sell them. We grow tomato, chili, saag, take them to the market and sell them, then we earn some money. Then we do not have to go to brick kilns for work"- FGD

"Dada had told us to plant it in the rainy season. Specifically, planting vegetables before the rain starts to get a higher price. I sold tomato at rate of 60 kg and got 6000 Rs." Sustaining Didi

While the program encouraged selling, **vegetable cultivation income is noted as low primarily because more produce is consumed and less (32%) is sold**. Even though, the percentage of households who sold vegetables is higher than that for other crops, and the percentage of produce sold is also higher for vegetables/fruits compared to other crops; and households earn 60% more from selling vegetables than other crops. Income from vegetables remains worryingly low, raising concerns for a sustainable livelihood.

While 32% of households who produced vegetables/fruits sold them, 51% of the *produce* from vegetables/fruits grown was sold. The average income per household from vegetable/fruit sales is ₹4,119 while it is Rs. 2,517 for other crops.

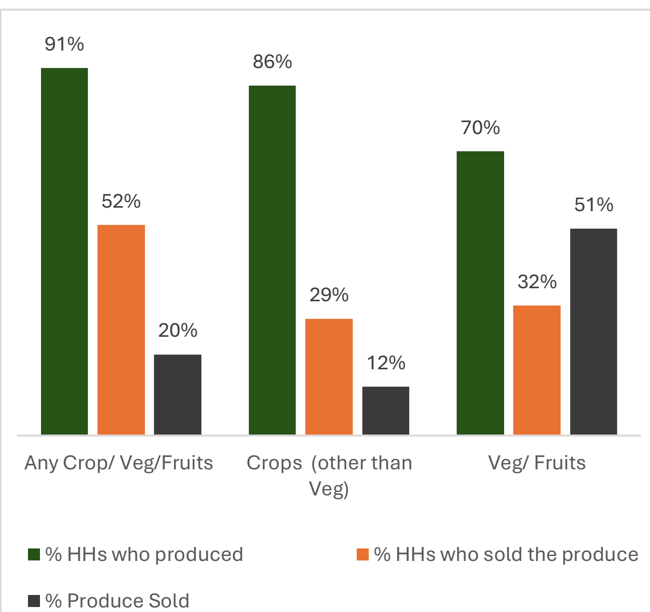


Figure 26: % HHs engaged in various Agriculture activities

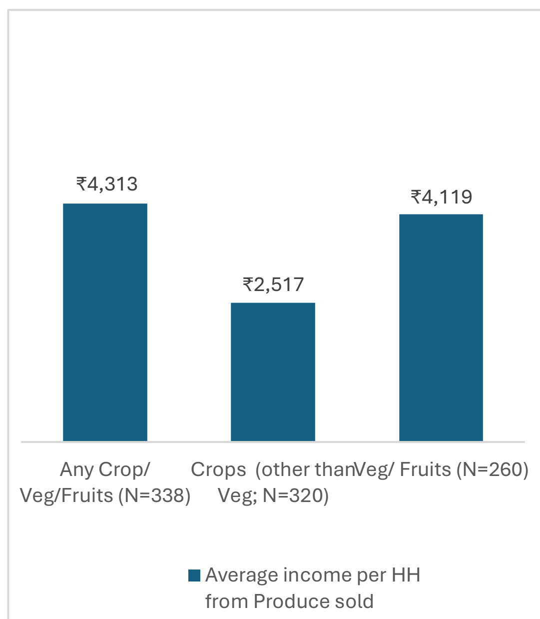


Figure 27: Average income from agricultural produce

Qualitative findings indicate that Vegetable cultivation has led to improved consumption of vegetables among HHs, thus enhancing the nutrition intake and food security. On the other hand, it also leads to lower dependence of market availability and increased financial savings.

> *“We have a small plot and we plant in that only. That gives us enough to eat at home.... We sow them for our own consumption at home. Last month we had sowed 7 kgs potatoes. Now we have dug them out and now we have planted 2 kgs onions and garlic in small quantities”- Didi*

- **Self-Consumption:** The sources strongly emphasize that many Didis grow vegetables is **primarily for self-consumption**, often constrained by small land size. While this limits sales income, personal consumption of produce from cultivation leads to significant benefits, particularly **enhanced food security and nutrition**. Didis reported access to fresh vegetables from home, reducing reliance on markets, eliminating food shortages during lean seasons, and improving diet quality and variety. This also results in **financial savings on food expenses**, allowing families to eat better or use savings for other items like meat and fish.

- **Enhanced Food Security and Access:** Didis reported gaining **access to fresh, readily available vegetables directly from their homes** reducing their reliance on purchasing vegetables from markets. Growing their own produce has significantly **reduced or eliminated previous food shortages and starvation**, particularly during lean seasons. A quote from a Didi explicitly states, *"Now there is no shortage of food since we now grow Saag Sabzi, rice and pulses at home only, there is no need to purchase from outside"*.

- **Improved Diet Quality and Variety:** Home gardening enabled participants to **increase their consumption of vegetables in both quantity and variety**. They reported eating different types of vegetables, including diverse greens contributing to **better dietary habits and overall nutrition**. One Didi mentioned, *"Now we can eat whatever vegetables we want. Earlier we had to think. Now we are eating different vegetables – such as Ladyfinger, Gourds, Okra and more of green vegetables"*. Households cultivating vegetables are shown to be consuming vegetables at least 4 days a week more often (57%) compared to households not cultivating vegetables (44%).

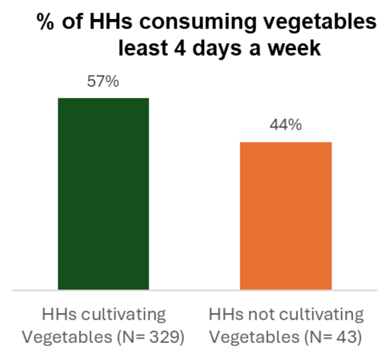


Figure 28: % HHs consuming vegetables at least 4 times a week

- **Leads to Financial Savings:** Growing vegetables for consumption at home results in **financial savings on food expenses**. By not having to buy vegetables from the market, families save money, which can allow them to either eat better or utilise those savings for other items. Some families used these savings to increase their consumption of meat and fish. A Didi noted, *"Now vegetables are not bought from the market. We can now buy meat & fish instead. We are consuming home grown potatoes, tomatoes, and chillies; and thus we are saving money"*.

Farmers cultivating vegetables (like Tomatoes, Green Chilly, Gourds) are more likely to be engaged in commercial sales and sell a larger proportion of their harvest. There are certain crops primarily grown for household food security (e.g., Rice, Jowar/maize/millet) and those cultivated for selling (e.g., Green Chilly, Tomatoes). Didis reported selling chillies at a price of Rs. 100 per kg and tomatoes at Rs. 50-60 per kg. One Didi, by planting tomatoes before the rainy season gets a higher price (Rs. 60 per kg), was able to earn Rs. 6000.

Challenges: Though more households have adopted vegetable cultivation, adoption has dropped since endline from 94% to 70%. Quantity of vegetable cultivation has also gone down by 68% from Endline. A closer look reveals a clear decline in participation, production, and sales in vegetable cultivation compared to crops from endline.

		Value	HHs	**EL Average**	Value	HHs	**SS Value**
Overall	Qty produced / HH in Kg	216643	299	**725**	138505	335	**413**
	Qty sold / HH in Kg	100890	274	**368**	27309	176	**155**
	Qty consumed / HH in Kg	115753	299	**387**	111196	335	**332**
Veg	Qty produced / HH in Kg	116750	291	**401**	26988	214	**126**
	Qty sold / HH in Kg	91419	265	**345**	13745	119	**116**
	Qty consumed / HH in Kg	25146	288	**87**	13243	214	**62**
Other crops	Qty produced / HH in Kg	100319	269	**373**	111517	321	**347**
	Qty sold / HH in Kg	9286	96	**97**	13564	106	**128**
	Qty consumed / HH in Kg	91033	268	**340**	97953	321	**305**

Table 7: Details of agricultural produce from EL & SS

HHs find it difficult to cultivate vegetables due to many reasons. Water Scarcity was mentioned by 74% respondents.

Following **challenges and barriers** were identified in vegetable cultivation:

- **Availability of Funds:** Several households mention purchasing inputs—seeds, fertilizers, pesticides—especially during the monsoon season puts them under a lot strain as the HH is stretched thin for resources. Other HHs report either saving in advance or selling livestock to meet these costs.
- **Timely Planning:** Timing is critical in vegetable cultivation to make it financially viable—early or late sowing of seeds impacts timely produce and thus, can result in crop failure or poor price realization since prices fall sharply later in the harvest season. Lack of market acumen also contributes to this.
- **Labor Intensive:** Vegetable cultivation demands constant effort—levelling, weeding, sowing, irrigating, spraying inputs, and monitoring for disease. Sustaining this is difficult for households with a single working member, or where members are elderly or in poor health. Didis find vegetable cultivation profitable but very laborious- Involvement of HoHH for support helps adherence to POP

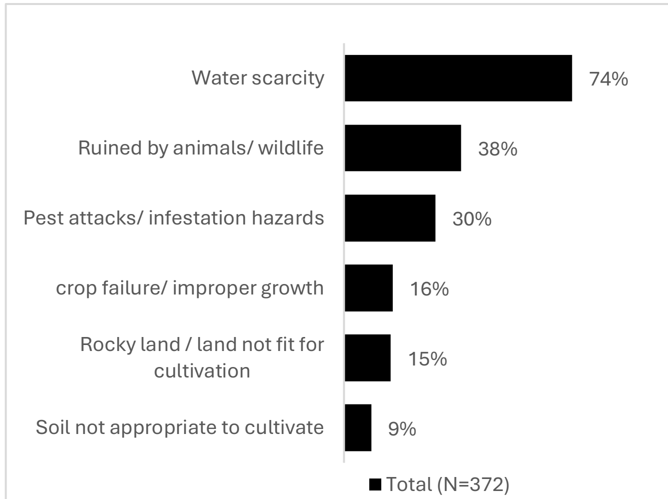


Figure 29: Challenges faced growing vegetables

"In case of farming, it is more laborious. But in case of pig we only need to give it food for eating. But farming takes lot of effort for growing vegetables." (Regressed Didi)

" Farming does not happen in one go. You have to start with first ploughing the field. Then plough it again. Then the farming will actually start. We will do weeding and spread manure and the work never ends" V. Sustaining Didi

"Because we have to always keep watering it, weeding it etc. The entire focus is, like it is on a small child, the effort that we have to put on a child, similarly, we have to keep putting the effort for farming." Sustaining Didi

"Last year my husband died, so I didn't do cultivation. I have two sons, they went out, and I could not do alone. I won't be able to do all things like digging etc. alone"-Regressed Didis

- **Untimely Rainfall & Weather Conditions:** 83% HHs depend on rainfall for irrigation, and only 20% HHs report that they use a motor pump. Water scarcity coupled with untimely rains leads to loss and in turn makes it a riskier venture for HHs.
- **Self-consumption:** 82% HHs report that they did not sell large quantities of produce because they needed it for self-consumption. IDIs with participants also indicate that they primarily look at vegetable cultivation for self-consumption and sell only surplus.
- **Market Access:** Transportation challenges in the mountainous, forested terrain limit market access, with vehicles available only on designated market days. Many households report struggling to get their produce to the market.

The data suggests a correlation between a household's composite score category (Regressed, Vulnerably Sustaining, Sustaining, Thriving) and Vegetable Cultivation & selling practices. Higher the composite score of the HH, the higher proportion of HHs engage in vegetable cultivation and selling them. 85% among the thriving HHs are growing vegetables, this proportion is only 55% & 54% among regressed & vulnerably sustaining HHs. Similarly, 47% of thriving HHs are selling vegetables while 21%-22% among regressed & vulnerably sustaining HHs are doing so. Among those HHs who are selling vegetables, the thriving HHs sold on average 114 Kgs of vegetables last year, while regressed HHs sold 36 Kgs on average. While HHs in thriving category are doing better, price realisation is poor. There are no clear trends observed about income from selling vegetables among these categories, but there is significant difference between average income from selling vegetables among regressed HHs (Rs. 1,661) and thriving HHs (Rs. 4,250).

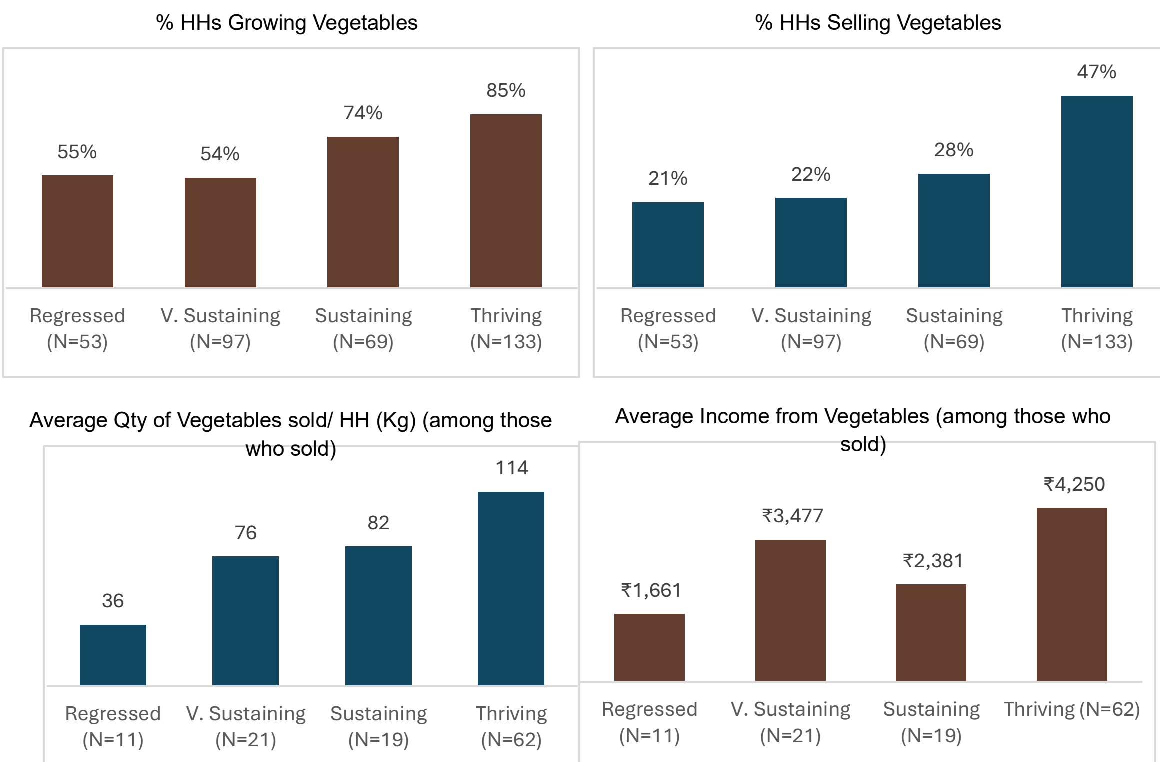


Figure 30: Details of factors impacting composite score based categories

There is obvious positive correlation between landholding size and productivity with composite score. Thriving HHs have higher productivity (25.75 Kg/ decimal), as well as bigger lands (61 decimals) than the regressed (10.29 productivity & 34 decimals land size) and vulnerably sustaining (10.15 productivity & 46 decimals land size). They are also more likely to cultivate during Rabi (58%) and have HoHH involvement in agriculture (83%); while these proportions among regressed (26% & 49% resp.) and vulnerably sustaining (29% & 58% resp.) were much lower.

The laborious nature of farming means that Didis often **need support**, particularly from the Head of Household. One participant mentioned being unable to continue cultivation alone after her husband died and sons left, as she couldn't manage tasks like digging by herself.

"Because we have to always keep watering it, weeding it etc. The entire focus is, like it is on a small child, the effort that we have to put on a child, similarly, we have to keep putting the effort for farming." - Sustaining Didi

"Last year my husband died, so I didn't do cultivation. I have two sons, they went out, and I could not do alone. I won't be able to do all things like digging etc. alone"-Regressed Didi

	Overall (N=337)	Regressed (N=43)	V. Sustaining (N=81)	Sustaining (N=66)	Thriving (N=128)
Productivity (overall produce (kg)/ cultivated land)	16.54	10.29	10.15	13.64	25.75
Landholding (decimals)	55	34	46	53	61
% HHs Cultivate in Rabi season	42%	26%	29%	43%	58%
% HHs where HoHH is involved in Agri	68%	49%	58%	71%	83%

Table 8: Productivity and Landholding

There is high awareness of recommended Package of Practices (POP) for vegetable cultivation among the program participants, contrasting with their often-inconsistent adoption and poor disease monitoring. Fundamental Practices like transplantation and nursery preparation are well-understood and widely implemented.

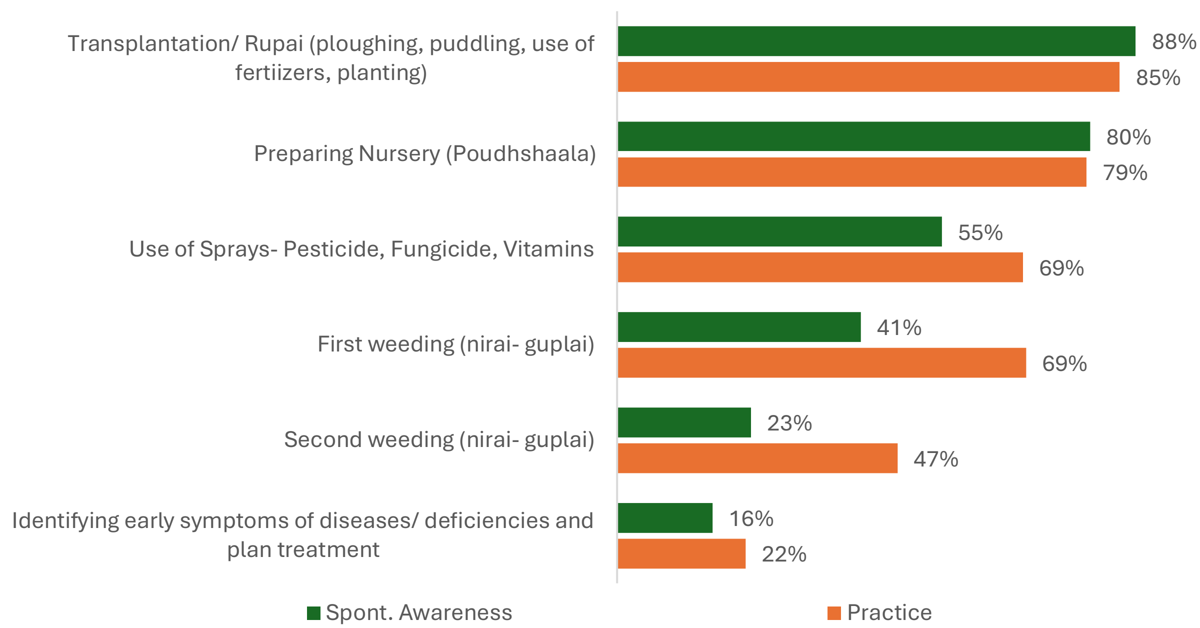
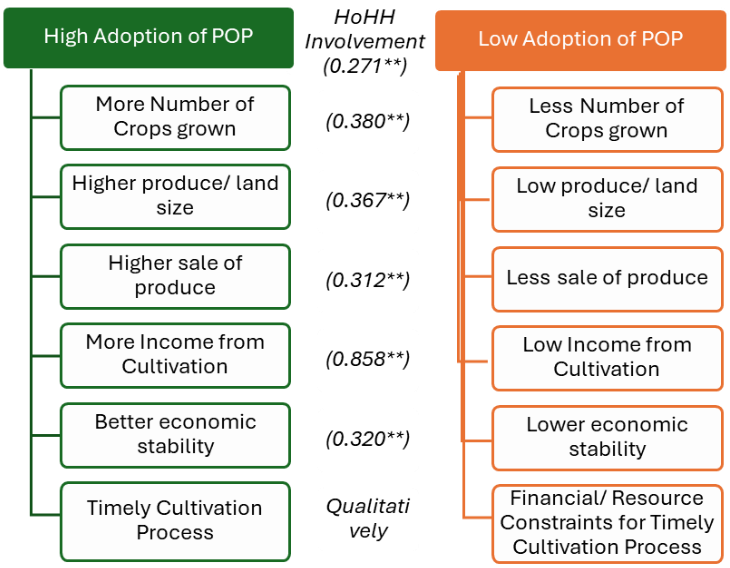


Figure 31: POP Awareness and Practice for vegetable cultivation

For activities like the use of sprays and first/second weeding, the practice percentage is higher than spontaneous awareness. Maybe these aspects are not considered as POP by the respondents. Use of sprays – Pesticide, Fungicide, Vitamins and First weeding is practiced by 69% of the respondents. Second weeding is practiced by less than half of them (47%).

There is very low awareness (16%) and practice (22%) for "identifying early symptoms of diseases/ deficiencies and plan treatment" points to a major knowledge and skill gap. This area is vital for proactive crop management and minimizing losses.

Lack of resources are main hurdles for those who are trying to engage in vegetable cultivation or attempting to adopt POP. Head of Household involvement plays a significant role in POP adoption with high correlation of 0.271. **POP Adoption is Crucial for Positive Outcomes.** The chart below illustrates that adopting the Package of Practices leads to a cascade of positive effects, including increased crop diversity, higher yields, better sales, more income, and improved economic stability. Conversely, low adoption results in negative consequences across these same indicators.



*** Significant Correlation @95% C.I.*

Figure 32: Factors influencing Adoption of POP

From qualitative findings, a "Timely Cultivation Process" has a positive impact on vegetable cultivation and income from selling vegetables; Conversely, financial or resource constraints for timely cultivation processes are linked to lower produce and income from vegetable cultivation. "Financial/Resource Constraints for Timely Cultivation Process" is a key challenge suggesting that even if farmers are aware of the POP, lack of resources can be a barrier to adoption.

Food Security

This section highlights significant improvements in food security and dietary habits among the households, wherein all HHs consume at least 2 meals a day and a major increase in the percentage of households eating three meals a day, from 18% at baseline to 91%. This is largely attributed to the program's vegetable cultivation initiative, which enhanced food security & access, improved diet quality & variety, reduced reliance on markets, and led to financial savings. However, despite these gains, seasonal food shortages remain a concern, particularly during the Ashadha and Shravana months, affecting a majority of households, and especially a higher proportion of "regressed" households during non-peak months. The intake of food groups like fruits and dairy products remains low.

Dietary habits and food security status of the households were analysed.

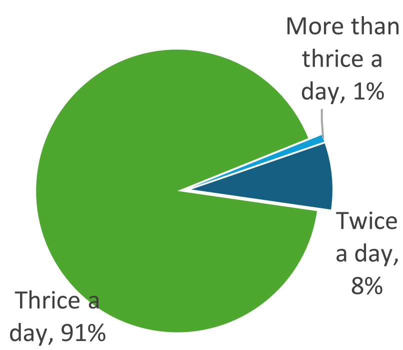


Figure 33: % of HHs by Number of Daily Meals

On average, **91% of households consume meals three times a day**, while 8% consume meals twice a day, and 1% consume more than thrice a day. In Baseline, 18% consumed meals three times a day, 74% two times a day and 6% only once a day. This indicates that food security has increased and that all households manage to consume at least two meals a day.

However, 57% HHs face seasonal food shortages during a year with Peak months –Ashadha (49%) & Shravana (575). Majority of HHs across the categories face food shortage during these Peak Months. However, regressed HHs (36%) face more Food shortages than other categories (15%=17%) in non-peak months.

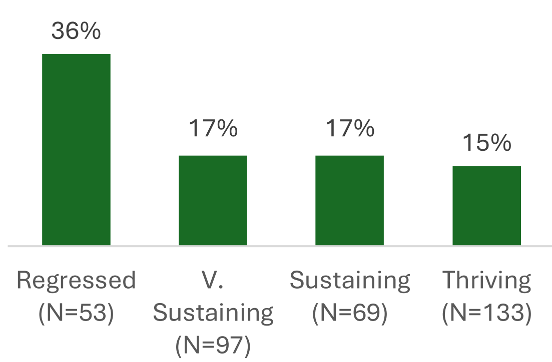


Figure 34: HHs who faced food shortages in non-peak months

Months of food shortage	% (N=218)
Magha (January-February)	6%
Phalguna (February-March)	4%
Chaitra (March-April)	3%
Vaisakha (April-May)	7%
Jyeshta (May-June)	17%
Ashadha (June-July)	49%
Shravana (July-August)	57%
Bhadrapada (August-September)	42%
Ashwin (September-October)	8%
Kartika (October-November)	4%
Agrahayana (November-December)	3%
Pausha (December-January)	3%

Figure 35: % HHs by Months of food shortage

When asked about the number of times they consumed food categories in last 7 days, 96% of households consumed grains/cereals, 28% of households consumed vegetables (excluding potato), 6% of households consumed pulses/legumes, and 1% of households consumed Dairy products (Milk/Curd) all seven days. While, 94% households did not consume Dairy products, 75% did not consume Fruits at all in the seven days.

The **Food Consumption Score (FCS)** was calculated based on the number of times different food categories were consumed in the last 7 days using the standard scale[7].

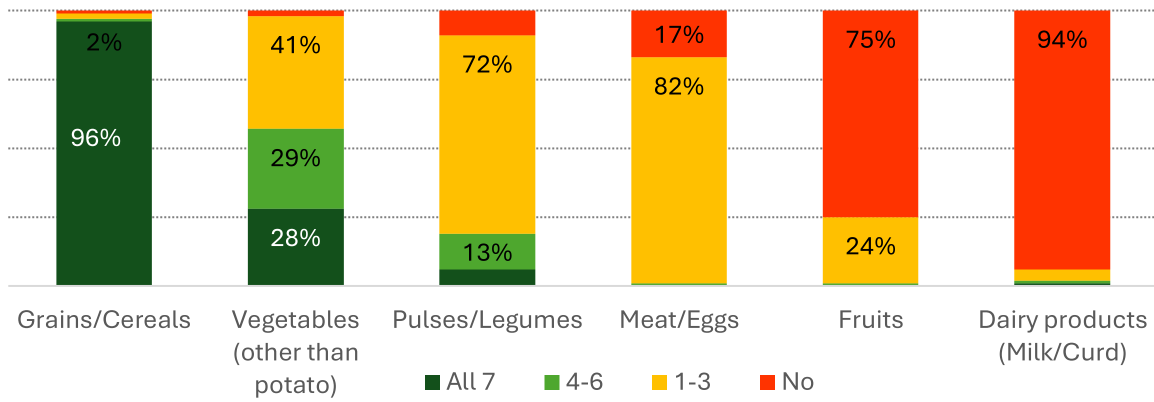


Figure 36: Number of times - food categories consumed in last 7 days (N=372)

When looking at the Food Consumption Score by household categories (Regressed, Vulnerably Sustaining, Sustaining, Thriving), the distribution is as follows:

- **Acceptable FCS (>31)**: 41% of households belong to the "acceptable" Food Consumption Score category. This proportion is 44% among Thriving households, 52% among Sustaining, 32% among Vulnerably Sustaining and 34% among Regressed households.
- **Medium FCS (19-31)**: 56% of households belong to the "medium" Food Consumption Score category. This proportion is 56% among Thriving households, 45% among Sustaining, 65% among Vulnerably Sustaining and 57% among Regressed households.
- **Poor FCS (0-18)**: 3% of households belong to the "poor" Food Consumption Score category. This proportion is 3% among Sustaining, 3% among Vulnerably Sustaining and 9% among Regressed households.

Impact of Vegetable Cultivation on Food Consumption: There is a clear positive correlation between households cultivating vegetables and their consumption of them. As mentioned in the previous section, more **households cultivating vegetables consume vegetables** (57%) at least four days a week than the ones who don't cultivate (44%).

[7] The standard FCS score includes consumption of Sugar & oil categories as well, thus the bands have been re-created considering average consumption of these items. The same weights are considered as per the standard procedure: https://inddex.nutrition.tufts.edu/data4diets/indicator/food-consumption-score-fcs?back=/data4diets/indicators.

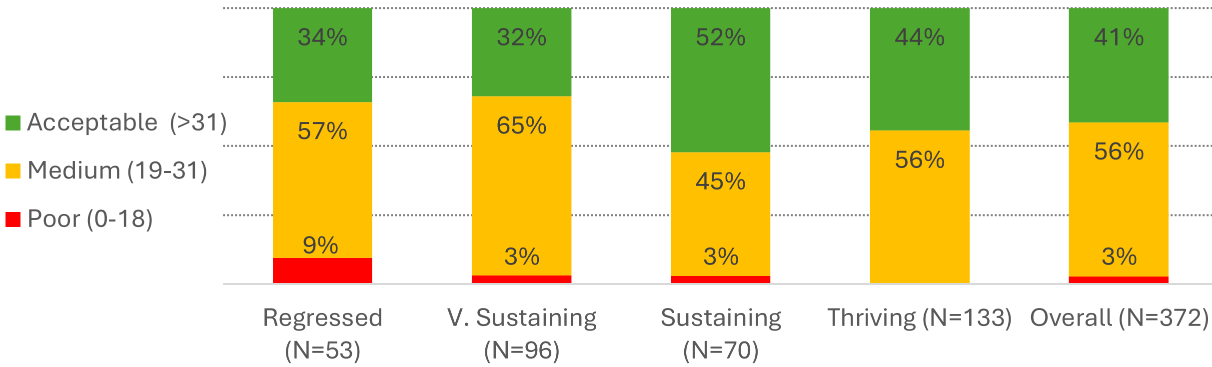


Figure 37: Food Consumption Score by Categories

Qualitative findings also indicate that vegetable cultivation has improved the consumption of vegetables, thus enhancing the nutrition intake and food security. On the other hand, it also leads to lower dependence on market availability and increased financial savings.

The sources strongly emphasize that many Didis grow vegetables **primarily for self-consumption**, Didis reported access to fresh vegetables from home, reducing reliance on markets, eliminating food shortages during lean seasons, and improving diet quality and variety. This also results in **financial savings on food expenses**, allowing families to eat better or use savings for other items like meat and fish.

"We have a small plot and we plant in that only. That gives us enough to eat at home.... We sow them for our own consumption at home. Last month we had sowed 7 kgs potatoes. Now we have dug them out and now we have planted 2 kgs onions and garlic in small quantities"- Didi

- **Enhanced Food Security and Access:** Didis reported gaining **access to fresh, readily available vegetables directly from their homes** reducing their reliance on purchasing vegetables from markets. Growing their own produce has significantly **reduced or eliminated previous food shortages and starvation**, particularly during lean seasons. A quote from a Didi explicitly states, *"Now there is no shortage of food since we now grow Saag Sabzi, rice and pulses at home only, there is no need to purchase from outside"*.

- **Improved Diet Quality and Variety:** Home gardening enabled participants to **increase their consumption of vegetables in both quantity and variety**. They reported eating different types of vegetables, including diverse greens contributing to **better dietary habits and overall nutrition**. One Didi mentioned, *"Now we can eat whatever vegetables we want. Earlier we had to think. Now we are eating different vegetables – such as Ladyfinger, Gourds, Okra and more of green vegetables"*. Households cultivating vegetables are shown to be consuming vegetables at least 4 days a week more often (57%) compared to households not cultivating vegetables (44%).

- **Leads to Financial Savings:** Growing vegetables for consumption at home results in **financial savings on food expenses**. By not having to buy vegetables from the market, families save money, which can allow them to either eat better or utilise those savings for other items. Some families used these savings to increase their consumption of meat and fish. A Didi noted, *"Now vegetables are not bought from the market. We can now buy meat & fish instead. We are consuming home grown potatoes, tomatoes, and chillies; and thus we are saving money"*.

Financial Inclusion & Savings

This section highlights how the program has significantly improved financial inclusion and savings habits among households. A high percentage of households (96%) and Didis themselves (90%) have bank accounts, wherein a majority of Didis are able to operate the account themselves. The program successfully taught participants to save regularly. However, many households keep informal cash savings at home due to limited access to banks. Majority rely on informal sources for loans mainly required for health issues

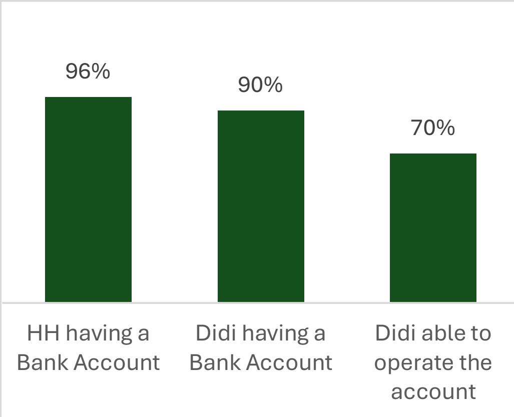


Figure 38: % HHs with bank account & its operations

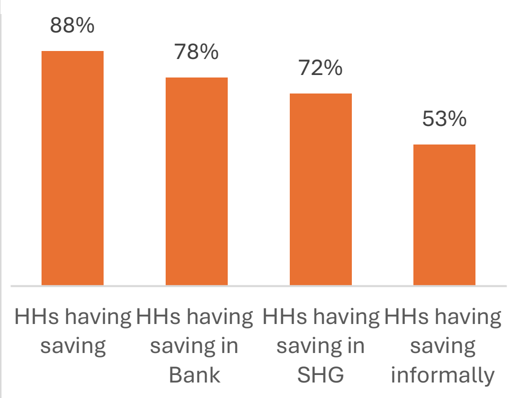


Figure 39: % HHs by type of savings

HHs having saving	HHs having saving in Bank	HHs having saving in SHG	HHs having saving informally
12,118	6,188	5,073	4,087

Table 9: Average amount by type of savings

The program played a crucial role in **inculcating habit of saving regularly** among Didis and **improving their financial transaction skills**.

Didis were asked about their financial habits and access to financial services, particularly regarding bank accounts and savings. There is a **prevalence of Bank Accounts**. A significant majority of households (**96%**) have a bank account. **90%** of Didis themselves possess a bank account. Furthermore, **70%** of Didis are capable of operating their bank accounts.

88% of households have savings. Among these, **78%** have savings in a bank account. **72%** have savings within a Self-Help Group (SHG). Additionally, **53%** of households have savings informally.

A notable **72%** of households have savings exceeding INR 2500. The **average savings per household is INR 12,118**. However, the average savings in bank account was Rs. 6,188 and in SHG was Rs. 5,073. As accessibility to banks is limited due to remoteness of the hamlets, thus it is common in this community to keep savings handy home in the form of cash. Average amount of such informal savings is Rs. 4,087.

Key reasons for saving mentioned by Didis (N=55) are as follows: Health issues/treatment (78%), Emergencies in the family (33%), Investing in livelihoods (29%), Children's education (29%), Children's marriage (27%).

"You make a group and form a Samooh. You collect small amounts of money which when collected from many people can make big amount. You on the other hand will keep the same amount, say 2 Rupees, it will be only 2 Rupees with you. But in the Samooh, with 40 people it will be 80 Rupees. So when there is a need... a marriage or some festival or sickness, you can quickly get lump sum, which otherwise you won't get anywhere else "- FGD

One thriving Didi noted, "*Earlier I didn't know how to save money but now I have learned; that's the reason I am setting money aside and saving money*". Participation in SHGs was instrumental.

A sustaining Didi shared, "*Dada asked us to join Samooh. If I had not joined samooh I would not have saved any amount. I save Rs. 10-20 every week and have a saving of 5k-6k in SHG*". SHGs facilitate collective savings, allowing access to lump sums for significant needs like marriage, festivals, or sickness, which would be difficult to accumulate individually. As one FGD participant explained, collecting small amounts from many people in a 'Samooh' (group) results in a larger sum available when needed.

Further, there is a **high awareness of loans from Self-Help Groups (SHGs)** among the Didis surveyed.

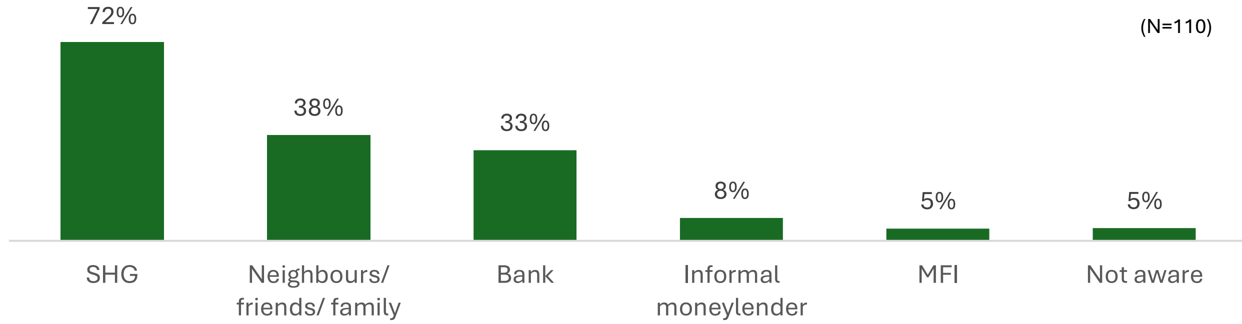


Figure 40: Awareness about sources of loans

Awareness of loans from SHGs is significantly higher than awareness of loans from neighbours/friends/family (38%) or banks (33%), and much greater than informal moneylenders (8%) or MFIs (5%). This suggests that SHGs are a well-recognised and understood source of credit within the community for the participants of the program.

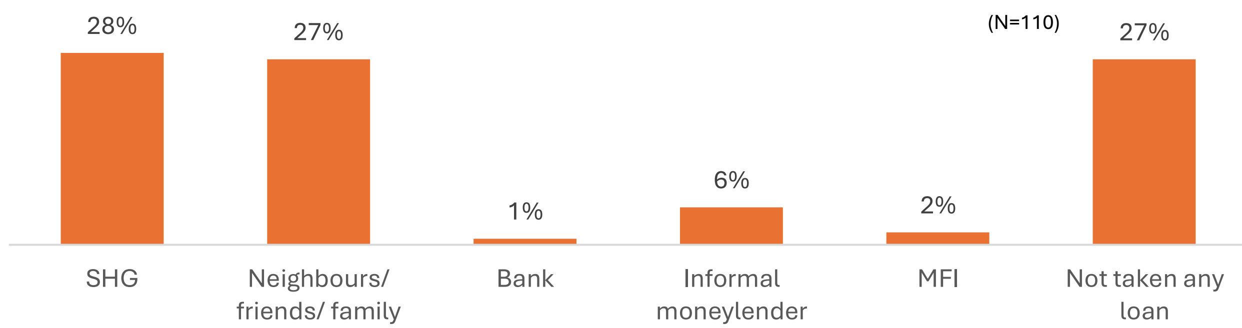


Figure 41: % HHs who availed of loans by sources

A significant proportion of Didis, **73%, took loans**. While awareness of SHG loans is high, only **30% of Didis accessed loans from formal sources**. 27% took loans from neighbours/friends/family, and 6% from informal moneylenders. Only 1% took loan from Bank. One Didi from a Thriving household mentioned, "*I borrow from neighbours or villagers when I need money for any crisis. I don't have to pay interest when I take from neighbours and I return to them later when I receive money from somewhere*".

The **main reason for taking loans most often reported is health issues/treatment (35%)**. This is followed by house construction/repair (13%), children's education (13%), children's marriage (10%), and investing in livelihoods (10%). The average amount of existing loan per household is **INR 14,255**.

Social Protection

Insights from this section indicate that there is significant improvement among HHs in terms of access to government social protection schemes, with 95% of surveyed households benefiting from at least two schemes. The PVTG pension is the most availed pension scheme, 92% regularly receiving rations through PDS. However, significant bottlenecks exist, as the conversion rate from eligibility to receiving benefits is poor for most other schemes especially health-related schemes. Key challenges preventing households from availing benefits include a lack of awareness about the process, inadequate documentation, and a lack of response from authorities.

There is significant access that participating households have to government entitlements, which is also considered a **graduation criterion** for the program. **95% of households** surveyed are beneficiaries of at least two social protection schemes.

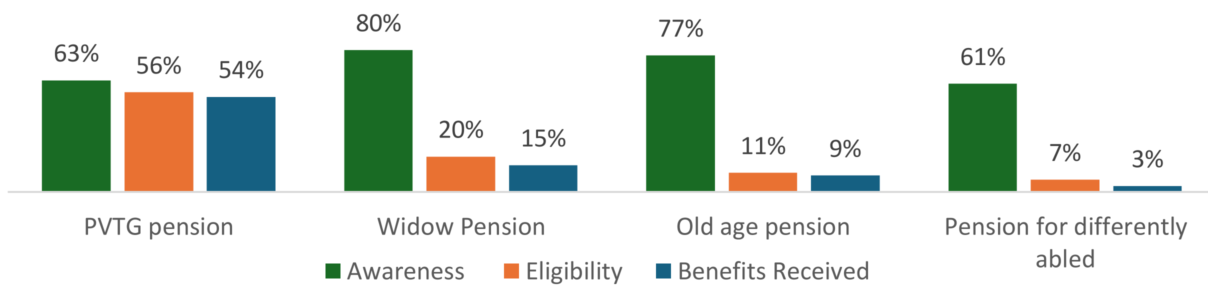


Figure 42: Awareness & Access to Pension Schemes (N=130)

PVTG (Particularly Vulnerable Tribal Groups) Pension is the most availed pension scheme at **54%**, followed by Widow Pension (15%), Old age pension (9%), and Pension for differently-abled (3%). While the PVTG pension shows a high conversion rate from eligibility to benefits received, the other three categories (Widow, Old Age, and Differently Abled) show a noticeable drop, indicating potential bottlenecks.

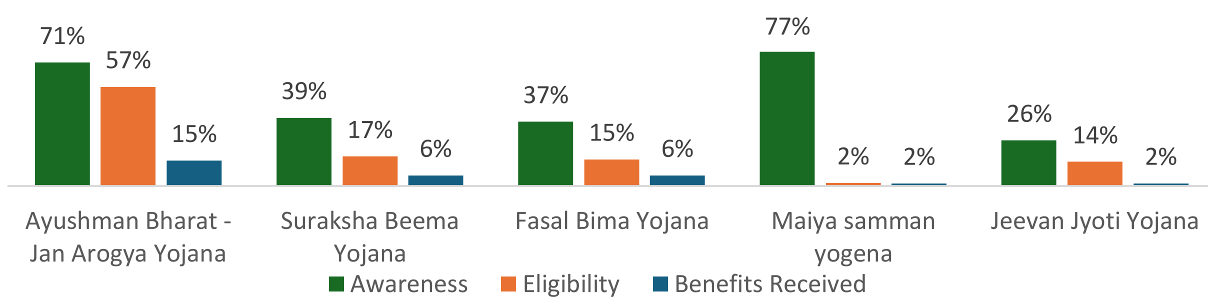


Figure 43: Awareness & Access to Other Main Schemes (N=130)

The main schemes' benefits availed by Didis include Ayushman Bharat - Jan Arogya Yojana (15%), Suraksha Beema Yojana (6%), Fasal Bima Yojana (6%), Maiya Samman Yojana (2%), and Jeevan Jyoti Yojana (2%). For most schemes, the conversion rate from eligibility to benefits received is poor.

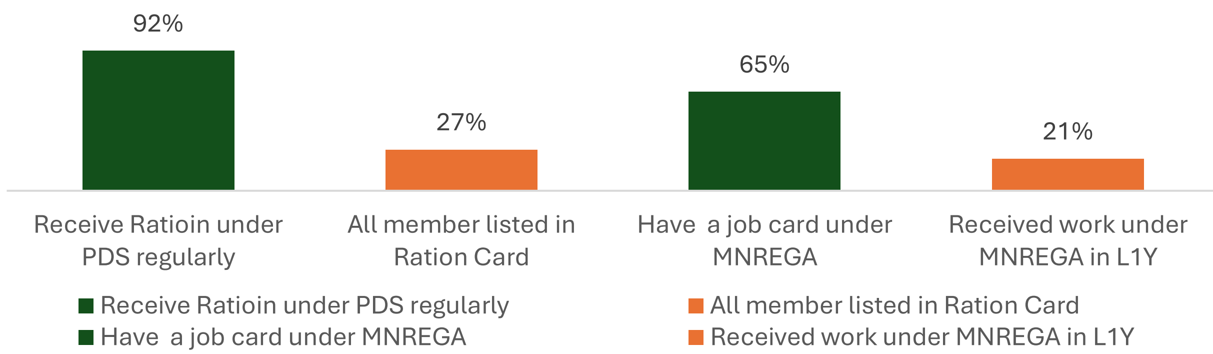


Figure 44: Benefits from PDS/ MNREGA Schemes (N=130)

92% of households regularly receive ration under the Public Distribution System (PDS). **65%** have a job card under MNREGA (Mahatma Gandhi National Rural Employment Guarantee Act). **21%** received work under MNREGA in the last year.

Key Challenges in Availing Benefits - A significant portion of beneficiaries, **49%**, reported a lack of awareness regarding the process to avail benefits. **Inadequate documentation** was another substantial hurdle, affecting **29%** of individuals. Furthermore, **12%** experienced a lack of response from authorities or had their requests unconsidered. **Facility accessibility** issues impacted **10%** of beneficiaries. Notable percentage, **5%**, cited **low agency, hesitation, or fear** as barriers to accessing benefits.

Migration

The section indicates a significant reduction in migration among Didis, from 70% at baseline to 23% overall, with this trend being more pronounced in thriving households. This is attributed to their preference for local livelihoods, which helps them avoid the disadvantages of migration like unsafe conditions and family separation. The reduced migration of Didis has also led to a positive impact on their children's education. However, migration by Dada remains high at 48%, with the majority engaged in brick kiln labor and other unskilled work. Looking to the future, fewer Didis plan to migrate, while a notable percentage of sons, especially from "Thriving" households, intend to do so.

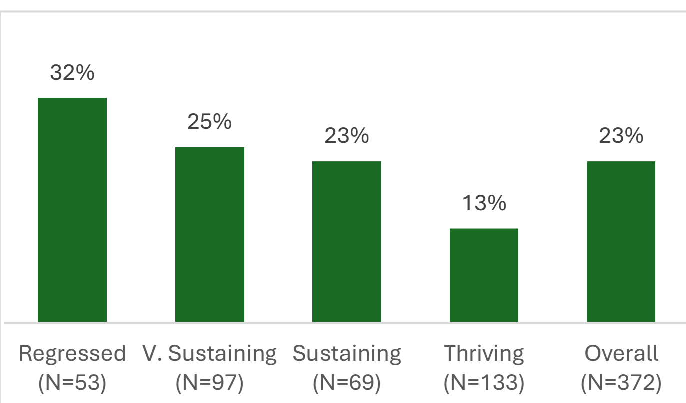


Figure 45: % Didis migrated in L2Ys

Significant Reduction in Didi Migration while Dada Migration Remains High

Migration among Didis has significantly decreased from 70% at baseline to 23%. This reduction is linked to the Didis' preference for local livelihoods over migration. Households with higher composite scores (indicating greater economic stability) show fewer Didis migrating in the last two years.

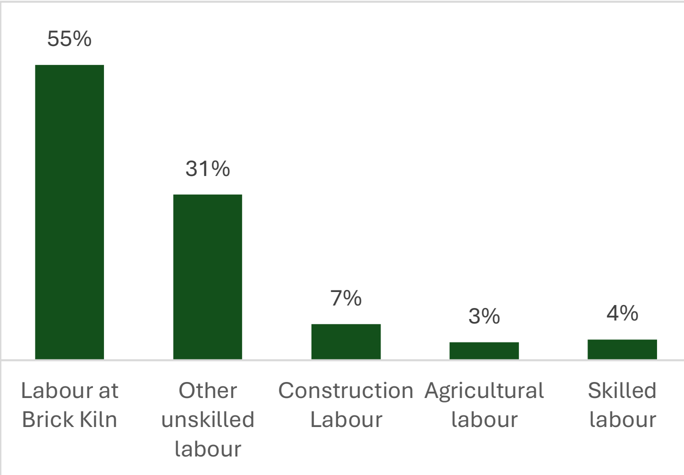


Figure 46: Primary Types of Work Undertaken by Dada (N=178)

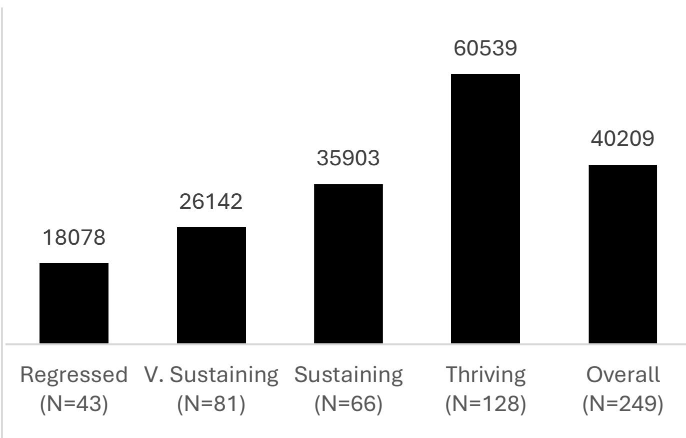


Figure 47: Average amount of remittance in L1Y by category

48% of Dadas (husbands) continue to migrate, primarily to other states. Their main types of work include labour at brick kilns (55%), other unskilled labour (31%), and construction labour (7%).

Remittance as a Key Income Source

Remittance is identified as a main source of income for households. The average income from remittance is ₹40,209 per year, and 38% of households derived income from it. The share of income from remittance increased from 20% at baseline to 39% at the time of the sustainability study, even though the percentage of households engaged in remittance decreased. Husbands migrating for work and sending remittances allows women to remain at home and manage local livelihood options.

Households with higher economic stability (Thriving category) earn significantly more from remittances (₹60,539) compared to Regressed households (₹18,078).

Reasons Didis Prefer Local Livelihoods:

Didis cited several disadvantages of migration, including challenges and risks in unsafe and distant places, poor working conditions, long hours, drudgery, and increased expenses that limit savings.

Migration also negatively impacts children's education, causes family separation, dysfunctional family life, and a lack of community cohesion and support.

The program helped Didis diversify their livelihoods, such as engaging in NTFP (Non-Timber Forest Products) based activities, allowing them to sustain themselves throughout various seasons, supplement earnings, and avoid migration during lean seasons.

The reduced migration by Didis leads to more children attending school. As one Didi noted, staying at home instead of migrating for work in brick kilns allows children to study and attend school regularly.

Future Migration Plans:

While fewer Didis (26% overall) plan to migrate in the next 1-2 years, a **higher percentage of sons (21% overall)** plan to do so. Interestingly, fewer Didis from higher economic strata plan to migrate, but more sons from these thriving households plan to migrate (35%).

The development of opportunities within the village has **reduced the need for migration**, contributing to more stable lives and an overall improved perceived quality of life.

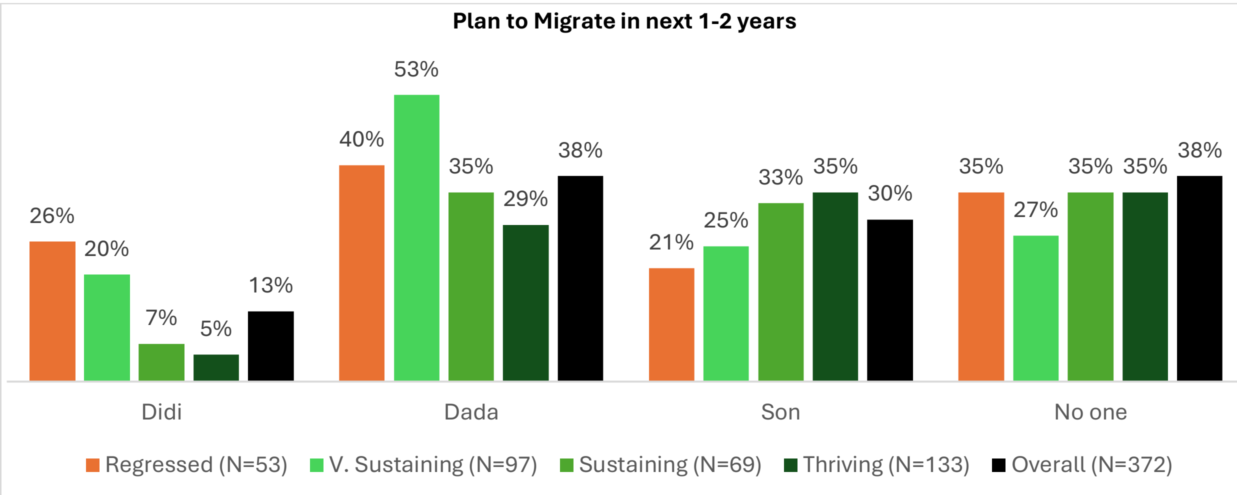


Figure 48: % HHs who plan to migrate in next 1-2 years- by family member

Health & Education

Health:

This section highlights that Health remains a significant financial burden for households, with 88% of members having experienced health issues in the last year. Health crises lead to increased expenses and affect savings, with expenditure on medicine and treatment being the third-highest household expense after food and social functions (referring to expenditure section). As observed in previous section, over a third of households (35%) take loans specifically for health issues, indicating it is a primary reason for borrowing.

The study found that a focus on more diverse and nutritious diets is **perceived to be contributing to better health**. Improved food security allows for better eating habits, which contributes to overall well-being and health. However, health remains a significant financial burden, with a lot of money consistently spent on medication.

- **Prevalence of Health Issues and Financial Impact:**

Health is a major setback for households, with 88% of household members having suffered health issues in the last year. The most common health issues reported are **fever, cough, and cold (85%)**, followed by chronic ailments (14%), accidents/animal attacks/fire (4%), and maternity issues (4%).

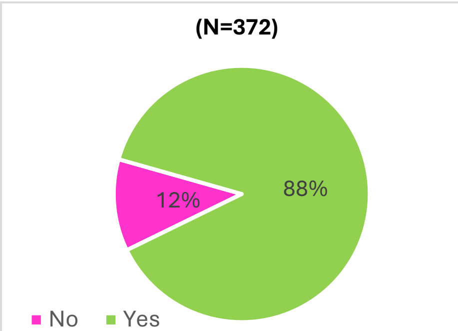


Figure 49: HHLD members suffered any health issues (L1Y)

Health crises have a significant **financial impact**, leading to increased expenses, affecting savings, and causing loss of income due to inability to work. **Expenditure on medicines, health, and treatment (₹4,651 per year)** is the third highest household expenditure after food/grocery and social functions (mentioned in Expenditure section).

As mentioned in earlier sections, 78% of households cite health issues/ treatment as a key reason for saving money. 35% of households take loans specifically for health issues/treatment, indicating it's a primary driver for borrowing.

- **Treatment Seeking Behavior and Access Barriers:**

A majority of households **(58%) seek treatment from private unqualified medical practitioners**, followed by private doctors (43%). Fewer seek treatment from public health facilities like CHCs (22%), HSCs (8%), or PHCs (7%).

Barriers to seeking health services include long distances, poor roads, and limited/costly transportation, hindering access. Delays in doctor availability are also a problem. **There is limited access to services within the village**, forcing 71% of Didis to take trips to healthcare facilities outside their village, with 28% making 3-4 such trips in the last six months.

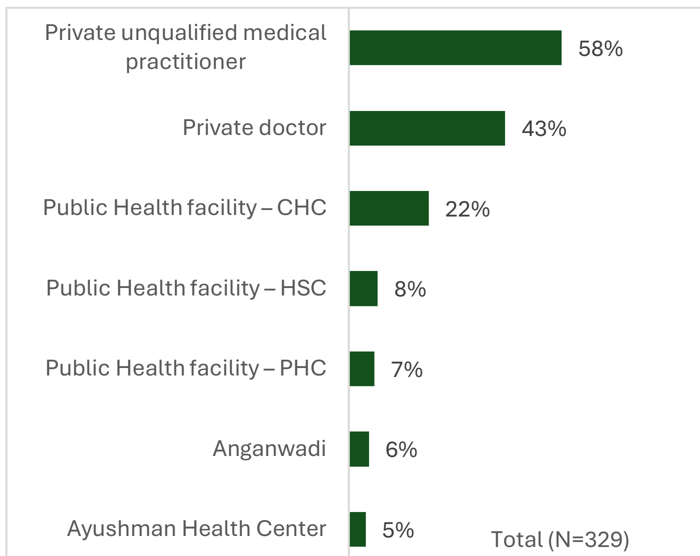


Figure 50: % of HHs who sought treatment by type of facility

Education:

The insights from this section indicate that a significant reduction in migration among Didis has positively impacted children's school attendance, as women are able to stay home and ensure their children go to school regularly. There is a clear link between a household's economic stability and school attendance, with 72% of children in "Sustaining" and "Thriving" households attending school compared to 58% in "Regressed" households. Education is a notable reason for both saving money (29%) and taking loans (13%). School attendance is high for children aged 6-14, with 76% currently in school, but this drops drastically to 34% for those aged 15-18. The primary reason for this is a lack of accessible schools in remote hamlets.

- **Significant Dropout After Middle School:**

  While 76% of children aged 6-14 years old are currently attending school, this figure drops sharply to **34% for children aged 15-18 years old**.

  The **majority of children drop out after Middle School**. A primary reason for this dropout is **limited access to schools due to the remoteness of tolas (hamlets)**, as children cannot travel far for schooling, and lack of vehicle availability leads to lateness and eventual dropout.

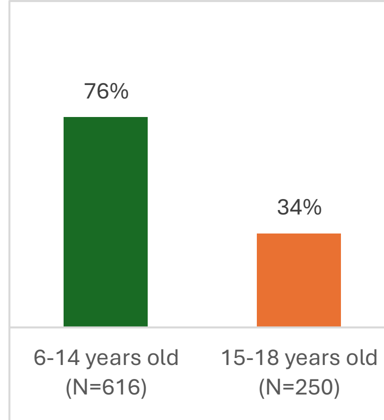


Figure 51: % Children Currently Attending School

- **Reduced Didi Migration Positively Impacts School Attendance:**

  The significant reduction in migration among Didis (from 70% at baseline to 23% after two years) directly **leads to more children attending school**. Didis themselves noted that staying at home instead of migrating for work in brick kilns allows their children to study and attend school regularly. Migration was perceived as negatively impacting children's education.

> *"Earlier, when we used to go to 'Bhatta', the children couldn't study; they will study only if we stay at home. Now we do not go to 'Bhatta', we send our children to school. Now they attend school regularly. Thriving Didi"*
>
> *"Children can't go very far to school. My eldest child was studying. He was going to Chandwa middle school. He used to reach late due to non-availability of vehicle and teacher used to scold him a lot. That's why he dropped out. - V. Sustaining Didi"*

- **Correlation Between Economic Stability and School Attendance:**

  Households with higher composite scores (indicating greater economic stability) show **higher percentages of children aged 6-14 attending school**. For instance, 72% of children in "Sustaining" and "Thriving" households attend school, compared to 58% in "Regressed" households.

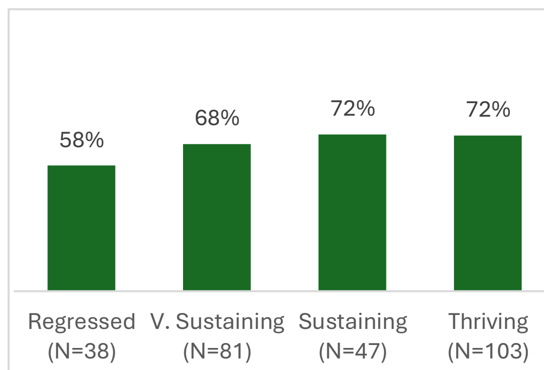


Figure 52: % of HHs where all 6–14-year-old children are attending school by category

- **Financial Aspects of Education:**

  As mentioned in relevant sections, expenditure on education averages ₹1,456 per year for households. Education is a noted reason for both saving money (29% of households) and taking loans (13% of households).

- **Educational Status of Household Members (Overall):**

  Among all household members, **37% are illiterate**, 35% have studied up to primary school, 14% up to middle school, and 10% can sign or have limited literacy.

Social Empowerment through SHGs

Key insights from this section: The program has fostered social empowerment and improved financial habits, largely through Self-Help Groups (SHGs). 88% of Didis are aware of SHGs, and 74% are members, with a majority attending meetings regularly. These groups have been instrumental in improving financial stability by helping members save money and providing access to affordable loans with low-interest rates, which helps them avoid debt. Participation in SHGs has also increased women's self-confidence and their involvement in community activities. However, some SHGs have dissolved or become inactive due to disputes or migration.

There is high awareness and participation in SHGs. But complete absence of any kind of livelihood support groups in the community.

- **High Awareness and Membership:**

  88% of Didis are aware of SHG groups. 74% of Didis are members of SHGs, with 64% functional SHGs and 60% Didis participate in meetings regularly. Among those who are members, 85% are regular members, 8% are office bearers, and 6% are community cadres.

  During qualitative discussions Didis mentioned joining SHGs with the expectation of progressing, saving money, and utilizing savings for various needs. CDOs helped some of them in forming groups.

  Meetings are typically held weekly, often on Thursdays or Sundays, where members deposit a fixed amount, commonly 10 or 20 rupees. Participation levels in SHG meetings vary, with some women actively attending and others less so, often due to migration, busy schedules, or lack of unity.

- **Impact on Savings , Financial Habits and Access to Loans:**
  As already mentioned in previous section, Self-Help Groups (SHGs), or "samoohs," have significantly improve financial stability. They helped members save money and access affordable loans. Over half of households (53%) save through an SHG. Members learn to consistently set aside money, even small amounts like Rs. 10-20 weekly, which accumulates over time. This pooled money provides a safety net for needs like emergencies or festivals.

  SHGs are the most common source of formal loans for 28% of households. With high awareness (72%) of these loans, members use them for emergencies and necessities. The interest rates are very low (1-2% per month) compared to moneylenders, helping members avoid debt. Participants feel more ownership while borrowing from SHGs because they have themselves contributed to building that corpus of savings.

- **Impact on Empowerment & Agency:**
  Participation in SHGs led to increased self-confidence in managing household affairs, making financial decisions, and interacting with others. Women reported overcoming shyness and fear.

  Some respondents noted increased participation in community meetings like Gram Sabha, which they previously avoided due to lack of information or confidence. SHGs also fostered a sense of unity and mutual support within the community, where people help each other in times of need.

- **Challenges and Setbacks:**
  Group Dissolution/Inactivity: A significant number of SHGs faced dissolution or became inactive, often due to disputes, lack of unity among members, or members migrating for work.

Expenditure

The average annual household expenditure is ₹52,668.

- The largest portion of expenditure goes towards Food, Grocery & Household items (₹28,274 per year).
- This is followed by social functions, festivals, and clothing (₹4,960 per year).
- Critically, expenditure on medicines, health, and treatment (₹4,651 per year) is the third highest after food and social functions. This is explicitly highlighted as a major financial setback.

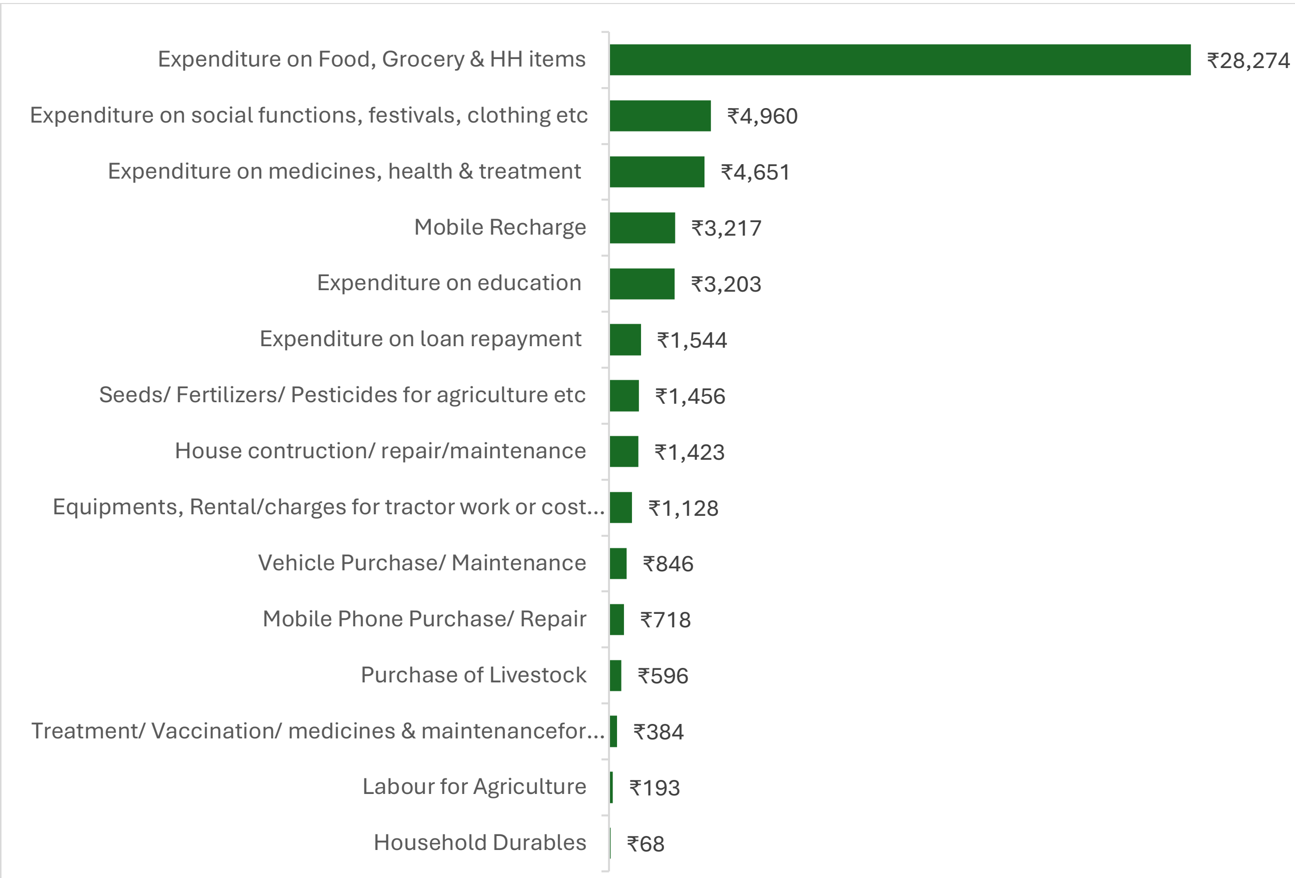


Figure 53: Average expenditure by each type of expense head

Livelihood-Related Expenditures include household's expenditure on seeds, fertilizers, and pesticides for agriculture (₹1,456 per year); Labour for agriculture averages ₹193 per year; and Spending on livestock purchase (₹596 per year) and treatment/vaccination/maintenance for livestock (₹384 per year).

Households with higher composite scores tend to spend more on these livelihoods related expenses, suggesting an investment-oriented expenditure as economic stability improves.

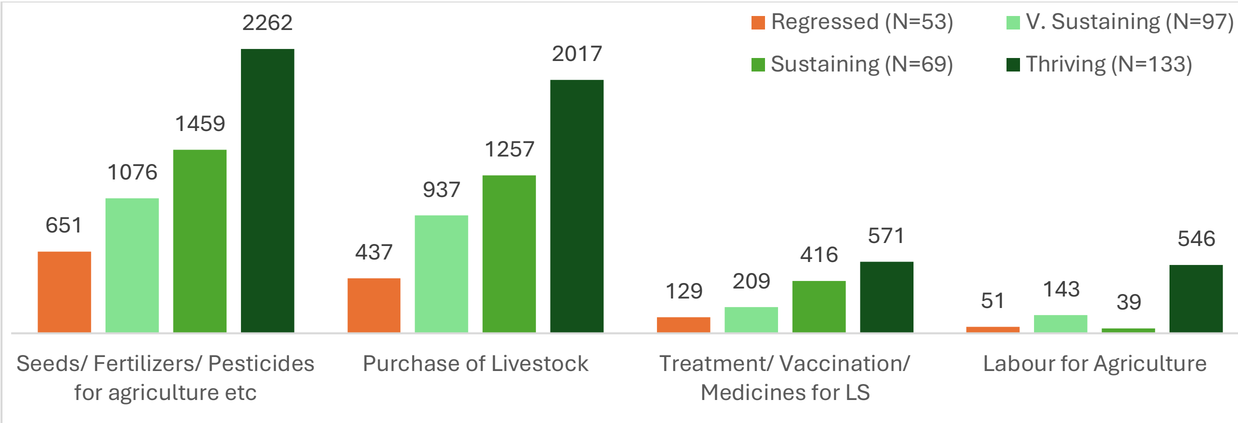


Figure 54: Average expenditure on livelihood related activities by category

Coping Mechanisms for Financial Crises:

When faced with sudden expenses, common coping mechanisms include utilizing savings, borrowing money, selling assets, and seeking help from various sources. These strategies include drawing on savings, either from personal accounts or from their mahila samooh (women's self-help groups) funds. When these funds are insufficient, they may seek loans from family or neighbors. These loans are often preferred for their lower interest rates and flexible repayment terms.

Meena Devi mentioned borrowing from her samooh . Kuwanri Devi borrowed from her sister and mentioned borrowing from the group when it was active- IDIs

In more severe situations, they sell assets like livestock (goats, pigs) or surplus vegetables to generate immediate cash for emergencies, medical expenses, or farming needs.

Case Stories

While case stories from all categories show some level of improvement post-program in areas like food security or confidence, the "Thriving" household stands out due to Sunita's proactive and consistent adoption of modern practices, successful income maximization and diversification, strategic market engagement, complete cessation of migration, and sustained asset growth.

Geeta Devi's household is in Sustaining category, while experiencing improvements in living standards and initial income growth, faces challenges with consistency in adoption in practice, recurrent losses without clear prevention plans, and continued reliance on migration, indicating a more "sustaining" rather than fully "thriving" status with persistent vulnerabilities.

Sumanti Devi's (Vulnerably Sustaining) household has seen improvements and gained confidence, it is still facing lower income shifts, persistent food insecurity, the continued plan for migration, and a lack of proactive planning for losses, which puts them at higher risk compared to the "Sustaining" household and significantly behind the "Thriving" household.

While Kunwari Devi's family (Regressed HH) enjoys better immediate living standards and food security but faces net loss in core assets (the bull) and a failure to implement preventative measures or fully utilize learned practices to safeguard against future economic setbacks, making them susceptible to further decline despite initial improvements.

	Thriving HH	**Sustaining HH**	**Vulnerably Sustaining HH**	**Regressed HH**
Agri – Grow vegetables/ crops	Many varieties	3-4 varieties	Mostly vegetables only	Only vegetables
Agri – Selling produce	Yes- produced both for consumption & sale	Used to but stopped due to low yield	No- enough for consumption only	Yes- sold with unfair pricing
Agri – POP adoption	Regular	Irregular Adoption	Occasionally	Only planting methods
Agri – Crop Loss	Minor	Yes	Yes	Yes
Livestock- Ownership	Large	Mediocre	Mediocre	Yes
Sale of assets	Yes profitable	Yes	Distress sale	Distress Sale
Assets purchased	Yes	Yes	No	No
Asset Loss	None	Yes	Yes	Yes
LS- POP Adoption	Regular	Selective adoption	Occasional	No
Market Acumen	Adopts pricing strategies	Lacks	Lacks	Lacks
Social Empowerment	Active member of SHG	Active member of SHG	SHG Non functional	Recently joined SHG
Migration	None	Her husband and son migrate for work.	Husband migrates	None

Case Story: Thriving HH

Background
Sunita is from the remote Herduba village in Gumla District (22kms from pucca road) and belongs to the Asur caste, a PVTG (Particularly Vulnerable Tribal Group). There 7 members in the family. She and her husband are illiterate, but their three children in the age group 6-14 are all attending school. The family lives in a semi-pucca house. She is 29 years of age, and her husband is 35 years of age. They have 5 children, 2 below 6 years of age.

Before joining the program, Sunita was involved in various activities to support her family. These included household chores, collecting and selling wood, working as a laborer, and working at a brick kiln. Her children would often join her at the kiln instead of going to school. The family grew a small amount of crops only for their own consumption.

Sunita was motivated to join the program by a CDO (Community Development Officer) with the goal of earning money and sending her children to school.

Agriculture
Sunita's family now cultivates 22 decimals of their own land and share-crops another 15 decimals, growing a variety of vegetables and crops such as Rice, Maize, Other cereals, Potato, Tomatoes, Chillies, Eggplant etc. She also has a small functional kitchen garden for own consumption & distribution among neighbours. Vegetable sales, particularly tomatoes and chilies, have become a primary source of income, earned Rs. 8200 & Rs. 2700 from vegetables & other crops respectively —a significant increase from the Rs. 600 they earned from cultivation before the program. She has learned farming techniques, such as using cow dung manure and protecting plants from disease.

After joining the program, Sunita learned valuable agricultural skills. She now knows how to determine fair prices for her vegetables by consulting other vendors at the market, which has allowed her to sell tomatoes for as much as 60-80 rupees per kg during the rainy season. She also learned and has adopted various farming techniques, including preparing soil with cow dung manure, proper planting methods, and using cloth to protect plants. Despite these improvements, she has still faced challenges, twice losing her tomato crop to excessive sunlight and water scarcity. In those instances, she sought advice from a neighbor and a local vendor to replant and mitigate her losses.

Animal Husbandry
Starting with no livestock, Sunita's family now owns 10 goats, 4 bulls, 2 cows, 22 ducks, and 15 chickens. She received goats from the program and has since bought more.

Sunita has learned modern animal husbandry techniques, including building a proper "machan" (platform) for her goats and ensuring they receive regular vaccinations and clean shelter. She now earns a profit from selling her livestock, generating Rs. 15,500 from selling goats and Rs. 2,400 from selling ducks and chickens last year. She sells animals to manage crises or invest in her farm but has also had to sell livestock to cover household expenses when her husband was injured. While she generally sells at the local market, she sometimes feels she sells her animals for less than they're worth when selling to villagers. The main challenges she faces in this work are water scarcity, animal diseases, and a lack of time and energy.

Other Benefits and Challenges
The program has brought many positive changes for Sunita's family:

- **Migration:** Neither she nor her husband have migrated for work in recent years.
- **Education:** Her children are all now in school.
- **Financial Independence:** Sunita is now self-employed with her own income, is part of a savings group (SHG) for loans, and manages household expenses. She feels confident in her ability to handle money.
- **Improved Living Standard:** Her family's living standard has improved. She has gained knowledge about essential services like hospitals, attends village council meetings, and has received help with government forms, resulting in her receiving a PVTG pension and free rations. She also feels confident and fearless when selling her produce.

Case Story: Sustaining HH

Background:
Geeta Devi is from Mahua Toli, Kharcha village, Kisko block of Lohardaga District which is right next to main village and pucca road. She belongs to the Scheduled Caste category. The family lives in a semi-pucca house. There 5 members in the family. She and her husband have not gone to school but can only sign/ read numbers with limited literacy. She is 35 years of age, and her husband is 45 years of age. They have 3 sons aged 12,15 & 19 years. The eldest one has completed middle school while the younger ones are studying and have completed primary schooling.

Didi, her Husband and their elder son contribute towards household income. They engage in agriculture, livestock, labour work, forest resources and migration. There household income has increased from baseline by Rs. 23k to about Rs. 65k last year. They earned around Rs. 5.5k from livestock last year. They could save approximately Rs. 3100. Geeta's son migrated last year for income, and he plans to migrate in next 1-2 years as well.

Initially, there was significant distrust in the village, with a strong rumor that CDO was a "child thief/ kidnapper". Over time, frequent visits and good behavior by CDO helped build confidence among the villagers, leading Geeta Devi and others to join. Geeta Devi herself joined out of curiosity, having nothing else to do at home, and wanting to stay informed about village activities.

Agriculture:
They have a functional kitchen garden where they grow Tomatoes, Cauliflower, Gourds, Garlic, Onion, Capsicum etc based on seasons. They have 20 decimal landholdings where they cultivate in kharif & rabi seasons. They cultivated maize & potatoes last year which they used entirely for own consumption and did not sell any produce. Initially when the program started, they sold the surplus vegetables produced but slowly the selling slowed down. She experienced having to sell vegetables at lower prices when there was an excess supply in the small local market.

She said she learnt about various POP practices but adopted a few - Preparing Nursery (Poudhshaala), Transplantation/ Rupai (ploughing, puddling, use of fertilizers, planting) and Use of Sprays- Pesticide, Fungicide, Vitamins. The adoption of POP practices also became less regular after the program ended. The yield became lower than the yield they got earlier. She sometimes struggles to properly care for her crops because she gets busy with other labor work.

She faced crop damage as well and took advice from the seed vendor. Disease infestation & water scarcity are the challenges she faced in vegetable cultivation. This is a fundamental and persistent problem; crops suffered losses due to lack of water, especially when rain was absent. The availability of drinking water itself is a struggle. Her crops became bad last year due to lack of water and because she could not find time to look after them properly or administer medicine on time, despite having the knowledge. She also mentioned a lack of capital preventing her from planting a fourth crop after a loss.

Livestock Rearing:
She did not own any livestock during baseline but now they own 2 male & 2 female goats and 3 chicken. She had bought 1 female goat, 2 pigs (1 male & 1 female) and 1 chicken last year. While she sold 1 male goat & 11 chicken last year for Rs. 5500 and Rs. 1240 respectively to a contractor for house construction work. She feels she did not get a fair price as they needed the money and could not wait for better price. She waits for the livestock to grow appropriately and sells when there is a pressing need.

Last year she suffered loss due to death of 2 female goats and 20 chicken. Pigs died from an unknown infection, with blood coming from their nose and mouth; even a doctor couldn't determine the cause. A goat died due to illness (despite injections), and another was killed by dogs. These losses affected her family's financial situation and ability to increase their herd.

She knows about the POP practices explained by the CDO but adopts selective ones. She provides vaccinations and deworming to the livestock but she is not very regular. Castration of male kid and Quarantine of disease affected livestock.

Other Benefits and Challenges

Before participating in the program, Geeta Devi primarily reported being "sitting idle" and not engaging in work to earn money locally. Her family, including herself, used to go to "Bhatta" (brick kiln) for work. Her husband mainly went to "Badla" (likely Bauxite mines), where she would occasionally go in his place during emergencies. At that time, she only did farming for consumption, not for sale, due to limited land and often faced shortage of food due to lack of money. Her children did not attend school, as the entire family went out to work. She now stays at home and manages her livelihood activities, rather than constantly seeking outside work. She no longer experiences shortage of food and understands how to sustain her household.
Did not face any food shortage even in peak season. She also learned about "Tiranga Bhojan" from CDO.

She is a member of SHG and regularly attends all meetings. The group provides financial help when she needs money. She is not much aware of govt. Schemes except Maiyya Samman Yojna which she has availed of. By staying at home due to the program, she became available for surveys and benefited from government schemes like ration, a house, and Maiya Yojana. The household also received work through MNREGA last year.

She feels an increased sense of self-confidence in undertaking work and making decisions. She perceives that her respect in the village has increased because she now stays at home and is seen as more stable.

She faces many challenges and despite experiencing losses, she does not explicitly have a plan to prevent them, though she does foresee the risks. When losses occur, she turns to relatives or the group for financial help. She plans continue both vegetable farming & Livestock rearing but also take up labor work to generate capital for her farming activities.

Case Story: Vulnerably Sustaining HH

Background

Sumanti Devi is from Bidiyo Tola, Kerar Village, Peshrar Block, Lohardaga. This tola is very close to pucca road and the main village. They belong to PVTG category – Birjia caste. They live in a semi pucca house. The household has 6 members. Didi lives with her husband, husband’s mother and 3 small children less than 6 years of age.

She is 28 years of age and has studied upto primary. Her husband is 30 years of age, educated upto middle school. Both of them and Dada’s mother are engaged in Agriculture, Livestock, Forest resources and other labour work and they have not migrated in last 2 years. But the husband plans to migrate in next 1-2 years.

Before joining the program, her life was characterized by "hunger and sadness" and shortages of food. She used to go to "Bhatta" (likely brick kilns for labor).

Her main purpose in joining the program was to earn enough to feed her family and children. Her condition has improved but still faces seasonal shortages in peak seasons and alo in Bhadrapada (August-September) and Ashwin (September-October) months.

The household income was more than Rs. 26,000 last year which is more than Rs. 20,000 approximately than baseline. The HH has a saving of Rs. 3200. Last year her income from agriculture was merely Rs. 500 and from selling livestock was Rs. 2000 (goats/ pigs). Her other livelihood activities include labor work, farming (tomato, garlic, onion, Karela), collecting Mahua to make and sell liquor (around 3000-4000 rupees/month), and livestock rearing.

Agriculture:
They have a functional kitchen garden where they grow gourds, spinach, okra and chillies for own consumption and distribution among family/ friends. They have own with 100 decimal landholding and they used the entire land for cultivation last year. They depend on rainwater and others wells for irrigation.

She learnt how to sow vegetables, plant saplings (gaachi), prepare planting beds (kyari) with specific spacing, keep them clean of weeds and mushrooms, and spray medicine for care from the CDO. She planted tomatoes, chili and received papaya seeds. She adopts the POP practices learnt from the program. They cultivated maize, pulses, oilseeds, tomatoes, gourds etc. last year. However, she sold only a part of maize and the balance was used for own consumption or damaged. She does not sell vegetables as they rot if not sold quickly. She incurred losses due to lack of water leading to plant death, or insects infecting crops. Vegetables don't sell at a good price, especially if they are not fresh.

She feels farming is seen as better work than labor work. She desires to continue farming "as long as I am there". She desires to move ahead in farming and produce more crops, specifically wanting to plant more vegetables like onion, potato, and chili. She feels she needs more help to do this. She wants to expand farming but lacks an ox and has difficulty getting a tractor for ploughing on time.

She also mentions that she earns more or less similar amount of money from selling forest resources based products nut agriculture is more labor intensive and requires more time & effort.

Livestock Rearing:
She owns 4 female goats and 2 small goats. Of these she purchased 1 female goat in last 2 years. She sold 1 male goat for Rs. 2000 and lost 2 small goats last year. She sold one pig for 6,000 or 7,000 rupees earlier. Apart from these, she used to have chicken but lost 12 of them last year. She sold the goat through a contractor as she needed money for health emergency. She feels she did not get a fair price due to dependence on contractor instead of market. She plans to wait for the goats to grow and sells them when they are in need of money or in case of financial crisis.

She learnt how to make a raised platform (*Machan*) for goats (*chigri*) and a "dohra line" for pigs from the CDO. She received a goat through the program. She adopted most of the POP practices except maintaining hygiene at the shed and regular deworming. Challenges she faces are: Diseases/ infestation hazards, limited time/ effort for livestock rearing - due to small children, household chores and not having the capacity to take risk of livestock mortality/ loss.

Other Benefits and challenges
She joined SHG when program started but now it is not functional. Sumanti Devi was connected with a group where members collected 10 rupees weekly. The group helped her save money and get loans with an interest rate of 5 rupees per 100 rupees. She also got a large loan (up to 50,000 rupees) from outside through the group. However, the group is no longer running and has been closed for 2 years. Despite this, she still borrows from its members, referring to it as "Pichincha" (give and take).

She is now able to provide food for her family, and her children are in school/ AWC. She has gained confidence in managing money and negotiating prices at the market. Her success has also led to increased respect within her village, and she now participates in community meetings. She has secured her family's future by saving money from her earnings and received government assistance, including a house.

Despite these successes, she still faces some challenges, such as seasonal food shortages and market issues where she cannot always get her desired price for produce or animals. She also experienced a financial loss when her livestock died.

Case Story: Regressed HH

Background

Kunwari Devi is from Reka Tola, Batatkala Village, Peshrar Block, Latehar. This tola is 3 kms away from pucca road and the main village. They belong to PVTG category – Parhaiya caste. They live in a pucca house. The household has 5 members. Didi lives with her husband and 3 children – between 6-14 years of age. She and her husband are illiterate, but their three children are all attending school. She is 40 years old, and her husband is 45 years old. Both of them are engaged in Agriculture, Livestock and other labour work.

Though overall their income increased by Rs. 28000 to approximately Rs. 50000 approximately and have savings of Rs. 12000, their asset value has decreased as during baseline her HH owned a bull which died a few years ago. They used to earn approximately Rs. 20k though migration but they have neither migrated in last 2 years nor does anyone in their family plan to migrate in next 1-2 years. Before the program, she used to go to "Bhatta" in Banaras for work. She wants to engage in own enterprise in future to earn more.

Agriculture:

She has a functional kitchen garden where she has grown green chillies and garlic last year for own consumption. They have a small landholding of 9 decimal which they use for cultivation. Apart from this, they engage in 15 decimal landholdings for shared cropping. They cultivate only in Kharif season. Rice, Potato, Tomatoes and Eggplants were grown last year, while only tomatoes were sold for approximately Rs. 2000 at the village haat/ market. She fixes prices for her produce based on market rates, initially selling tomatoes for 20 Rupees and later for 5 Rupees, and bitter gourd for 60-70 Rupees per kg. She usually grows various vegetables such as tomatoes, bitter gourd, French beans, and bottle gourd, for both consumption and sale.

She learnt and adopted farming techniques from CDO such as - Starting saplings in disposable glasses, Making raised "beds" for foreign seeds, Building "machan chhapri" (a small platform or shed) over plants to protect them from excessive water, Preparing the ground by digging ditches and adding manure before transferring saplings, Using "khuta" (clove hitch) and creating a machan when the plant is ready and Planting in rows (lines). She mentioned she learnt the use of medicines for her crops but never used them. However, she did face loss due to crop failure/ damage.

She acknowledges potential losses in farming due to flowers falling off from the plant, roots decaying from insect infections, and unfavorable market rates. On one occasion, tomato seeds turned out to be bad and "did not hold the ground" (did not germinate). She was unsure if a planting mistake occurred but she was told the seeds themselves were faulty. She knows that medicine can be sprayed for flowers falling off but is unaware of solutions for root decay. She also faced losses when tomato prices dropped significantly.

Livestock Rearing:

She owns 7 goats- 2 male goats, 3 female goats and 2 small goats and 7 chicken. There was no purchase of livestock, while she lost 1 male goat & 1 female goat in last 1 year. She sold 1 male & 1 female goat last year to meet household expenses for Rs. 5000 & Rs. 8000 respectively through a contractor. 1-2 years ago, her husband's knee was injured while ploughing, which led them to sell a goat to pay for medicine. She plans to sell goats when they are about 2-3 years old for maximum profit.

She does not follow critical POP aspects such as – ventilated shed and regular vaccinations & deworming. She learned how to build a "machan" from bamboo for the goats to sit on, to prevent urine from collecting. While she was told about injections and medicine for sick animals, she wasn't clear about the frequency and only gives them when the animal is sick.

She faced losses when the sick goat died. She does not have any coping mechanism but to search for other labor work to compensate but feels she doesn't have the time due to her current responsibilities.

Other Benefits and challenges

She is a recent member of SHG (2-4 years ago) attending regular meetings.

Before the program, her life involved constantly seeking work outside the home, often leading to food shortages and times when they couldn't eat. Money was scarce and they suffered a lot of health issues, and their house was a kuccha mud hut. After joining the program, her life significantly improved. She now stays at home and manages her livelihoods and lives in a pucca house. Her son has started going to school, and there's a noticeable change in their lifestyle and eating habits, with no shortage of food. They now eat meat and fish once a week. Before the program, there was often no money available for health issues or treatment, forcing them to ask others for financial help in emergencies. She specifically mentioned having to ask her sister for money. Now, there is money available for health-related expenses.

She expressed a strong sense of self-confidence and feels she can do any kind of work and is no longer dependent on borrowing from others. She feels that doing farming and raising goats is the "best work". She also believes her self-employment has earned her more respect in the village.

She has also obtained various government documents such as a ration card, job card, PAN card, and benefits from schemes like Maiya Yojana and a monthly pension. She states she faced problems getting the pension papers made initially.

Despite experiencing losses in both farming (e.g., falling flowers, poor rates) and goat rearing (sick animal deaths), she stated that she has not made any specific plan to prevent these losses.

Way Forward & Recommendations

To further strengthen the economic inclusion program and ensure sustained improvements in the lives of the participating households, the following areas require focused attention:

1. **Strengthen POP knowledge and resources**
   High adoption of critical POP is strongly correlated with lower livestock mortality and higher composite scores, showing clear economic gains. Strengthening conceptual clarity will reduce losses and build resilience against risks. A major challenge is that poor experiences or partial adherence sometimes erodes trust in POP, pushing households back to traditional methods. Households need exposure to the reality that losses can only be minimized—not eliminated—and strategies for coping with them. Additionally, many participants reported difficulty recalling POP after gaps in engagement. Flipbooks were found to be too text-heavy, while pictorial charts were more user-friendly. Developing such IEC materials in collaboration with participants can make them accessible across literacy levels and support long-term adherence.

2. **Improve access to livelihood support services**
   Households continue to face barriers in accessing Pashu Mitras and Krishi Sakhis for critical POP adoption and troubleshooting after program closure. Strengthening convergence with line departments, as well as linking households to affordable private providers, will be key for continuity. Service providers themselves also cited gaps in training and supplies that limit their ability to deliver quality support. Addressing these systemic gaps is essential to ensure that households have access to timely and reliable services.

3. **Promote enterprise orientation**
   The study highlights gaps in market readiness. Many households engaged in reactive or distress sales rather than planning sales strategically. This limits returns and undermines livelihood gains. Intensive training and handholding on market dynamics, pricing strategies, and negotiation skills can address these gaps. Embedding business planning skills—such as monitoring livestock reproductive cycles, timely purchase of inputs, preventing infestations, and selling at optimal times—can further minimize losses and strengthen economic returns. Stronger, more consistent market linkages are also critical for enabling small producers to access markets at the right time and price.

4. **Build vision for sustainable livelihoods**
   Many participants viewed program-supported activities primarily as "insurance" against distress rather than income-generating livelihoods that require active planning and monitoring. This perception was particularly strong among households with lower revenues or losses, as reflected in weaker asset-holding and lower composite scores. Incorporating participatory vision-building into training can shift this perspective. By setting livelihood goals and reinforcing ownership, participants will be better positioned to sustain activities beyond program support.

5. **Support viable livelihood choices**
   Vegetable cultivation provided important contributions to household food security and nutrition but generated low average income. Households also reported significant constraints in water, labor, land, and funds, compounded by unpredictable rainfall and climate variability. These factors raise concerns about sustainability. Livelihood promotion strategies should therefore assess both the economic viability and resilience of activities, balancing income generation with food and nutrition benefits.

6. **Strengthen household capabilities**
   Building core skills—such as livelihood planning, record-keeping, financial literacy, cost-benefit analysis, and risk assessment—can prepare participants for diversification beyond program-supported livelihoods. These capabilities are essential for making informed decisions, reducing vulnerability, and improving adaptability in uncertain contexts.

7. **Engage household heads in decision-making**
   Households where the head was actively involved in livestock rearing or vegetable cultivation reported higher productivity and better economic outcomes. Given that decision-making authority largely rests with heads of households, their engagement is crucial for ensuring timely execution of critical practices and improving livelihood success.

8. **Refine approach to food security**
   Although nearly all households reported consuming at least two meals a day, 57% still experienced food shortages or lean periods annually. This points to hidden vulnerabilities despite general food security. Future interventions should support households in planning for seasonal shortfalls to strengthen overall nutritional security and resilience.