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Table of Contents

List of Tables

List of Figures

The Graduation Approach

Poverty is one of the greatest human development challenges. The COVID 19 pandemic and ensuing job loss and falling incomes significantly increased the number of poor[1] in India. A Pew Research Centre report estimated that the number of poor more than doubled from about 6 crores (60 million) pre-pandemic, to about 13.4 crores (134 million) post-pandemic. This accounted for nearly 60% of the increase in global poverty (Kocchar 2021)[2]. Some believe that India is slipping back to being called a "*country of mass poverty*" and the progress made to alleviate poverty since the 1970s has stalled[34].

Extreme poverty or ultra-poverty is a term coined in the 1980s by Micheal Lipton and refers to a "*group of people who eat below 80 percent of their energy requirements, despite spending at least 80 percent of income on food*" (Lipton 2009)[5.] Such households are variously referred to as 'extreme poor', 'poorest of the poor' or 'ultra poor'. Ultra-poor households are often unable to meet the barest of needs. They are food insecure and eat typically less than 2 meals a day. They have little or no education and assets, even of a non-durable nature and have limited livelihood prospects. They come from marginalised communities and often live in geographically remote and isolated locations. While there are several government livelihoods and safety net programmes that target the poor, many of these programmes do not reach the ultra-poor (Kejrewal 2022)[6]. In short, ultra-poor do not have the opportunities and the wherewithal to build skills and resilience to plan their own futures. It is estimated that about 23 million households lived in ultra-poverty (Centre for Rural Development, 2023)[7].

The chronic, intergenerational nature of ultra-poverty creates a trap that households are unable to escape. This nature of ultra-poverty has spurred interest in comprehensive, 'big push', sequenced, multi-faceted interventions to help households transition out of ultra-poverty and, to a higher standard of living[8]. The Graduation Approach developed by Building Resources Across Communities (BRAC)[9] in 2002 is one such 'big push' intervention. The approach was borne out of the recognition that the poorest of the poor in Bangladesh, were so socially excluded and marginalised that they were not able to engage with BRAC's mainstream agenda. Therefore, the approach was designed to provide over 24 months, a sequenced set of interventions to boost several drivers of resilience such as social protection & government support services, livelihoods support, financial inclusion, life skills training through intense handholding and mentoring support. Through this, the hope was to place households on an upward trajectory of income generation and improved standard of living. In this sense, 'graduation' is when the household has exited extreme poverty and is considered ready to 'graduate' from the programme dedicated to enable this transition.

The Graduation Approach is centred around four pillars - (a) **meeting basic needs** (preventive, protective and promotive mechanisms to support basic income security such as consumption support, crisis relief, health, education access); (b) **income generation** (asset transfer, cash transfer or loan, with which the household can procure a market-viable asset along with technical skills training to manage the asset or access employment opportunities); (c) **financial support and savings** (direct access to convenient, formal or informal financial services, accompanied with financial literacy training; and (d) **social empowerment** (life skills support that builds confidence and resilience, promotes social inclusion and positive behavioural change relevant to self-sustainability, security and well-being)[10]. Since 2002, the Graduation Approach has been replicated in several countries and has come to be regarded as an important social policy instrument and a mechanism to make progress towards achieving the Sustainable Development Goal (SDG) #1, '*End poverty in all its forms everywhere*'.

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[1] Defined by the World Bank as those living on USD 2 or less per day

[2] Kochhar, R (March 18th, 2021). "In the pandemic, India's middle class shrinks and poverty spreads, while China sees smaller changes". *Pew Research Centre*. Available at (https://www.pewresearch.org/fact-tank/2021/03/18/in-the-pandemic-indias-middle-class-shrinks-and-poverty-spreads-while-china-sees-smaller-changes/).

[3] Mahapatra, R. (7th April 2021). "Mass poverty is back in India". *Down to Earth*.

[4] As per the Multidimensional Poverty Index (2019), 271 million Indians exited poverty between 2006 and 2016

[5] Lipton, M. (2009). "Seasonality and Ultrapoverty" IDS Bulletin. 17 (3): 4–8.

[6] Kejrawal, N (2022). Charcha 2022: Ending ultra-poverty in India. The Mint. Available at (https://www.livemint.com/opinion/online-views/charcha-2022-ending-ultra-poverty-in-india-11661857648838.html)

[7] Centre for Rural Development (March 7th, 2023). Eliminating Ultra Poverty in India. Nudge Foundation. Available at (https://crd.thenudge.org/post/usnews-2023-1-eliminating-ultra-poverty-in-india)

[8] Innovations for Poverty Action (IPA). "Graduating the Ultra Poor in India"

[9] Earlier referred to as Bangladesh Rehabilitation Assistance Committee, and latterly as the Bangladesh Rural Advancement Committee, BRAC was set up in 1972.

[10] BRAC UPGI (June 28, 2021). "Graduation Overview". Available at (https://bracupgi.org/about-bracs-graduation-approach/)

A few important points to be kept in mind. First, graduation is **not** a silver bullet solution to poverty. It should not be viewed as an alternative to national social protection programmes and instead should be embedded in these programmes to strengthen their transformative functions. Second, there is no one approach to graduation programming – re-engineering and innovations are needed to adopt to different contexts including cultural norms, needs of the poorest, natural resources, ecological terrain, availability, and access to basic services such as healthcare, schools, markets (Dharmadasa et al 2016)[11]. Third, scaling the graduation approach through implementation by the government is particularly challenging – governments are least likely to offer the complete package compared to NGOs and donors (Monstesquio and Hashemi in IPC-IG: 18-19)[12]. While staff costs are part of the problem, limited capacity in staffing front-line workers with necessary skills to provide deep, customised support is a key prohibitive reason.

Since it started in 2002, BRAC's Graduation Approach has been one of the most widely evaluated poverty reduction programmes, and its putative results have been resoundingly positive (IPC-IG:6). *Overall, the programme has ushered positive impacts on food security, employment, incomes, expenditure, savings, and ownership of durable & productive assets. There have been mixed impacts on health (including mental health) and little or no lasting impact on women's empowerment.*

The first phase of the approach, referred to as Challenging the Frontiers of Poverty Reduction: Targeting the Ultra-Poor or CFPR-TUP was designed and tested over 2002-2006. Non-experimental impact evaluations highlighted positive impacts across several dimensions – food security (Haseen 2006; Haseen and Sulaiman 2007, Ahmed and Rana 2010)[13], per capita income, income generating assets and savings and access to sanitation (Rabbani, Prakash and Sulaiman 2006, Raza, Das and Misha 2012, Das and Misha 2010, Krishna et al 2012)[14]. However, there was little or no impact on children's school enrolment, health-outcomes, and women's empowerment (Ahmed et al 2009, Emran et al 2009, Raza et al 2012, Emran et al 2014, Misha et al 2014)[15]. The second phase of CFPR-TUP over 2007-2012 was evaluated using experimental/Randomised Control Trials (RCTs). These studies corroborated findings from the non-experimental impact evaluation vis-à-vis increase in earnings, savings, and per capita expenditure, increase in ownership of livestock, durable and productive assets[16]. Dissimilar to findings from phase 1, studies should improvements in health outcomes. Raza (2017) [17] showed that under-5 children whose families participated in the program, experienced a reduction in malnutrition. Additionally, there were positive spill-over effects for children in participating villages whose parents were not participating in the programme. Raza and Van De Poel (2016)'s work showed impacts of graduation spill over into the local community in terms of increases in exclusive breastfeeding and Vitamin A administration[18]. The programme contributed to improved nutrition and caloric intake through regular messaging and coaching on the importance of a balanced diet. The provision of time-bound consumption support, also contributed to this. Akin to the non-experimental studies, improvements in education were not found.

In 2006, the Consultative Group to Assist the Poor (CGAP) kickstarted Graduating the Poor Initiative. Under the initiative, 10 demonstration pilots in 8 countries - Ethiopia, Ghana, Haiti, Honduras, India, Pakistan, Peru, and Yemen were implemented between 2006 and 2014, primarily by non-governmental organisations (NGOs),

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[11] Dharmadasa, H., I. Orton, and L. Whitehead. 2016. "Mainstreaming graduation into Social Protection floors." IPC-IG One Pager Brasília: International Policy Centre for Inclusive Growth. <http://www.ipc-undp.org/pub/eng/OP324_324.

[12] International Policy Centre for Inclusive Growth (IPC-IG) (July 2017). Policy in Focus, Debating Graduation. Vol 14 (2)

[13] Haseen, F (2006). "Change in Food and Nutrient Consumptions among the Ultra-Poor: is the TUP/TUP Program making a difference?". TUP Working Paper #11, Research and Evaluation Division, BRAC Bangladesh, Dhaka. Haseen, F and Sulaiman, M (2007). "How Sustainable is the gain in food consumption of the TUP/TUP Beneficiaries?". TUP Working Paper # 18, Research and Evaluation Division, BRAC Bangladesh, Dhaka. Ahmed, S.M and Rana, A.K.M.M (2010). "Customized Development Interventions for the Ultra Poor: Preliminary Change Assessments of Health and Health Seeking Behaviour". TUP Working Paper #7, Research and Evaluation Division, BRAC Bangladesh, Dhaka

[14] Rabbani, M., Prakash, V.A and Sulaiman, M (2006). "Impact assessment of TUP/TUP: A Descriptive Analysis Based on 2002-2005 Panel Data". TUP Working Paper # 12, Research and Evaluation Division. BRAC Bangladesh, Dhaka. Raza, W.A, Das, N.C and Misha, F.A (2012). 'Can Ultra-Poverty Be Sustainably Improved? Evidence from BRAC in Bangladesh". *Journal of Development Effectiveness* Vol 4: 257-76. Das, N.C., and F.A. Misha. (2010). "Addressing extreme poverty in a sustainable manner: Evidence from CFPR Program." CFPR Working Paper No. 19. Dhaka: Research and Evaluation Division, BRAC. Krishna et al (2012). "How Much Can Asset Transfers Help the Poorest? Evaluating the Results of BRAC's Ultra-Poor Program (2002-2008). *Journal of Development Studies*. Vol 48: 254-67.

[15] Ahmed, A.U., M. Rabanni, M. Sulaiman, and N.C. Das. (2009). "The impact of asset transfer on livelihoods of the ultra poor in Bangladesh." Research Monograph Series No. 39. Dhaka: Research and Evaluation Division, BRAC. Emran, M.S., V. Robano, and C.S. Smith. (2009). "Assessing the frontiers of ultra poverty Reduction: Evidence from Challenging the Frontiers of Poverty Reduction/Targeting the Ultra-poor, an innovative program in Bangladesh." mimeo. Washington, DC: Department of Economics, George Washington University. Emran, M.S., V. Robano, and C.S. Smith. (2014). "Assessing the frontiers of ultrapoverty reduction: Evidence from Challenging the Frontiers of Poverty Reduction/Targeting the Ultra poor, an innovative program in Bangladesh." Economic Development and Cultural Change 62(2): 339–380. Misha, F.A., W. Raza, J. Ara, and E. Van de Poel. (2014). "How far does a big push really push? Mitigating ultra-poverty in Bangladesh." ISS Working Paper, No. 549. Rotterdam: International Institute of Social Studies.

[16] Bandiera, et al (2012). "Asset Transfer Program for the Ultra-Poor: A Randomized Control Trial Evaluation". TUP Working Paper # 22. Research and Evaluation Division, BRAC Bangladesh. Dhaka. Bandiera et al (2013). "Can Basic Entrepreneurship Transform the Economic Loves of the Poor?" IZA Discussion Paper # 7386. Institute for the Study of Labor (IZA), Bonn, Germany

[17] Raza, W (2017). (Accidentally) Harvesting Higher Hanging Fruits: Addressing Under-5 Malnutrition using the Graduation Approach.

[18] Raza, W.A., and E. Van de Poel (2016). "Impact and Spillover Effects of an Asset Transfer Program on Malnutrition." Research Monograph Series No. 64. Dhaka: BRAC Research and Evaluation Division.

Microfinance Institutions (MFIs) or public-private entities. RCTs documented increased household income and consumption (at all but one pilot site); improvements in food security, productive and household assets, financial inclusion, incomes, and revenues. In some sites, the programme also led to some improvements in psychosocial well-being: participants' self-reported happiness, stress reduction, women's empowerment and some measures of physical health and political engagement. However, women's empowerment and health effects were not statistically significant 18 months after programme activities ended. (Banerjee et al 2015)[19].

Despite the overwhelmingly positive results, a few scholars have expressed alternate views on graduation approach results. Drawing on data obtained from the Graduating the Poor Initiative, Kidd and Athias (2019)[20] made a few interesting observations. First, the authors found that when measured against a poverty line of USD 1.25 a day, a high proportion of recipients had a higher level of consumption when selected. In Peru and Pakistan, around 80 percent were above the USD 1.25 a day line and in Bangladesh this number stood at 45 percent. So, a vast majority may not have been considered 'ultra-poor' when they joined the program. **This points to the importance of selection of programme participants.** Second, the authors found that actual impacts were much lesser when expressed in absolute values. For example, earnings increased by USD 0.06 per day and consumption (across six countries) from USD 0.04 to USD 0.12 per day. Notable increase was seen only when it came to business assets – which increased by USD 17.36. day. In a similar vein, Bauchet et al's work (2015)[21] in Andhra Pradesh, failed to find positive impacts on income, asset accumulation or consumption. A tight labour market with high employment rates led to offsetting of impacts on income and time use. **This finding reflects the important role played by 'context' in ensuring successful outcomes of the approach**. Third, largest impacts were among those who were least poor when entering the programme. Banerjee et al (2015) found that increase in consumption was greatest among households in the top quantiles. Misha et al (2014) found that most sustainable impacts were among the people who were entrepreneurs before entering the programme. Therefore, **understanding differential impacts of the program on groups who start-off at different socio-economic baselines is critical**. Fourth, evidence showed that productive assets began to diminish among many households just after the programme ended. This is unsurprising – poor households face risks constantly, and since the consumption support lasts a few months and the investment only for a year or two, households do not have a minimum level of income security that they can draw on to face a crisis. Misha et al (2014) show that beneficiaries continue to depend on wage labour as their main source of income, after the programme ended. **So, the claim that the Graduation Approach places households on an upward trajectory may be unrealistic and can be answered only through rigorous longitudinal panels for a few years after the end of the programme.**

The/ Nudge Foundation's End Ultra Poverty Program

The/Nudge Foundation is a collective of change-makers drawn from industry, government, academia, and the development sector, passionately working on ways to grapple with and tackle poverty. Since its inception in 2015, the Foundation has designed a range of innovative solutions, conducted action research and on-scale trials to develop implementable models; has evangelised and supported implementation of these models at scale. One of the impact streams at the Foundation, is the Centre for Rural Development, which focuses on enabling rural families to come out of poverty. Currently, the Centre implements three programs – Ultra Poor (UP), Asha Kiran, and Transforming Agriculture for Small Farmers.

The Foundation's UP programme is a contextual application of BRAC's Graduation Approach. It was launched in 2019 in three districts in Jharkhand – Lohardaga, Latehar and Gumla. The programme provides sequenced and multi-faceted interventions to help ultra-poor households transition out of ultra-poverty over a defined period of 36 months. Programme participants are women (referred to as didis) drawn from ultra-poor households, who may or may not be the head of the household.

Defining an ultra-poor household

The Foundation defines an ultra-poor household as having one or more of the following characteristics. Please note that the process of identification of an ultra-poor household is provided under Phase 1, of the next section, Program Implementation Pathways (PIPs).

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[19] Banerjee et al (2015). A Multifaceted program causes lasting progress for the very poor: Evidence from six countries. Science Vol 348, No: 6236.
[20]Kidd, S and Athias, D (2019). *The Effectiveness of the Graduation Approach: What does the Evidence Tell Us?"* Development Pathways. Available at (https://www.developmentpathways.co.uk/wp-content/uploads/2019/10/Pathways-Perspective-27-The-effectiveness-of-the-graduation-approach.pdf)
[21] Bauchet, J., J. Morduch, and S. Ravi. 2015. "Failure vs displacement: Why an innovative anti-poverty program showed no net impact in South India." Journal of Development Economics 116: 1–16.

1. Households belong to socially excluded, marginalised communities, especially Particularly Vulnerable Tribal Groups (PVTGs). PVTGs are the most vulnerable and marginalised groups within Scheduled Tribes (STs). STs account for 26% of the population of Jharkhand. The State is home to 8 sub-groups within PVTGs, who live in isolated, remote, difficult to access areas in small and scattered hamlets/habitations. The number of families belonging to PVTGs stands at 75,000 in the State. *Gumla* district has the highest proportion of STs (68.4%), while STs constitute more than half of the population in *Lohardaga*[22]. *Latehar* is home to large concentrations of the *Asur, Birijya* and *Parhaiya* sub-groups within PVTGs. The programme's focus on the three districts of *Latehar*, *Lohardaga* and *Gumla* is actuated by the large number of socially excluded and marginalised ST and PVTG households, with extremely poor human development indices.
2. Households have large families (7-8 persons), and members lack education. For example, children may not be in school.
3. Little or no ownership of land and/or productive assets. If land is owned, it is marginal is size (usually less than 50 decimals), allowing mostly for subsistence agriculture.
4. Households rely on and engage in several occupations to make ends meet. There is heavily reliance on wage labour income (agricultural or non-agricultural) coupled with income from rope making, basket weaving and sale of Non-Timber Forest Produce (NTFP). Migration (daily, weekly, seasonal) is rampant and a key source of income.
5. Households have little or no savings, and 80 percent of what is earned is spent on food. Despite this, food insecurity is rampant, with household eating less than 2 meals a day.
6. Households are largely excluded from the umbrella of government schemes and their benefits and have little access to formal credit from Micro Finance Institutions (MFIs) set up by the government, given their inability to repay loans.

Programme Implementation Pathways (PIPs)

The programme covers a 36-month period and can be divided into three phases. A key component of the graduation approach is the provision of training, handholding, and mentoring support (in this case, provided by the Chief Development Officer (CDO) through weekly home visits) through the course of the 36 months. The support builds the life skills of women and ensures better asset management and adoption of practices. The nature of support decreases over the years, with intense handholding by the CDO in Year 1, and the CDO acting more as a facilitator in Year 3.

Phase 1, 0-3 months: Participant selection for targeting households living in ultra-poverty.

1. Blocks, Panchayats, villages and *tolas* with a concentration of ultra-poor communities are identified through a geo-selection process - using secondary data, consultations with the government, local NGOs, and other stakeholders.
2. Primary surveys in the identified areas –
    a. Consultations with Panchayat *mukhiya* & ward members, Self Help Group (SHG) – Village Organisation (VO) members to generate a tentative list of ultra-poor households in identified areas.
    b. Observation of identified households in terms of structure, ownership of livestock and assets (cycle, motorcycle, pump set, tractors etc). Based on this, eliminate certain households (e.g., large *pucca* households, or ownership of a vehicle) from the list.
3. Conducting a Poverty Assessment Tool (PAT) in the remaining households on the list with the woman (didi). Aligned with the multi-dimensional approach to poverty, the PAT has several discrete dimensions that reflect the poverty status of the household – for example; number of earning members of the household, whether the head of the household is a woman, housing status, land ownership, asset ownership, livelihood activities, migration status, health status, details on Persons with Disabilities (PwDs),

[22] https://www.jharkhand.gov.in/home/AboutTribals

access to government schemes and benefits (e.g., job card, BPL, Antyodyaya Anna Yojana)[23]. Following this exercise, a few households may be excluded from the ultra-poor category.

4. Based on responses received from the PAT, a decision is taken on whether the household should be included in the programme. If the household scores 4 out of 10, it is eligible to be part of the household. For a PVTG household, the cut off is 3. Following this, a second round of verification is also undertaken.

5. A meeting is undertaken to finalise the list of participants who want to be part of the programme and obtaining their consent for the same. This meeting is attended by ward members, *sarpanch* and sometimes by the Jharkhand State Livelihood Promotion Society (JSLPS) cluster coordinator. At this meeting, women who are willing to be part of the programme are extended an invite for an orientation meeting.

Phase 2, 3 to 6 months: small group formation, consumption support and kitchen gardens for nutritional diversity and livelihood planning

1. The small group/cohort is a social institution that seeks to imbue women with a sense of belongingness and solidarity. It helps women support and help each other and keep checks on each other ('elephant net' concept). It also serves as a platform for participatory and peer learning, training, and information provision and can act as a vehicle for collective action. It also is an edifice for women to be brought under Self Help Groups (SHGs) created under the JSLPS. It is important to note that no new SHGs are created under the aegis of the UP programme, and some women who are part of the programme may already be collectivised, and/or in SHGs that are dysfunctional. Women are informed that these groups are to meet on a weekly basis, at a pre-determined place and time, with each member taking the responsibility for convening on a rotation basis.

2. At this stage, *didis* who do not have bank accounts are supported in the creation of the same, and dormant bank accounts are activated.

3. Awareness and training on food nutrition is provided (*tiranga bhojan* or tri coloured food concept). Women are provided with an understanding of the importance of nutrition in ensuring good health, different nutritional requirements at different stages and how a nutritious diet can be consumed on a small income. Special attention is paid to pregnant and lactating women and those with infants.

   a. Consumption support of INR 3600 is transferred to the didis' account. They are expected to spend INR 600 per week, so the INR 3600 is expected to last 6 weeks. A weekly utilisation tracker is maintained by the CDO to understand how the didi spends the money provided to her[24].

4. Training and demonstration on kitchen gardens are provided. Women are told what vegetables can be grown each season, how the garden is to be deigned, land preparation and inputs that are required. Specific attention is paid to households with pregnant women, lactating mothers, and infants.

5. Livelihood planning spanning three buckets – (a) agriculture (for those who own land), (b) livestock and (c) small businesses[25]. For each household a diversified, profitable, and sustainable livelihood plan is drawn up, keeping in mind skill sets and interest, socio-cultural practices/acceptance in community, ensuring income in the short-term and long-term, market linkages and existing value chains and availability of support and extension services. The livelihood plan starts with 2 activities in a sequenced manner, keeping in mind seasonal considerations as well. For example, if a programme starts in January-February and the *kharif* season has passed, the livelihood plan begins with livestock and agriculture is introduced during the *rabi* season.

6. Financial literacy training (i.e., withdrawal, savings, credit, insurance is provided, along with information on government schemes and programmes (i.e., PDS, job card/MGNREGA and pensions for PVTG, widow, PwD, old age). The CDO looks at the relevant documentation and in the case the household is not linked to any of the schemes, the CDO facilitates this process.

Phase 3, 6 months onwards: Kickstarting Livelihood activities

[23] Housing status – number of rooms, whether house was built under IAY scheme. Land ownership – only households that have land suitable for cultivation and belongs to the family is considered. Land that is upland or homestead is not considered. Migration status – whether the household practices distress migration, i.e. migrating against wishes, given that there is no other way to support the family. Asset ownership – livestock, cooler, TV, fridge, vessels, granary, pump-set, tractor, cycle, motorcycle etc.

[24] The rationale for INR 3600 is as follows. On average, ultra-poor households have 6 members, and per day each member has INR 14 or INR as an earning. INR 600 per week for 6 members is INR 100 per member per week, or around INR 15 per member per day. This brings the total amount with each member at INR 30, which takes the family above the poverty line in terms of consumption.

[25] Selection of the three buckets is based on local livelihood pattern, a land mapping exercise and a market survey for product screening

A substantial investment in the form of a grant is provided to each household to kickstart livelihood activities as outlined in the plan. Grants of INR 8000 are provided in Year 1 and Year 2 of the programme, which is directly deposited into the *didis* account. Note that under the BRAC model, programme participants are provided with a loan and not a grant. The idea of providing a grant under the current porgramme, is a contextualisation of the BRAC approach, keeping in mind the fact most PVTG households struggle even to meet the most basic needs. Following the grant transfer, technical training and training on market linkages and existing value chain is provided.

Defining Programme Success – 'graduation' out of ultra-poverty 'sustainably'

'Graduation' - Under the BRAC model, 'graduation' of a household out of ultra-poverty occurs when a household achieves economic and societal advancement over a period of 24 months. There are a set of defined criteria that BRAC adopts to define 'graduation'. The end ultra poverty program, being a contextual application of the BRAC model, has a slightly different set of criteria.

Table 1: Defining 'graduation'.

Sn	BRAC Model	End ultra-poverty program
1	Households consume nutritious food at least twice a day with protein (meat/egg//fish) at least once a week	Improvement in dietary intake (number of meals a day) & nutritional diversity (*tiranga bhojana* or balanced meals of carbohydrates, proteins, vegetables)
2	Household derive income from atleast three income sources	Households derive income from two or more sources
3	Doubling of asset value since initial asset transfer	Increase in household level assets, over and above assets created the project grant
4	Participants engage in household decision making	
5	Improvement in home condition	
6	Attending social or community events	
7	Access to toilets and safe drinking water	
8		Financial inclusion (participation in SHGs, holding a bank account, savings, loans etc)
9		Through (1), (2), (3), (8), there is an increase in overall household income

While not defined as a criterion for 'graduation', the UP programme is also interested in understanding changes if any, in the civic and political engagement of didis (e.g., participation in Gram Sabhas, raising voice and/or taking collective action on social issues) and in migration patterns of didis, especially to brick kilns. The latter is viewed as 'distress migration', with didis facing physical, mental and psychological trauma while working in these sites. Long stretches spent working at these kilns also means a break in children's education.

'Sustainably' – Sustainable transition refers to households being placed on an upward pathway of improved income and quality of life indicators after the programme. Note that the programme began in 2019 and should have ended in 2022 (i.e., a period of 36 months). However, given COVID, the programme was distended and ended in January 2023. The final assessment conducted over March-April 2023, therefore, provides a commentary on the probability of whether the household had acquired drivers of resilience (e.g., livelihood diversification, financial inclusion, entrepreneurial mindset), needed to ensure its progression on an upward trajectory.

Coverage of the programme

As of March 2022 (when Sambodhi began the assessment) the programme covered 2 blocks each in Lohardaga and Latehar and 3 in Gumla, with a total of 6, 12 and 5 Panchayats in each of these districts respectively. 54 villages, and 79 tolas (hamlets/habitations) were covered under the programme. As of March 2022, the UP programme worked with worked with 1170 *didis*, of which 474 were part of the program since its inception in 2019. This cohort of 474 didis are the focus of the assessment. Details on the 474 didis are provided in the table 1 below.

Table 2: Geographical dispersion of the original cohort of 474 didis

Districts	Blocks	# of Panchayats	# of villages	# of tolas*	# of didis
Lohardaga	Kisko Peshrar	3 3	8 12	13 17	72 104
Total	**2**	**6**	**20**	**30**	**176**
Latehar	Chandwa Latehar	6 6	10 17	18 19	106 100
Total	**2**	**12**	**27**	**37**	**206**
Gumla	Chainpur Ghagra Gumla	1 2 2	1 3 3	4 6 2	14 61 17
Total	**3**	**5**	**7**	**12**	**92**
Grand Total	**7**	**23**	**54**	**79**	**474**

Assignment Objectives

The/Nudge Foundation wished to undertake an assessment of its End Ultra Poverty Program, with three main objectives –

1. Through quantitative assessments (midline and endline) and qualitative inquiry determine progress made by the programme towards achievement of envisaged outcomes
2. Identify what programme implementation pathways are working well, in what context, for whom and why. Concomitantly, what are the pathways that need to be strengthened/stabilised.
3. Glean insights from (1) and (2) to suggest recommendations for programme improvements and way forward (replication in similar contexts)

Framework and Approach

The conceptual framework guiding the assessment design is a **Theory Based Approach (TBA)**. The TBA is an analytical model and not a technique or method of evaluation. It begins with the creation of a Theory of Change (ToC) – a visualisation of programme logic (*how will UP through its PIPs beget change?*). The ToC highlights causal pathways that link strategies deployed by the programme team (in this case PIPs) with envisaged outcomes in the mid and long-term. It also surfaces preconditions and assumptions that underlie these pathways. The heuristic power of the ToC is that evidence garnered through primary and secondary means is juxtaposed with the ToC to test *a priori* causal pathways and assumptions. Insights generated from this exercise help in future strategic and operational programming (Weiss 1995, Rogers 2000, Davies 2004, Stame 2004)[26].

The approach to the assessment is a sequential explanatory design, a particularl form of a mixed methods design. A mixed method design is a procedure for collecting, analysing, and “mixing” (integrating) both quantitative and qualitative data at some stage of the research process, with the objective of gaining a better understanding of the research problem (Tashakkori and Teddlie 1998, Creswell 2005)[27]. The rationale for selecting a mixed methods design is because neither a quantitative nor qualitative method independently, can capture the details of the situation – specifically the ‘so what’? and the ‘why?’. For example, while the

[26] Rogers, P (2000). “Using Program Theory to Evaluate Complicated and Complex Aspects of Interventions”. *Evaluation* Vol 14 (1): 29-48. Stame, N (2004). “Theory Based Evaluation and Types of Complexity”. Evaluation Vol 10(1): 58-76. Davies, R. (2004) ‘Scale, Complexity, and the Representation of Theories of Change (Part I)’, Evaluation 10: 101–21.

[27] Tashakkori, A and Teddlie, C (1998). Mixed methodology: Combining qualitative and quantitative approaches. Applied Social Research Methods Series, Vol 46. Thousand Oaks, CA: Sage. Creswell, J.W (2005). Educational research: planning, conducting and evaluating quantitative and qualitative approaches to research. 2nd ed. Upper Saddle River: NJ: Merrill/Pearson Education

quantitative data may point to the fact that didis are **not** cultivating vegetables/greens in the kitchen garden, the qualitative will capture ‘why’ this is the case – the role that context (geography, natural resources, terrain), motivation and perspectives of actors embedded in these contexts play.

There are numerous mixed-method designs in the literature, some concurrent and some sequential. This assessment uses a sequential explanatory design – wherein quantitative data (numeric) is first collected and analysed, followed by the qualitative. The findings from the quantitative phase provide a general understanding of the research problem, and act as fodder for the qualitative phase, facilitating decisions vis-à-vis participants to interview, nuances to explore etc. The qualitative (text) data are collected and analysed second in the sequence to help explain and elaborate on the quantitative results obtained in the first phase (Tashakkori and Teddlie 1998, Creswell 2003, Creswell et al 2003, Ivankova et al 2006) [28].

[28] Creswell, J.W (2003). Research design: qualitative, quantitative and mixed methods approaches. 2nd ed. Thousand Oaks, CA: Sage. Creswell, J.W et al (2003). Advanced mixed methods research designs. In Tashakkori and Teddlie (eds). Handbook on mixed methods in the behavioural and social sciences. Thousand Oaks, CA: Sage. Ivankova, N.V et al (2006). “Using Mixed-Methods Sequential Design: From Theory to Practice”. *Field Methods* Vol 18(1): 3-20.

Methodology

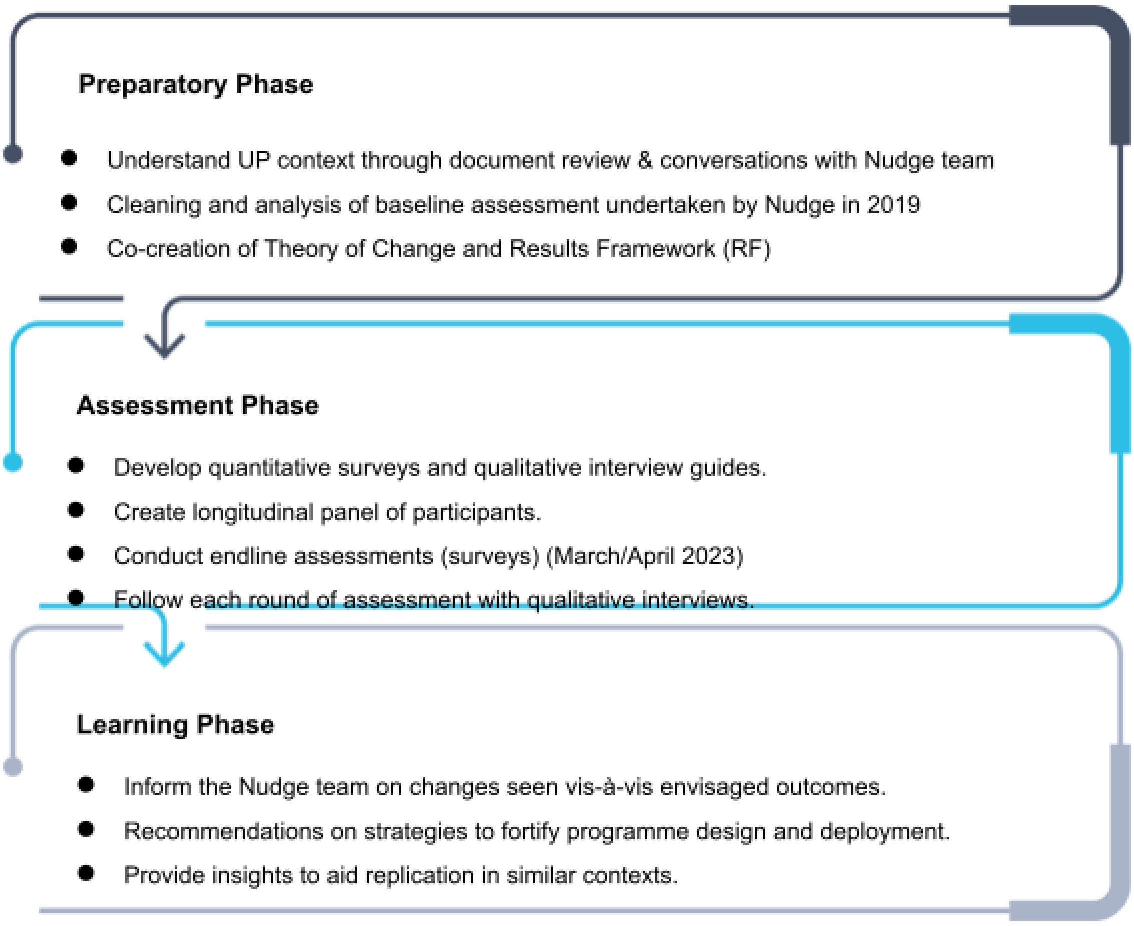


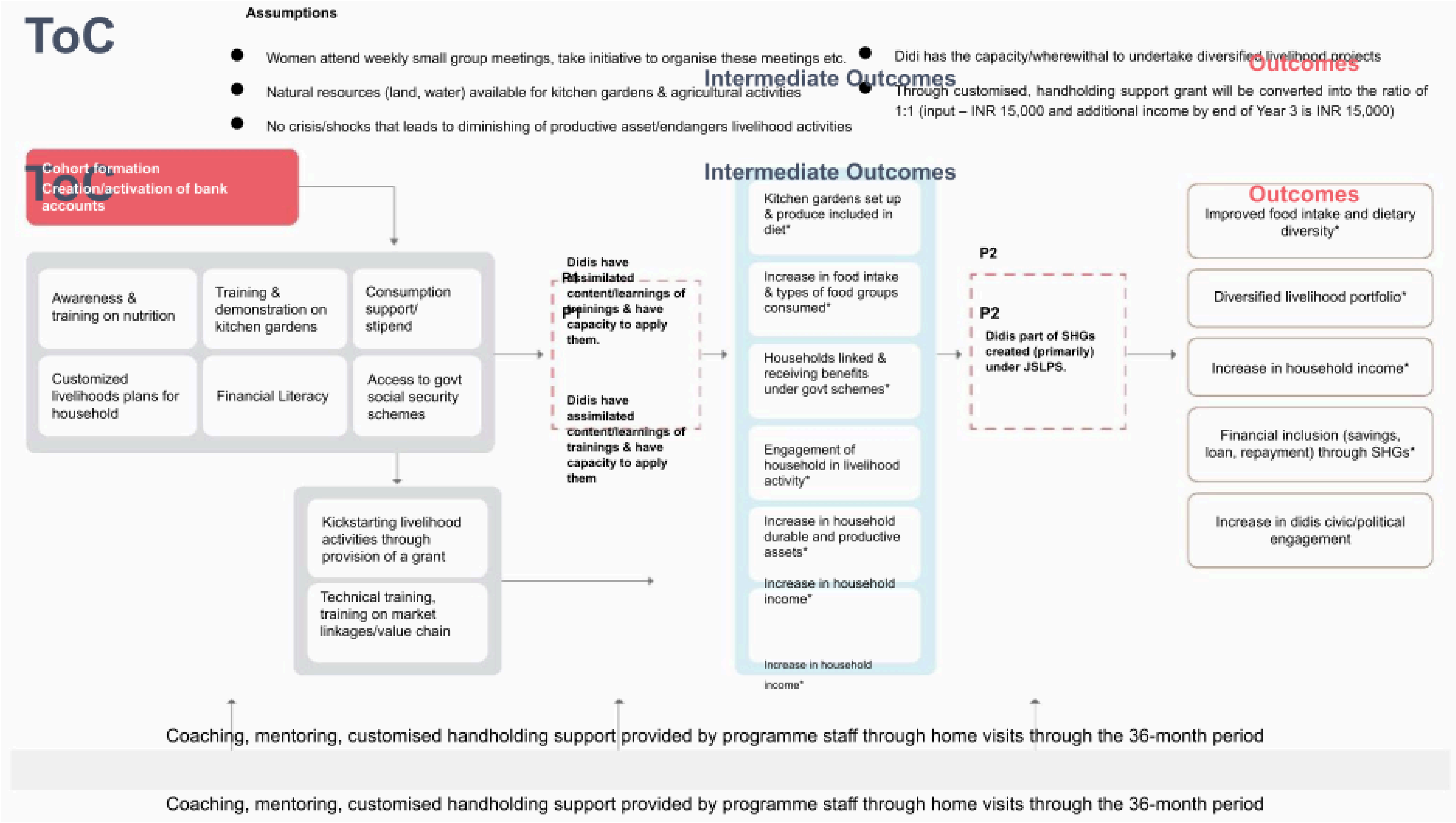
Figure SEQ Figure * ARABIC 1 Proposed methodology

Preparatory Phase:

Sambodhi Research and Communication Pvt Ltd was brought on board in March 2022, to undertake the assessment. In the month of March, the team had a first round of conversation with the Nudge team in their Bengaluru office and with the programme team based in Jharkhand to understand the contours of the UP program. This included *inter alia* characteristics of households, existing schemes, PIPs, iterations due to COVID 19, learnings etc. Raw data (excel sheets) from the baseline assessment that was carried out by the Nudge team in October-November 2019, and January – March 2020 (just prior to lowdown) were shared. The Sambodhi team cleaned out the data set and performed some basic descriptive statistics and shared this with the Nudge team during the second round of discussions in end March.

The second round of discussions were held in the end of March, wherein based on an understanding of the program, the Sambodhi team presented an outline of the ToC. The ToC was iterated on several times and the final version was co-created with the Nudge team (both impact and program team).

Figure 2 below provides the ToC – the programme logic of how the program will beget change. The how, is reflected through programme strategies (in this case referred to as programme implementation pathways PIPs) (as outlined in Section 2). Assumptions and preconditions underlie causal pathways that link programme strategies with intermediate outcomes and outcomes. Evidence garnered from the 309 didis is juxtaposed with the ToC to test whether *a priori* causal pathways and assumptions hold true. This forms the basis for the commentary on whether program strategies led to progress and/or achievement towards achievement of intermediate outcomes and outcomes.


ToC
Assumptions
Women attend weekly small group meetings, take initiative to organise these meetings etc.
Natural resources (land, water) available for kitchen gardens & agricultural activities
No crisis/shocks that leads to diminishing of productive asset/endangers livelihood activities
Didi has the capacity/wherewithal to undertake diversified livelihood projects
Through customised, handholding support grant will be converted into the ratio of 1:1 (input – INR 15,000 and additional income by end of Year 3 is INR 15,000)
Cohort formation
Creation/activation of bank accounts
Awareness & training on nutrition
Training & demonstration on kitchen gardens
Consumption support/ stipend
Customized livelihoods plans for household
Financial Literacy
Access to govt social security schemes
Kickstarting livelihood activities through provision of a grant
Technical training, training on market linkages/value chain
P1
Didis have assimilated content/learnings of trainings & have capacity to apply them.
Intermediate Outcomes
Kitchen gardens set up & produce included in diet*
Increase in food intake & types of food groups consumed*
Households linked & receiving benefits under govt schemes*
Engagement of household in livelihood activity*
Increase in household durable and productive assets*
Increase in household income*
P2
Didis part of SHGs created (primarily) under JSLPS.
Outcomes
Improved food intake and dietary diversity*
Diversified livelihood portfolio*
Increase in household income*
Financial inclusion (savings, loan, repayment) through SHGs*
Increase in didis civic/political engagement
Coaching, mentoring, customised handholding support provided by programme staff through home visits through the 36-month period

The ToC was designed based on a review of program documentation, literature, and conversations with the Nudge team. Programme strategies are deployed sequentially, as is seen in all Graduation Approach programming. Hence, strategies are placed in boxes that are not stacked, but represented in a staggered fashion. In the first phase (3-6 months), the following activities are undertaken in stages. First, small groups are formed, and bank accounts are created/activated. This is followed by numerous activities (viz., training & demonstration of nutrition, provision of consumption support, creation of livelihood plans etc.). In the second phase (beyond 6 months), grant support is provided for the kick-starting of activities.

Strategies are linked to intermediate outcomes and outcomes (represented by arrows. Note that while these arrows are straight, they by no means signify linearity). Intermediate outcomes are envisaged at the end of 1.5 years of the program and the final outcomes are envisaged at the end of the program, i.e., 3 years. Indicators captured by intermediate and final outcomes are categorised into two types – (a) those marked with an asterix are directly aligned with programme strategies and a comparison from baseline to endline is undertaken for these parameters; (b) indicators not aligned with programme strategies, but are drawn from the literature viz, improved health and well-being of didi and increase in didis civic and political engagement. Note that the latter is an indicator that is UP programme is keen on tracking.

Underlying causal pathways are **preconditions** and **assumptions**. Preconditions are changes that need to be brought about by the programme team to ensure that the programme flows from one logical state to the next. There are two preconditions, P1 and P2 in the ToC. P1 states that the didis have assimilated content/learnings of trainings and have the capacity to apply them. P2 states that didis are part of SHGs that have been created. Assumptions are conditions or resources that programme staff and stakeholders believe are needed for the success of the programme and they believe these already exist. A list of assumptions include – (a) women attend weekly small group meetings, take initiative to organise these meetings etc; (b) natural resources (land, water) available for kitchen gardens & agricultural activities; (c) no crisis/shocks that leads to diminishing of productive asset/endangers livelihood activities; (d) didi has the capacity/wherewithal to undertake diversified livelihood projects and (e) through customised, handholding support grant will be converted into the ratio of 1:1 (input – INR 16,000 and additional income by end of Year 3 is INR 16,000). Evidence on both preconditions and assumptions need to be garnered as part of the data collection exercise and will need to be tested.

Over the month of April and May, the Results Framework (RF) was developed. The Sambodhi team, first, reviewed the Log Framework developed by Nudge. Using the ToC as the edifice, a Results Framework – a results chain with concomitant indicators, both process (aligned with outputs) and Key Performance Indicators (KPIs) aligned with medium and long-term changes were developed. The RF was also operationalised – i.e., each indicator was defined and data collection details (viz., frequency of data collection, method/data collection tool, responsibility) were provided. The RF is provided in Annex 1.

Assessment Phase

Creation of data collection tools

Using the ToC as an edifice, a quantitative interview or survey was developed. The survey captured questions covering – (a) program strategies/implementation pathways; (b) intermediate outcomes and (c) outcomes (criteria for program success or 'graduation' of a household from ultra-poverty viz., dietary diversity & nutritional intake, diversified income sources, increase in household assets, financial inclusion, increase in household income). Please see Annex 2 for the survey. Contiguously, qualitative interview guides were also developed. Please see Annex 3 for these guides. The tools were piloted, and changes were made accordingly.

Regarding the midline assessment – As mentioned in the approach, two assessments were scheduled – the midline assessment in May/June 2022 and the endline assessment in March/April 2023.

- Two rounds of midline assessment were conducted – one in May/June 2022 and the other in August 2022 (to account for a few indicators that were missed during May/June 2022 and to capture details on migration of didis)
- Following the midline assessment, the qualitative tools were piloted in a few villages in the three districts in October 2022. In line with a sequential explanatory design, based on the findings from the quantitative assessment a few respondent categories were identified (e.g., those with combined cultivation and livestock income of greater than INR 15,000; those who had migrated to brick kilns for work) for qualitative deep dives. A list of respondents within these categories were drawn up and a few respondents were randomly selected for interviews.
- The qualitative pilots revealed the disparity between quantitative and qualitative data, especially with regards to income. The Sambodhi team realised that the respondents were more comfortable in sharing information, when they knew that the data collection team was closely associated with the CDO and/or in the presence of the CDO. Given that the CDO did not accompany the data collection team during the midline quantitative assessment, the respondents hesitated in sharing data or withheld 'true' information. This led to the extremely serious problem of lack of internal validity – the confidence that the causal relationship being tested in trustworthy and not influenced by other factors or variables. What the team also witnessed was that when the CDO was present for the interviews, he/she interjected during the conversation, trying to influence answers, leading to the problem of 'rehearsed responses'.
- Given this, all quantitative data collected as part of the midline assessment was dropped from the analysis.
- **Therefore, from a three-goalpost assessment – baseline vs midline vs endline; the assessment was converted into a two-goalpost assessment – baseline (2019) and endline (March/April 2023)**

Regarding the midline assessment – As mentioned in the approach, two assessments were scheduled – the midline assessment in May/June 2022 and the endline assessment in March/April 2023.

Creation of a longitudinal panel

As mentioned earlier, 474 program participants (didis) were associated with the program since its inception in 2019. However, at the midline stage 16 participants for whom data existed in the baseline could not be interviewed (not available, migrated, passed away). As a result, for the endline, given that the study design is a longitudinal panel, only individuals accounted for during midline and for whom data was also available at baseline were included in the creation of the panel. The panel therefore included 458 individuals.

During the endline assessment in March/April 2023, a total of 458 households were selected to be covered under the survey. However, at the time of the survey 125 households were unavailable for the interview. Of the 125, 66.40% (i.e., 83) had migrated to work in a brick kiln. *This is an important finding, given the programme's focus on sustainable livelihood generation (agriculture, livestock, micro-business), to stem didis' migration. The finding warrants a deeper investigation of the modalities of migration – who are the didis who are migrating (demographic, socio-economic profile) and what actuates this migration (higher income, debt, cultural contexts)*. The remaining 42 households were unavailable for a variety of reasons[29][30][31]. In addition, the team did not cover 24 households as part of the endline assessment, as they were interviewed as part of the piloting (of tool) exercises. *What this meant is that in total, 309 households formed part of the longitudinal panel (baseline-endline).*

Selection of respondents for qualitative deep dives

Based on the findings from the quantitative survey, the Sambodhi team identified certain gaps in terms of outcome achievement. To address the gaps and gain deeper insights into the intervention's results, the endline assessment included a qualitative analysis through in-depth Interviews with a sample size of 24 participants. The participants were selected using stratified purposive sampling, allowing for the inclusion of various respondent types, and ensuring representation within each category. These categories were developed based on identified gaps from the quantitative analysis. The following provides an overview of the categories and their contextual relevance:

Table 3: Categories for selection of respondents for qualitative deep dives

Respondent type	Context
General: All respondents	General feedback on the programme and suggestions/ recommendations for improvement.
Not receiving PVTG pension	To understand why they are not receiving PVTG pension and how they can be helped.
Faced food shortage	To understand how they faced food shortage despite the intervention and government support.
Livestock training & pursued Pig/Goat Rearing 1. Undertook pig or goat rearing as a source of income. 2. Did not undertake pig or goat rearing as a source of income	To understand why respondents did and did not opt for Pig/Goat rearing activity or why they opt out from this activity if they undertook it in the past.
Those who have received Micro business training: 1. Are pursuing Nudge supported business. 2. Are not undertaking any business. 3. Are only involved in Mahua making or bamboo weaving	To understand why this livelihood activity is not popular like cultivation & rearing amongst the ultra-poor households despite the training given by CDO. Identify challenges, concerns, issues.
Migration: 1. Stopped migrating. 2. Continue migration (esp. to Brick Kilns)	To understand 1. What worked out for people who stopped migrating

[29] Of those who had migrated to work in a brick kiln, majority belonged to Scheduled Castes (51.81%) and the remaining were Schedule Tribes (48.19%).
[30] These respondents are a mixture of those who had migrated but not to brick kilns i.e., 13 and those who had not migrated but were not available at the time of survey visit i.e., 29. For those who had not migrated and were not present at the time of visit, the varied reasons (as per neighbours) were: Some had gone to their relative's place, had gone to the market, to gather mahua or had died. In other words, these respondents were not available at each multiple visits.
[31] Out of 13 households who had migrated to work at places other than the brick kilns, 6 were SC's and 7 were ST's.

	2. Why people continue to migrate despite receiving livelihood grant/ training support & hardship involved in migration. (With special focus on brick kiln migrant)
Not a member of SHG	To understand the saving & borrowing behaviour in absence of SHG membership
High income and low-income earners as per vegetable agriculture income.	To understand what worked for high income performers and what went wrong with the ones who were not able to earn a higher income.
Respondent not undertaking any of the three livelihood activities	To understand what factors restrained their access to these activities.

Conducting the endline assessment

The endline assessment was undertaken after a pilot visit in February 2023, wherein the survey instrument was pre-tested. The pre-test revealed a few important points –

1. Several of the didis interviewed were unable to respond to questions related to the financial aspects of income generating activities – whether cultivation, livestock, or business. Several were also unaware of whether they were (or not) availing of benefits under various government schemes. Dadas (spouse of the didis) and/or a male head of the household were better positioned to answer these questions. Didis were better positioned to answer questions on livestock rearing, nutrition and financial inclusion. Therefore, *it was clear that sections of the survey needed to be administered to dadas and certain sections to didis.*

2. Drawing from point 1, it was therefore necessary for the team to visit the households at a time when the dada was expected to be there. The timing of the survey needed to coincide with the migration cycle of the dada. This was discerned to coincide with sowing and harvesting times (and major festivals!). To this end, the month of March and April were identified to be ideal as in these months the men were expected to migrate back to their native place due to agricultural responsibilities associated with annual cropping cycles and festivals such as Holi and Sarhul.

Unpacking changes ushered by the End Ultra Poverty Program

Understanding the cohort of didis

A total of 309 households formed part of the endline assessment. In these households, didis and/or dadas were interviewed, each respondent receiving certain sections of the survey. Of the 309 households, 68% belonged to Scheduled Tribes (STs), 31% Scheduled Castes (SCs), and the remaining to Other Backward Castes (OBCs). Of those who identified as STs, 98% belonged to one of the various sub-groups under Particularly Vulnerable Tribal Groups (PVTGs).

In terms of **productive assets owned,** majority of households (91%) owned land. About 7% leased in land and 22% sharecropped land. When landownership is viewed from the perspective of social groups, STs on average seemed to have more land (in terms of size or acres) as compared with SCs or OBCs (see Table 4). A similar trend is seen vis-à-vis the mean value of the total land available for cultivation (i.e., sum owned, sharecropped, and leased land), with STs having a higher average value as compared to other groups (see Table 5). This is consistent with the literature wherein ST's have been observed to have a larger operational land area as compared to SC's[32]. Within STs, Asur, Birija and Parhaiya sub-groups owned more land than the other groups. In terms of livestock ownership, 76% owned goats and 25% owned pigs. Average number of goats and pigs owned per household were 6 and 3 respectively.

Table 4 Size of land owned

Caste Category	Size in Acres
SC	0.29 (70)

[32] The Agriculture Census report (2015) shows that the operational area of land in Jharkhand for STs is 1387900 hectares as compared to 310100 hectares for SCs.

ST	0.73 (152)
OBC	0.56 (3)

Table 5 Size of land available for cultivation

Caste Category	Size in Acres
SC	0.37 (81)
ST	0.72 (162)
OBC	0.63 (3)

Deep dives: Program Outcomes and Findings

As outlined in Section 2, programme success (envisaged outcomes) is defined as:

1. Improvement in food intake and nutritional diversity
2. Households deriving income from two or more sources (diversified livelihood portfolio)
3. Financial inclusion (participation in SHGs, holding a bank account, savings & loans)
4. Through (1) to (4) an increase in overall household income.

In addition, while not explicitly defined as programme 'success', two key outcomes being tracked by the programme are:

5. Increase in didi's civic and political engagement (through the formation of small groups)
6. Households access to government schemes/benefits (through an explicit PIP)

The remainder of this section tracks changes in indicators under each of these outcomes (except for outcome 5) from the baseline (2019) to the endline (March/April 2023)

Program Outcome I: Enhancement in food intake and food diversity

Key Indicators

- # of households taking tricolored food on regular basis (carbohydrates, protein, vegetables) (**target: 70% households**)
- # of households have raised a kitchen garden (**target: 60% households**)
- # of meals consumed in a day
- # of households experiencing food insufficiency and their coping strategies
- Access to Public Distribution System (PDS) (**target: 95% of households have access)**

Key Indicators

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- # of meals consumed in a day
- # of households experiencing food insufficiency and their coping strategies
- Access to Public Distribution System (PDS) (**target: 95% of households have access)**

Program Input: A key programme input is awareness, training, and demonstration activities to improve dietary diversity and nutritional intake of didis. As part of this –

(i) **Training on "tiranga bhojan[33]" was provided** to promote regular intake of a healthy diet comprising of carbohydrates, protein, and vegetables among the program respondents. To this end, nearly 100% of the sample respondents confirmed that they received training on the importance of tiranga bhojan and

[33] Tiranga Bhojan or Tri-coloured Bhojan is a term used to define a well-balanced diet comprising of a mix of of Carbohydrates, Protein and Vegetables.

nutritional practices. During qualitative deep-dives, respondents were able to recall several aspects of the training and gave examples of food items that were considered nutritious. However, there were challenges in eating a tiranga bhojana diet, especially when it came to vegetables, which were not available in the non-seasonal (non-rainy) months.

At the outset, a few points are worth noting –

a. The baseline assessment revealed that well over 90% of respondents (on average) consumed a combination of carbohydrates, protein, and vegetables (i.e., a tiranga bhojan diet) several times in a month, surpassing the programme team's target of 70%.

b. In the endline, using the World Food Programme (WFP) standardised questionnaire, households were asked to comment on consumption on a weekly basis. Therefore, data for baseline and endline are not strictly comparable. Having said this, data showed that an overwhelming majority (e.g., 97% pulses, 90% animal protein, 99% vegetables and 100% consumed carbohydrates) consumed a tiranga bhojan diet.

c. Often, surveys to capture nutritional intake of respondents runs into problems of social desirability (people over-stating what they consume or stating what they would like to consume). Additionally, using standardised measures (whether WFP or even a tiranga bhojan concept) are not culturally appropriate to capture what is meant by a balanced diet. A better indicator of nutritional intake is to understand overall health and well-being indicators (with a specific focus on newborn, infant, pregnant, and lactating mothers, either using health records[34] or through anthropometric testing).

(ii) **Training and demonstration on kitchen gardens were provided**. 91% of households who received the training on kitchen garden report that they maintained one, thereby meeting the programme target of 60%. This data also corroborates precondition 1 vis-à-vis didi's having absorbed, assimilated, and applied the training being provided to them. Of those who maintained a kitchen garden, 61% stated that they sold some of their produce in the market as well. For those who did not maintain a kitchen garden, the primary reason listed was the lack of space to maintain a kitchen garden (**see table 6 below**).

Table 6: Reasons for not having a kitchen garden.

Reasons	Perc.
Did not attend training provided by CDO	
Attended, but did not understand training provided by CDO	
I don't have any space to maintain a kitchen garden	74.07
I do not have regular water supply to maintain my kitchen garden	18.52
Destruction of kitchen garden by animals or stealing by neighbours	
The respondents had migrated for a year in 2022 - Hence they did not have a kitchen garden	7.41

(iii) **Another key indicator is the number of meals consumed in a day**. Most ultra-poor households are typically food insecure, and often do not consume even 2 meals in a day. Data shows that there has been a significant increase in the percentage of respondents consuming 3 meals a day from baseline to endline. The increase was from 17.85 percent to 94.5 percent (77 percent points). While in 2019, most households (74.07%) reported eating 2 meals a day, in the endline, the majority (94.5%) reported having 3 meals a day.

(iv) Households were asked to comment on whether they **faced situations where they did not have sufficient food**. Only 28% of respondents at the endline stated that they faced a situation of food insufficiency in the past one year (vs 66% in the baseline). Of those who expressed food insufficiency, 85% stated that they coped with the situation by borrowing food on credit, followed by 26% who stated that they limited portions during mealtimes (see Table 7).

[34] During the midline, the Sambodhi team asked women a list of questions on maternal and child health that focused on height/weight indicators of children.

Table 7: Ways of coping with food insufficiency.

Ways of coping with food insufficiency	Percentage (%)
Skip entire days without eating	14%
Limit portion size at mealtime	26%
Rely on less expensive or less preferred foods	12%
Purchase or borrow food on credit	85%
Feeding working family members at the expense of non-working members	2%
Feeding children instead of adults	2%
Family members eat with friends/Relatives.	1%
Increased gathering of wild food plants	1%

(v) The programme has a target of ensuring that 95% of households have access to foodgrains under the PDS. In the endline, 91% of households reported having a PDS card. While the program target might not have been met, however, this is a 16.83 percentage point increase as compared to the baseline (74%). Of those who reported having a PDS card, 98% used the card to procure rice.

Program Outcome II: Economic development and promotion of sustainable livelihood options.

Key Indicators

- # of households engaged in at least one livelihood activity supported by the project (cultivation, livestock-goats & pigs, small businesses) (**Target: 85% households**)
- # of households engaged in diversified activities (two or more supported by the project) (**Target: 70% households**)
- Increase in household level assets on top of asset created by the project grant. (**Target: 60% households achieving at least INR 4000**)
- # of households have reported increase in income from project supported livelihood activities (At least INR 15,000 in 3rd year) (**Target: 60% households**)

Key Indicators

- # of households engaged in at least one livelihood activity supported by the project (cultivation, livestock-goats & pigs, small businesses) (**Target: 85% households**)
- # of households engaged in diversified activities (two or more supported by the project) (**Target: 70% households**)
- Increase in household level assets on top of asset created by the project grant. (**Target: 60% households achieving at least INR 4000**)
- # of households have reported increase in income from project supported livelihood activities (At least INR 15,000 in 3rd year) (**Target: 60% households**)

Program Input: After month 6, a grant is provided to didis to kickstart livelihood activities, to provide them with sustainable economic means to uplift their socio-economic status. The grant is provided in two instalments totalling INR 16,000. Complementing the grant, the CDOs hold individual discussion with didis' regarding the livelihood options they want to pursue based on a realistic understanding of what may work for them. Post discussion, the grant is directly deposited into the didis' account. Post transfer, the CDO accompanies the didis' to procure required inputs to start the livelihood activities using the grant money. Furthermore, the grant support is complemented with the provision of technical training and training on income generation. Participants are also assisted with market linkages and linkages with the existing value chain via CDOs. These efforts have led to-

A vast majority of the didis' undertaking at least one of the three livelihood activities supported by Nudge i.e., livestock rearing (goat and/or pig), cultivation of vegetables/fruits, and micro-business. Of the 309 didis' covered during the endline, 99.68% of all households were involved in at least one of the above-mentioned livelihood activities. *In other words, the program target of at least 85% of households engaged in at least one livelihood activity supported by the project was achieved*.

Cultivation as an activity

(i) **Individually, 97.09% households were involved in cultivation which resulted in higher profits**: Of the people who mentioned that they carried out cultivation as an activity, 98% and 91% stated that they grew vegetables/fruits & crops respectively in the past 12 months. Our qualitative enquiries suggest that the respondent's **decision to pursue cultivation as an activity is motivated by the dual advantages it presented**: i.e.,

- The ability to consume a portion of the produce for personal sustenance and the opportunity to generate supplementary income through market sales.
- The cultivation lifestyle brought a sense of enjoyment to the beneficiaries as it empowered them, encouraged social interactions, allowed for leisure time and quality family moments, and provided them with a strong sense of agency.

(ii) **Majority of households grew vegetables/fruits after the intervention provided by the CDO:** Across the three seasons, 83% grew vegetables/fruits in kharif, 83% in rabi and 100% in summer. The programme therefore seems to be played a major role in setting up an improved earning potential for the households. This is further supported by our qualitative evidence which underscores the importance of the training provided by the CDO in improving overall agricultural productivity in the case of vegetables/fruits. Beneficiaries consistently emphasized the significance of the training they received and highlighted the crucial role of proactive pest management in safeguarding crops against damage.

Respondents reveal that prior to the intervention, the beneficiaries' agricultural activities were characterized by limited scale and diversity. They faced various constraints such as limited knowledge, insufficient capital, and time constraints due to migration, which hindered their pursuit of vegetable and fruit cultivation However, due to the intervention, there has been a significant expansion in both the scale and variety of crops cultivated. This diversification has directly contributed to an increase in income for the beneficiaries, enabling them to achieve higher financial returns from their agricultural endeavours

(iii) **Households earned significantly higher profit from cultivation of fruits/vegetables, versus cultivation of crops.**

- A higher proportion of vegetables/fruits were sold in the market as compared to crops. Data shows us that only 36% of the households who harvested crops sell them in the markets.
- On the other hand, the proportion of harvest sold is significantly higher in the case of vegetable/fruits, wherein, around 91% of respondents sold their produce in the market. The average annual income from sale was INR 7015.477. It was observed to be INR -976 in the case of crops.
- Having said this, there were some households who earned higher incomes from cultivation of vegetables/fruits than others. Qualitative inquiries revealed several factors that emerged as confounding elements (*i.e., elements not associated with the program*) which played a key role in contributing to higher incomes vis-a-vis others:
    - o *Work Ethic*: The diligent and hardworking nature of individuals played a significant role in achieving exceptional agricultural outputs. One beneficiary emphasized the impact of hard work on personal performance. She highlighted her punctuality in reaching the fields and her proactive approach towards managing the field, which contributed to her success.
    - o *Age of children/number of children*: The age of children had a notable influence on performance. didis' with infants or very young children faced challenges in dedicating sufficient time to fieldwork. In contrast, those with older children had more flexibility to invest time and effort in agricultural activities. Additionally, in certain cases we observed that

families with less number of dependent[35] children had more time to spare for livelihood related activities, enabling them to generate better yields from their cultivation efforts.

- *Ambition*: Innate ambition was identified as a driving force behind exceptional performance. One beneficiary, who had earned Rs. 20,000 from agricultural produce, expressed her aspirations to diversify her businesses. This ambition fuelled her dedication and motivated her to put in extra efforts to achieve her goals.

> *"We incurred a total profit of Rs.20,000 last year. Hard work and proper care of the produce, like spraying medicines, are some of the reasons we had a prosperous produce last year. Adequate and timely spraying of medicines to keep pests and insects away has been essential. CDO dada has taught how to farm efficiently to gain profits and to self-sustain. This was the best skill acquired by me that he has taught."*

Livestock as an activity

(i) **Individually, 98% were involved in livelihood activity associated with goats and/or pigs** in the past 12 months. At the time of the survey about 85% owned goats and/or pigs. A significant preference was given to livestock rearing primarily because:

- It significantly contributed to the generation of income and the development of a sustainable asset base for the beneficiaries. *Respondents expressed a strong belief that choosing this livelihood option would lead to improved income levels over the long term.*
- The beneficiaries expressed high levels of satisfaction with livestock rearing, as it offered them opportunities to receive lump-sum payments each time they sold their livestock. *These financial gains not only enabled their growth but also provided them with the means to make further investments in their endeavours.*

There was a 36% point increase in households who reared goats as compared to before 2019. Similarly, for pigs we observe a 10% point increase in households rearing pigs currently. Upon further investigation into the notable disparity in the increase in the percentage of households rearing goats compared to pigs, we discovered that pig rearing presented specific challenges. Many beneficiaries shared their experiences of facing an endemic outbreak that resulted in the unfortunate death of their entire pig livestock, leaving them with none. This unexpected loss not only caused a financial setback but also took an emotional toll on the beneficiaries. Despite their efforts to seek assistance by informing the CDO and actively administering medications, they were unable to save their pigs from the disease. This recurring issue emerged as a significant challenge faced by multiple beneficiaries engaged in pig rearing. This revelation sheds light on the distinctive challenges associated with pig rearing, highlighting the vulnerability of this livestock to endemic diseases. *It underscores the need for further research and targeted interventions to address the health and disease management aspects of pig rearing, enabling beneficiaries to mitigate such risks and ensure the sustainability of their pig-related livelihood activities.*

Microbusiness as an activity

(i) **As compared to the previous two activities a lower percentage of respondents reported owning a micro-enterprise i.e., 38% of households.** In the case of small businesses, out of the 119 households (i.e., 38%) of the total, around 84% had only one business, while the remaining 16%reported having two businesses. However, data suggests that only 23% of those respondents who owned a micro-enterprise (i.e., 28 households) had mentioned that the businesses were set up with the support given by Nudge. In other words, for the remaining majority who owned a micro-business, the

[35] Dependent children are defined as those who are heavily dependent on their mothers for their physical, emotional and development needs.

support came from family members and relatives. These businesses were conventional/traditional businesses of bamboo/making or selling Mahua alcohol.

In terms of the income generated by businesses supported by Nudge, 65% had an average annual income in the range of INR 24000-72000, 24% had an annual income between INR 0- 24000 and 10% reported to have an annual income greater than INR 72000. *When we compare this with those businesses which were not supported by Nudge, we find that businesses supported by Nudge seemed to be earning more on average as compared to those which were not*. For those businesses that were not supported by Nudge, 62%reported earning income between the range of INR 24000 – 72000, 33% had an income between INR 0 – 24000 and 4% of the business had an income above Rs 72000.

Upon delving deeper into businesses that have been passed down through generations and are of a conventional nature (bamboo weaving, Mahua alcohol), we discovered that despite not being directly established by Nudge, these enterprises have also experienced positive outcomes because of the overall intervention. Numerous proprietors of traditional businesses emphasized that they had witnessed substantial growth in their operations after the intervention, primarily due to improved access to capital facilitated by increased income and savings from livelihood diversification. This enhanced financial standing has empowered them to generate higher revenue, thereby fortifying the sustainability and expansion of their businesses. The intervention has thus had a ripple effect, benefitting not only the directly supported ventures but also indirectly empowering and uplifting the wider network of traditional businesses within the community.

> *"We get each bamboo for 100 Rs, sometimes for 50 Rs, we get for the right quality. And we are not allowed to venture in the jungle for procuring the bamboo. We are able to sell more bamboo products now. We are proceeding ahead more with it, since we have money to invest and grow in that business now."*

Nevertheless, it is crucial to acknowledge that the adoption of Nudge-supported businesses by program beneficiaries remains relatively low in numbers. Our observations have identified several factors contributing to their reluctance in opting for such ventures. These factors include:

- **Resource shortage**: Most of the beneficiaries who received business training and are not undertaking any business activity expressed that they are short on resources to invest in a small business. If they had received a grant for it, then they might have been able to pursue it, however, in current scenarios with limited savings and relatively more urgent expenditure needs, it seems difficult to open a small business.

> *"About business, I have thought of opening snacks shop along with mahua alcohol, but I am short of money for opening it. I also want to open a vegetables shop when my husband comes only if we have saved some money to invest in."*
>
> *"If, we could get grant for starting a business it would be really helpful. I want to start a business, but I am short on funds. "*

- **Scope**: Some of the beneficiaries expressed that the reason why they did not pursue any business was because they felt that there would be no demand for their products/services in their small village. They also felt that people in the village were not used to snack and tea shops and probably would not purchase.

> *"We have shortage of resources and I lack the appropriate knowledge to operate a business and the process of making samosas or eggs. We also feel tea will not sell in the village as people over here are not accustomed to spending on such shops for tea and snacks. "*

- **Shortage of time**: Respondents expressed that one of the crucial reasons for not being able to pursue it, is lack of time. After managing multiple livelihood activities and managing household chores, it is difficult to pull out time to pursue another activity.

- **Hesitance**: It was also observed in the qualitative IDIs that the beneficiaries showed hesitance in opening a new small business, they also seemed to lack confidence in this aspect. They feel under skilled for this role and believe they do not possess appropriate knowledge for managing a small business.

> *"As I already am comfortable weaving bamboo, the efficiency to make more money has increased. The problem is money, we do not have enough money to venture ourselves in a new business and the market present is also bit far away from here, we will think of venturing into a new business once we have the necessary funds."*

To address this issue and encourage a higher uptake of micro-business activities as a viable income source, it becomes imperative for the training program to devise strategies that specifically cater to the mental and physical barriers faced by the beneficiaries. By addressing and overcoming these barriers, the training program can equip beneficiaries with the necessary skills, knowledge, and support system to pursue and thrive in entrepreneurial endeavours. Furthermore, the program can foster a greater acceptance and participation in Nudge-supported businesses by implementing certain additional recommendations mentioned later in the report, ultimately leading to enhanced economic opportunities and livelihood improvement for the beneficiaries.

Value of livestock assets

The monetary support provided by the program also resulted in an increase in the value of livestock assets owned by the respondents as compared to the baseline period. *The average value of goats and pigs owned by the respondents*[36] *increased by 488% & 310% respectively*[37] *from baseline to endline*. Moreover, the program also targeted to achieve an increase of INR 4000 in terms of the value of livestock owned in at least 60% of the households. *In this context, during endline 100% of households who owned goats/pigs registered a value of more than INR 4000*. Furthermore, the average income earned from selling goats and pigs in the past 12 months at the time of endline survey were calculated to be INR 8403 & INR 9905 respectively, with the combined average being INR 9924.

Our qualitative findings support this significant increase in asset value and increases in income. Firstly, qualitative enquires found that the beneficiaries attributed the success to the comprehensive training provided by CDO dada, which equipped them with the necessary knowledge and skills to engage in livestock rearing. Secondly, the provision of grants to purchase livestock further facilitated their entry into this livelihood activity for some. To this end, the beneficiaries found that managing these domesticated animals was relatively straightforward and not excessively demanding in terms of maintenance. They quickly acquired the skills needed to raise the livestock for commercial purposes and were able to generate substantial income through their sale. Thirdly, respondents felt that the presence of livestock also served as a financial safety net during times of emergencies, providing the beneficiaries with the means to overcome unexpected challenges. Finally, it was evident that the beneficiaries had a solid understanding of the concept of livestock rearing, enabling them to scale up their businesses by increasing the number of livestock they owned. This scalability, combined with their comprehension of the activity, contributed to the overall sustainability of this livelihood venture.

Diversification of income

In terms of the percentage of households engaged in diversified activities (i.e., two or more supported by the project), **we observe that the program target of 70% has been met.** Around 96% of the households were engaged in two or more activities supported by the project. While 0.3% engaged in no

[36] **Caveat**: Due to the absence of individual market price of each type of goat or pig (Khasi goat, male, female or kid/piglet), we calculated the average market price of each goat/pig by calculating the imputed value of each goat/pig by dividing the total amount received from selling goats/pigs in the last 1 year with the number of goats/pigs sold. The final value was then arrived at by taking an average of all these values. Average value of each goat/pig was calculated to be **INR 4878.312** & **INR 5065.531** respectively. This value was then multiplied with the number of goats/pigs owned currently after which the average value of goats/pigs owned was calculated.

[37] The values of goat and pig owned at baseline was INR 5049 & INR 3163 respectively. This average value increased to 29,694 INR & 12,959 INR respectively.

livelihood activities, 3%, 60% and 37% engaged in 1, 2 and 3 livelihood activities respectively. **Table 8** below shows the percentage of households having different combinations of two or more livelihood activities supported by Nudge.

Table 8: Combinations of at least two livelihood activities supported by Nudge

Combinations	Perc.
# of households engaged in agricultural activities, livestock rearing & micro-enterprises	37%
# of households engaged in agricultural activities & livestock rearing (but not small business)	58%
# of households engaged in agricultural activities, small businesses (but not livestock)	0.3%
# of households engaged in micro-enterprises, livestock rearing (not agricultural activities)	0.3%

Another key **programme outcome target pertains to total income from Nudge promoted livelihood activities**. The target is that 60% of households achieve atleast INR 15000 by the third year of the programme. Data shows that the average annual income from all the livelihood activities supported by the program (cultivation, livestock rearing and small businesses) is INR 28829 for the cohort of 309 households. 60.84% of the 309 households have an annual income greater than INR 15000[38].

Table 9: Prop. Of households in relation to average household income

Response	Freq.
No	65%
Yes	35%
Total	309

To understand further details on the mean income, sample households were divided into various income categories (**see table 10**). Data shows that about 65% of households had income below the mean income of INR 28829. Interestingly, majority of households lie in the lowest and topmost income categories.

Table 10: Households by Income groups

Income Groups	Perc.
Below INR 7000	18.77
Between INR 7000-14000	17.48
Between INR 14000-21000	17.8
Between INR 21000-28829	11
Between INR 28829-35000 (mean is INR 28829)	5.83
Between INR 35000-42000	5.83
Between INR 42000-49000	4.53
Between INR 49000 & above	18.77

Further, as households move from the lowest to the topmost income categories, proportion of households with three livelihood activities supported by Nudge steadily increases. **Table 11** provides additional details. The topmost category has 100% of the households with three livelihood activities and the lowest having 0%

[38] **Caveat**: The calculation of total income required us to standardize income values by "type" across the three livelihood activities supported by Nudge. In other words, given that we had measured business income as a categorical variable and the measurement of income from goat/pig and vegetable/fruits were taking the discrete form, we had to rely on "**the mid-point method"** to convert the categorical income variable for business into a discrete variable. The mid-point method is not a robust technique; however, it gives you a general idea of the income level on an average. The values calculated have been arrived at when we include the income of all the businesses together (i.e., businesses which the respondents reported were supported by the program + those businesses which weren't reported to be supported by the program). Value of the average annual income from livelihood activities supported by the program is – INR 17062 and only 44.34% reported to have an annual income over INR 15000.

households with three livelihood activities. Similarly, households with two or less Nudge promoted livelihood activities tends to decrease as there is movement along the income chain.

Table 11: Income categories and number of livelihood activities pursued.

Categories	Below INR 7000	Between INR 7000-14000	Between INR 14000 - 21000	Between INR 21000 - 28829	Between INR 28829 - 35000	Between INR 35000 -42000	Between INR 42000 -49000	INR 49000 & above
Number of Nudge promoted livelihood activity adopted								
None	1.72							
One	12.07	1.85	1.82					
Two	86.21	87.04	89.09	67.65	50	22.22	14.29	
Three	0	11.11	9.09	32.35	50	77.78	85.71	100

Table 12: Income Dynamics

Categories	Below INR 7000	Between INR 7000-14000	Between INR 14000 - 21000	Between INR 21000 - 28829	Between INR 28829 - 35000	Between INR 35000 -42000	Between INR 42000 -49000	INR 49000 & above
Respondent Social Category								
SC	41.38	22.22	23.64	44.12	38.89	22.22	35.71	27.59
ST	56.9	75.93	76.36	52.94	61.11	77.78	64.29	70.69
OBC	1.72	1.85		2.94				1.72
Total	58	54	55	34	18	18	14	58
Are they PVTG (values represented are percentage of STs)?								
Yes	100%	95.12%	100%	94.44%	90.91%	100%	100%	97.56%

Table 12 looks at the distribution of social categories under each income bracket. We do not observe any differences in terms of the social categories that these households belong to (**see table 12**)

These results unequivocally point to the fact that the increase in income has been uneven across households, despite similar implementation of the program across all the sample areas. To understand the factors underlying this unequal growth in income, qualitative inquiries were undertaken with respondents who were able to generate a higher income. Enquiries revealed that among beneficiaries who generated higher income, there was a practice of "strategic reinvestment" of the income generated from livelihood activities. Instead of solely relying on one livelihood activity, they have chosen to invest in income-generating activities and assets. This approach not only enhances the diversification of their income streams but also ensures long-term sustainability. By wisely utilizing their earnings from one activity, the beneficiaries were able to pursue multiple sources of income, thereby strengthening their overall financial stability and resilience. Moreover, such

"We incurred a total profit of Rs.20,000 from agriculture cultivation in the last year. CDO dada has taught how to farm efficiently to gain profits and to self-sustain. This was the best skill acquired by me that he has taught.

I am now able to do "Mandar/ Dholak" business. The dholak selling business requires animal leather skin and some raw materials which I can buy with the help of increased income due to Nudge's intervention. I sell one Mandar for Rs. 4000 to Rs.5000. Earlier I was not able to pursue it due to my engagement at brick kilns and lack of money for investing. We also sell "khaiyeni/ Tobacco". My husband manages the tobacco shop. I also sell vegetables in the market. Apart from my husband, I am also involved in selling vegetables at weekly market.

We make over 50 dholaks and 1 dholak is sold for Rs.5000. Dholak is made from soil(mitti) and animal skin. We buy the animal skin from the market for Rs.1000. For 1 Dholak we incur a profit of around Rs.3000. We started this only after Nudge had been associated with us since we could have capital to invest in the animal skin. Vegetable farming generates the second most income for the family followed by pig rearing. We sold the pig for Rs.5000. "

strategic decision making with respect to business depicts the development of an entrepreneurial mindset among some beneficiaries within our sample.

Another piece of analysis that was undertaken was to understand the differential growth in income from the perspective of what the beneficiaries were endowed with at the start of the program. As discussed earlier in this report, literature shows that certain beneficiaries may seem to perform better than others due to them being better off at the start of the program. In other words, it is important to understand whether beneficiaries selected into the program may have started-off at different socio-economic baselines. To understand this, movement of household income across income categories from baseline to endline was undertaken. For this purpose, total household income is defined as income from cultivation and livestock[39]. To observe these movements, income categories were based on the baseline average value for household income (i.e., income derived from cultivation and livestock only, which was calculated as INR 1982). Using this criterion, data shows that average total annual household income based on just cultivation and livestock income increased by 549% - from INR 1982 to INR 12868 over 2019 to March 2023 for the sample of 309 households. This change can be explained by the decrease in the number of households with total household income below average of INR 1982 by 52.42 percent points. In addition, data shows significant movement (by 59.87 percent points) of households to the highest income category, i.e., annual income higher than INR 7982 (**see table 13**).

Table 13: Movement in Income category – I (Cultivation and Livestock)

Income category	Baseline		Endline		Change (Percent points)
	n	*%*	*n*	*%*	
Category 1: Below Average (INR 1982)	216	69.90	54	17.48	Drop of 52.42
Category 2: Between INR 1982 – 3982	38	12.30	9	2.91	Drop of 9.39
Category 3: Between INR 3982 – 5982	18	5.83	22	7.12	Increase by 1.29
Category 4: Between INR 5982 – 7982	15	4.85	17	5.5	Increase by 0.65
Category 5: Above INR 7982	22	7.12	207	66.99	Increase by 59.87

Moreover, it is seen that movement vis-à-vis Category 1 (i.e., households with average income of less that INR 1982) *(**see table 14**)* – 18.98% remained in the same category as the baseline, while 64.35% moved to the highest income category from baseline to endline. Similarly, with respect to movement vis-à-vis Category 2, 3, 4 and 5 – it is seen that except for 13 households who slipped into Category 1 i.e., a lower category, the majority jumped to a higher category during the time between baseline to endline. (See **table 14**). *This shows that the program succeeded in pulling most of the households from the lower income categories to a higher income category.*

Table 14: Movement in Income category – II (Cultivation and Livestock)

Income category	Baseline	Endline				
		Category 1	Category 2	Category 3	Category 4	Category 5
Category 1: Below Average (INR 1982)	216	41 (18.98%)	5 (2.31%)	17 (7.87%)	14 (6.48%)	139 (64.35%)

[39] Point to be noted that in the baseline, income from business was not obtained hence we are also not including the business income as part of this analysis.

Category 2: Between INR 1982 – 3982	38	6 (15.79%)	2 (5.26%)	3 (7.89%)	2 (5.26%)	25 (65.79%)
Category 3: Between INR 3982 – 5982	18	1 (5.56%)				17 (94.44%)
Category 4: Between INR 5982 – 7982	15	3 (20%)	1 (6.67%)			11 (73.33%)
Category 5: Above INR 7982	22	3 (13.64%)	1 (4.55%)	2 (9.09%)	1 (4.55%)	15 (68.18%)

Additionally, changes in the livelihood pie based on comparable income sources at both baseline and endline (i.e., cultivation Income and livestock Income) was undertaken[40]. The analysis shows us that the highest contribution shifted from cultivation income in the baseline to livestock income in the endline assessment[41]. Cultivation income's share in overall income decreased by 33.57 percent, whilelLivestock income share increased by the same amount[42] (**see table 15 below**). Even though the share of cultivation income declined, it still holds a substantial share of the total income. *This shows that the program succeeded in some way in ensuring income diversification.*

Table 15: Contribution of Nudge supported livelihood activities in total income.

Income from livelihood activity	Baseline		Endline	
	Average annual income (INR)	Contribution to total household income (%)	Average annual income (INR)	Contribution to total household income (%)
Cultivation Income	1574	79.41	5899	45.84
Livestock Income	408	20.59	6969	54.16
Household Income**	1982		12,868	

Program Outcome III: Financial Inclusion

Key Indicators

- # project participants who were not included in SHGs at baseline have become member of SHGs. (**Target: 100% households**)
- # of project participants have bank account (**Target: 100% households**)
- # of project participants who saved in SHGs or bank accounts on the top of their savings at baseline (At least INR 1500 in 3rd year) (**Target: 60% households**)
- # of households that have taken loans from SHGs (At least INR 2000 in 3rd year) (**Target: 60% households**)

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- # of households that have taken loans from SHGs (At least INR 2000 in 3rd year) (**Target: 60% households**)

[40] **Caveat:** Data presented to be viewed at broad indicative trends and not with a granular lens.
[41] **Caveat:** Data from the two time periods are not strictly comparable for multiple reasons: E.g., composition of cultivation income in baseline includes livestock other than goat and pig. In Aug 2022 assessment it is defined as a combination of income earned from the sale of goat and/or pig in the past 12 months.
[42] **Caveat:** Income from business not known in the baseline, hence we have not included it.

Program Input: To aid the program agenda of financial inclusion, training on financial literacy, information on savings, credit and insurance is provided. Further, information on government schemes and programmes is also provided and facilitation of access to these schemes are also undertaken. Small group/cohort formation with the women participants is also undertaken, to seed and catalyse a feeling of solidarity (social capital) among them. Life skills training is also provided to the women who are encouraged to change their practices and way of living. It is envisaged that these weekly meetings will set the stage for women to be brought under the fold of Self-Help Groups (SHGs) if not already and thereby enable them to save and borrow money for their needs. Given this background, the survey results show that:

(i) **Only 82.2% didis' were part of SHGs at endline**. This is a considerable improvement over the baseline value of 54%[43] but still below the program target of 100%. Some of the factors that prevented the remaining didis' from joining an SHG (Self Help Groups) can be observed from the **table 16 below**.

Reasons	Perc.
I was a member of an SHG, but the SHG closed	47.27
I was a member of an SHG, but I left on my own	12.73
I wanted to become a member, but the SHG capacity is full	5.45
I want to become a member, but no SHG exists in my area	10.91
No body asked me to join an SHG	10.91
Other Reasons	12.73
Total	55

Table 16: Reason for not being part of SHGs.

Among those who left SHGs on their own, majority of them stated that they left the SHG because they could not attend the meetings regularly (42.86%, n=7) and they felt that the SHG wasn't helping them (42.86%, n=7).

Since SHG membership was an important component for the program as it provides multiple benefits to a member, such as access to emergency funds, economic independence for women, cultivating a habit of regular savings, and enhancing their prospects of obtaining loans from banks, it is important to understand how women who were not part of SHGs managed their savings and borrowing needs. Findings revealed that women without SHG membership employed traditional methods for saving, such as storing money under their pillows or within the confines of their homes. Some also utilized banks for savings purposes. Regarding borrowing requirements, women relied on family/relatives and individuals in their neighbourhood who were willing to provide loans. These informal sources served as alternatives to formal financial institutions for obtaining loans. While these arrangements provided some level of support, they lacked the structured framework and benefits that SHGs offer, such as collective savings and loan facilities.

" I am parahiya, but I do not receive PVTG pension. I tried to seek help from CDO dada but couldn't receive any help. Oddly, he asked for property papers along with aadhar and bank details. He assured me by saying that 'don't worry you will get it' but even now till date nothing has happened. I also tried seeking help from the Mukhiya of the village, but even he couldn't help us. None of us get pension entitlement here. There are also several other parahiyas' who don't receive PVTG pension. I am not sure what is the issue here."

(ii) Furthermore, **about 98.38% of the didis' had bank accounts at endline** (vs 80% during baseline) but below the program target of 100%. With respect to savings, 100% of those who were in the SHGs saved during the endline. The average amount saved by the didis' in our sample was calculated to be INR 2987

[43] This value is based on limited data and hence should be taken with a caveat. ATC dataset sample selection (i.e., n=74 as compared to n=88) based on those surveyed during endline. 25.68% of responses (n=74) are missing in ATC baseline. This indicator was not available for KPMG database.

(vs INR 1048 at baseline[44]). *This is 99% more than the program target of INR 1500 set aside for the third year of the program.*

(iii) **100% of the respondents who were part of an SHG, saved**. Current average amount saved by 149 members was INR 2987[45]. Only 63% of respondents mentioned that they save in banks out of which 99.67% (n=304) stated that they use banking services to withdraw money.

(iv) **With respect to credit utilization, we observe that 56.45%[46] of the didis' have taken a loan at endline, this is close to the program target of 60%.** The average amount of loan taken by the didis' at endline was INR 8168 (vs INR 1078 at baseline[47]), which is four times higher than the program target of INR 2000.

Program Outcome IV: Access to entitlements and women empowerment

Key Indicators

- # households accessing benefits from at least 1 more applicable social security scheme (from among PVTG pension, old age pension, disability pension) on top of existing schemes (**Target: 40% households**)
- # project participants taking collective actions on social issues and participating in community activities: (**Target: 20% households**)
  - Attending Panchayat meetings,
  - Visiting Block office/Panchayat office,
  - Raising voices against alcoholism & raising demand for village development works like road construction, installation of drinking water tank etc.

Figure SEQ Figure * ARABIC 3 Theory of Change**Key Indicators**

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- # project participants taking collective actions on social issues and participating in community activities: (**Target: 20% households**)
  - Attending Panchayat meetings,
  - Visiting Block office/Panchayat office,
  - Raising voices against alcoholism & raising demand for village development works like road construction, installation of drinking water tank etc

Program Input: The program aims to provide social protection to the women beneficiaries by promoting the right environment to foster social capital among the women who participate in the program. To this end, life skills support is provided to the women with the aim to build their confidence and improve resilience by promoting social inclusion and bringing about positive behavioural change relevant to ensuring self-sustainability, security, and well-being[48]. Additionally, the idea is to promote social integration of these didis' as a contributor in the economic outcomes of the household and thereby the village. The program does so through the formation of small groups such as SHGs which could function as platforms of solidarity, participatory & peer learning, training & information provision for the didis' participating in the program.

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[44] Data on respondents who saved in SHGs & amount saved not available for KPMG dataset for the baseline. Additionally, of the 287 who saved in SHGs in the endline, 138 respondents could not provide information on amount saved, as they could not remember the exact value. Average taken for 149 members.

[45] Of the 287 who saved in SHGs, 138 respondents could not provide information on amount saved. Average taken for 149 members.

[46] The frame of reference for taking the loan is the last two years for the endline.

[47] In the ATC dataset around 26% of responses for the loan question is missing and about 45.95% did not take any loan. The average taken is for a sample of 16 observations as they had outstanding loan amount mentioned. In the KPMG dataset, the amount of loan outstanding is not available. Furthermore, 0.43% of the observations are missing from the KPMG data.

[48] BRAC UPGI (June 28, 2021). "Graduation Overview". Available at (https://bracupgi.org/about-bracs-graduation-approach/)

To this end, **as compared to the baseline we observe that for our sample of 309 respondents all indicators associated with Program Outcome-IV have registered substantial improvements and have achieved the target set by the program.**

(I) In terms of improving access to entitlements, the survey results suggests that there has been a 53.81% improvement for those who reported to receiving PVTG pensions from baseline to endline. Similarly, an improvement of 35.30% & 23.54% percentage points respectively in the case of respondents receiving "Old Age" pensions & "Persons with Disability (PwD)" pensions was observed while comparing baseline and endline (**see table 17**). However, these improvements may not be a direct impact of the program, as only 18.63%, 4.88% and 0% of the respondents in the case of PVTG pensions, old age pensions and PwD pensions, respectively attributed CDO dada/Nudge foundation with introducing the schemes to them. *Our qualitative inquiries also reveal that in specific cases no recourse was available to beneficiaries in the event of non-receipt of benefits, especially even after approaching the relevant CDO dada.*

Table 17: Accessing entitlements.

Entitlements	Baseline	Endline
Receiving PVTG pension	23.33%	77.14%
Receiving Old age pension	12.94%	48.24%
Receiving PwD pension	17.64%	41.18%

(ii) In terms of project participants taking collective actions on social issues and participating in community activities, we observe that for our respondents' sample, *the program targets of 20% has been achieved*. While these indicators were not measured during Baseline, the results at endline show that 62.14% (n=309) respondents attend Panchayat meetings, 52.07% (n=309) respondents mentioned that they were able to visit government offices to address any issues and concerns. Furthermore, 54.69% (n=309) respondents raised their voices on any concern or issue within the community. Of these 57.4% (n=169) mentioned that they participated in mass events like rallies, campaigns, vigils, etc. for social change or to demand something. Given the lack of baseline for these indicators, it is difficult to comment on the improvements made with regards to didis' political participation. However, we do observe some developments with respect to didis' agency at the household level. Our qualitative inquiries reveal positive ripple effects of the program that have had a profound impact in this regard. Specifically, there has been a tangible positive effect on women's empowerment, with women now actively participating in day-to-day household decision-making and making important livelihood related decisions collectively with their husbands. This has enabled the women to have a positive outlook about their future and has instilled in them a drive to grow. Such observations indicate an upward movement with respect to didi's agency at the household level with significant positives accrued in the form of their improved outlook for the future.

Impact on Migration and working in brick kilns.

The previous sections provide details on how each success indicator associated with the program outcomes have performed. This section looks at whether and how improved economic outcomes have impacted migration in anyway.

"My husband and I take decisions collectively. I am definitely able to contribute more in financial, livelihood and household decision making as I have gained more information and knowledge. People from the village also ask me how I plant my crops and vegetables."

"We want to grow the bamboo business, make more supas per week. We are also going to expand our meat business and include selling goat meat as well. I also envision building a house for the family and most importantly I want all my kids to acquire education and get a formal job."

Endline data shows that a smaller number of didis' are migrating as compared to the pre-implementation period (i.e., before 2019). The proportion of didis' who reported that they migrate for work has come down from 70% before 2019 to 15% currently[49]. This is a reduction by 55 percentage points.

The combination of grants and training proved to be a major contributing factor in deterring beneficiaries from migrating to exploitative work environments such as brick kilns. This approach addressed their immediate financial needs while simultaneously promoting sustainable livelihoods through asset investments. Beneficiaries were able to engage in various income-generating activities, including vegetable and fruit cultivation, livestock rearing, small business ventures, and further investments. These endeavours resulted in amplified income streams, fostering self-sufficiency, and reducing the reliance on exploitative labour. The integration of grants and training in a gradual manner played a pivotal role in empowering beneficiaries to pursue these activities successfully and sustainably.

The positive impacts on the lives of the beneficiaries are diverse and far-reaching, affecting multiple dimensions of their well-being.

1. **Autonomy:** The beneficiaries expressed a profound sense of relief and increased autonomy after discontinuing migration. No longer being under the supervision of exploitative brick kiln owners, they feel liberated and in control of their own lives. The livelihood activities they now engage in provide them with a newfound sense of freedom and independence. Previously, they were subjected to underpayment and constant pressure to meet the owners' demands. However, now they can pursue their chosen livelihoods and receive fair compensation for their work.
2. **Improved Lifestyle**: A remarkable improvement in lifestyle has been observed among the beneficiaries who stopped migrating. They now enjoy a higher quality of life, with greater opportunities for their livelihoods. This change has afforded them more family time, allowing for stronger bonds and a sense of togetherness. Additionally, they have more leisure time to engage in recreational activities and attend social events, enhancing their overall well-being. With better savings and income from sustainable livelihoods, they have experienced an improved financial situation, leading to a more secure and homely environment. These positive changes have resulted in an overall sense of happiness and contentment among the beneficiaries.
3. **Consistency in education:** Ending migration has had a profound impact on the education of the beneficiaries' children. Previously, the whole family would travel and stay at the migrant locations for extended periods, disrupting the children's education. However, by choosing to stay and pursue sustainable livelihoods at their villages, the families can now ensure consistent education for their children. This has brought stability and continuity to their education, enabling them to develop their knowledge and skills without interruption. The beneficiaries are committed to providing their children with a strong educational foundation, empowering them to have brighter futures and break the cycle of generational poverty.

For those who are still migrating, some of the major reasons cited for migration is higher status (35.56%), ease of mobility/connectivity to source of work (24.44%) and limited local opportunities/no or less income (24.44%). Moreover, out of those who still migrate, most of them still go to work in a brick kiln. (i.e., 73.33% (n=45)). Furthermore, even if the tendency to migrate and by virtue working in brick kilns as a choice of livelihood has been significantly brought down for our primary respondents i.e., didis', we do observe that when it comes to the family members of the didis' themselves, a high percentage of households still prefer to send their members to work in brick kilns. Analysing the endline data, we observe that there are 62.14% & 39.48% (n=309) of households who specified that their household was involved in non-agricultural coolie work, within and outside Jharkhand. Out of these combined number of households, 48.57% (n=263) of them stated that they had family members who continue to work in a brick kilns.

This prevailing trend of migration among program beneficiaries or their household members was further investigated. The investigation reveals some valuable insights regarding the migration patterns of beneficiaries and their kin to brick kilns and other places of work. The following reasons emerged as contributing factors to their decision to migrate:

1. **Repayment of Debt:** A significant number of beneficiaries reported being burdened by various forms of debt, including loans taken to cover medical expenses or for housing construction. To fulfil their repayment

[49] The pre-post observation with respect to the migration indicator was asked retrospectively during the endline survey. The respondents were asked to remember back to the period before 2019 i.e., before the CDO dadas came and were requested to report their migration status then and now.

obligations, these beneficiaries felt compelled to seek additional sources of income because of which migrating and seeking employment at brick kilns seems like a straightforward decision to them.

2. **Inability to Pursue Alternative Livelihood Activities:** Some beneficiaries faced challenges in engaging in other income-generating activities. For instance, respondents residing in interior forest areas mentioned the loss of their livestock, such as goats, due to repeated attacks by wild animals. Similarly, other beneficiaries expressed the loss of their pigs due to endemic outbreaks. Due to a lack of capital, these individuals were unable to reinvest in livestock, prompting them to migrate and seek employment opportunities elsewhere.

3. **Familial Considerations:** Migration was observed among beneficiaries during non-monsoon seasons when cultivating crops was not feasible due to a lack of water availability. In such cases, beneficiaries accompanied their husbands and children to work in other locations. Additionally, some beneficiaries faced the challenge of being unable to pursue any other income-generating activity following the death of their husband several years ago, as they lacked sufficient family support. Migration provided them with an opportunity to secure employment and support their families financially.

This shows that the program may need to reassess their strategy especially at the livelihood planning stage to account for the above-mentioned vagaries that may impact the causal pathway of the program.

Future trends of Migration

Beneficiaries expressed a strong inclination to avoid future migration and instead focus on reinvesting in their existing livelihood activities, capitalising on the training received from CDO dada They are confident in their acquired knowledge and skills in cultivation and pig/goat rearing. Beneficiaries are aware of the numerous benefits associated with stopping migration, including improved health, lifestyle, social connections, and uninterrupted education for their children. While they acknowledge that unforeseen adverse circumstances may still necessitate migration, their primary goal is to establish sustainable livelihoods within their own communities.

These qualitative insights shed light on the multifaceted reasons that drive beneficiaries to migrate for work, encompassing debt repayment, limitations in pursuing alternative livelihood activities, and familial circumstances. Understanding these factors is crucial for developing targeted interventions and support mechanisms to address the challenges faced by these beneficiaries.

Looking beyond the Theory of Change: Assessing on-ground experiences of the program beneficiaries.

The Nudge's End Ultra Poverty Program has yielded substantial benefits for numerous program participants, encompassing a wide array of areas. The transformative journey experienced by the beneficiaries throughout the program's duration has been remarkable and far-reaching. Previously, the "didis'" faced immense hardships, struggling to secure three complete meals while toiling in toxic, underpaid, and exploitative working conditions. However, due to the efforts of the program, a significant majority are much better off in terms of their economic outcomes. An improved income affords better investment in food, health, and nutrition, while also helping address secondary requirements like education, income growth, and the establishment of income-generating assets for a better future. As per the results discussed in the earlier sections, the program seems to have made a good progress towards these outcomes.

Notably, the program has not only improved the dietary and nutritional aspects of the beneficiaries' lives but has also diversified their livelihood opportunities. It has empowered them with knowledge of leveraging social schemes, advocating for their rights in social matters, and ultimately enhancing their overall lifestyle and well-being. Previously, as our qualitative inquiries reveal, the beneficiaries and their families frequently fell ill; however, with better diet and improved nutrition, the occurrence of illnesses has significantly reduced. Moreover, the increased savings resulting from the program have allowed them to access better healthcare services.

Most of the beneficiaries have reported an increase in their income compared to the period before they received training and grants from the Nudge Foundation. The provision of grants and training has opened new avenues for them to diversify their income sources in a sustainable manner. Most beneficiaries in our endline sample, who used to migrate for work in the past, have ceased this practice after the intervention and have chosen to engage in more favorable livelihood activities with the support of the Nudge Foundation. To this end, they express a preference for these activities over their previous migration-based work, highlighting the exploitative conditions prevalent in brick kilns, which often led to injuries due to bricks falling, diseases and mental and physical overstress.

The beneficiaries have displayed a positive response to the improvements in their lifestyle. They have conveyed a significant reduction in the necessity for migration, a previously challenging endeavor. Furthermore, they have reported experiencing a sense of autonomy in their work, in contrast to their previous engagement under constant supervision. Additionally, they express a heightened sense of skill development and knowledge acquisition. The beneficiaries now enjoy increased leisure time and the opportunity to spend more quality moments with their families, while also actively participating in social events.

During the qualitative interviews, participants' feedback regarding CDO dada, who served as their primary trainer, was positive. The relationship between the beneficiaries and CDO dada was characterized by cordiality and insightful interactions. All the respondents held CDO dada and his training support in high esteem. CDO dada effectively communicated training content in an easily understandable manner, addressing beneficiaries' doubts and motivating them to pursue activities that would positively impact their lives. Respondents expressed gratitude for the practical market exposure provided by CDO dada, which included guidance on input procurement and output sales. CDO dada's encouragement to persevere, even in the face of initial failures, resonated with the beneficiaries. Most respondents praised their respective CDO dada for the comprehensive training they received. Regular visits by CDO dada were mentioned by multiple respondents, with weekly visits being common in their villages. These visits involved gathering all beneficiaries for discussions. When asked about CDO dada's accessibility, respondents provided positive feedback, noting his frequent presence and availability for communication via mobile phones. Further, our in-depth interviews also revealed several ripple effects of the program that have had a profound impact on the educational attainment of didis' children. The program's intervention has resulted in improvements in children's education, as the cessation of migration has provided stability and consistency, allowing children to focus on their studies.

However, at the same time, it is important to acknowledge that despite the largely optimistic outcomes, the program could not succeed in bringing the same impact for a substantial number of people as well (i.e., those who had migrated for work during the time of the survey).

During our qualitative assessments of respondents[50], we identified that some of the underlying assumptions of the program only partially held true. Based on these observations we posit that these observations can be extrapolated to understand why a large chunk of the original sample were still migrating (and working in brick kilns). Specifically, the failure of standard assumptions, especially those revolving around – a) The availability of natural resources (land, water) for kitchen gardens & agricultural activities. b) No crisis/shocks that leads to diminishing of productive assets and livelihood activities and c) Capacity of didis' to undertake diversified livelihood prospects, could be the primary reason behind the mixed impact of the program.

For example, through our qualitative assessment we discovered that a significant number of our respondents faced challenges in undertaking kitchen gardening and agricultural activities due to limited access to land and water, thereby rendering assumption (1) invalid. Additionally, respondents from our qualitative sample mentioned experiencing crises such as the loss of livestock or crop destruction caused by natural calamities, which contradicted assumption (2). Furthermore, some beneficiaries mentioned their inability to engage in livelihood activities due to health issues, disabilities, or unfavourable family circumstances, which challenged assumption (3).

To this end, in the next section, we discuss some issues arising on account of these assumptions and suggest potential solutions for the same. Additionally, we discuss other areas for improvement and their solutions as well.

Recommendations and Conclusion

While the program has demonstrated positive outcomes for our sample, our in-depth qualitative analysis has identified key gaps that may warrant improvement. In its present form, primarily due to these gaps, the program may not be able to position the program participants in an upward trajectory towards achieving the key drivers of resilience mentioned earlier in the report. In this regard, implementing certain enhancements holds significant potential for the program's future development and success. These recommendations aim to address the gaps and further improve the program's effectiveness. By implementing these suggestions, we believe that the program can fine tune the implementation strategy through a theory of change which allows

[50] As discussed earlier in the report, the qualitative sample included participants of the program who did not reap the benefit of the program due to some issue or the other.

for recourse within its unidirectional setup. We feel that such a structure will be more beneficiary--oriented and can achieve incremental impact and better serve the needs of its participants. The recommendations are as follows: -

a) **Addressing gaps in the customized livelihood plans**: There are certain gaps in the way the customized livelihood plans are being implemented which may potentially impact the optimum at which the program intends to function. By bringing about specific changes in terms of addressing the level of personalization possible in determining specific livelihood opportunities feasible for each type of household, the program can expect to substantially increase the impact of its interventions.

Currently, as part of the intervention, a livelihood plan (e.g., agriculture, micro-enterprises, livestock) that is diversified, sustainable and profitable is created for each household keeping in mind market demand, skill sets of women, their interests and cultural context. If this level of personalization held true, then all beneficiaries would have performed to their full potential. However, the evidence discussed so far with respect to indicators such as income and livelihood performance shows that this may not be the case. During our qualitative assessments, we discovered that despite receiving extensive training, certain beneficiaries were unable to actively engage in the livelihood activities they were trained for. This situation leads to a wastage of resources invested by both the trainers and the trainees, as the acquired knowledge cannot be effectively utilized for income generation. Some beneficiaries expressed their comprehension of agricultural practices, but lack access to land, while others mentioned their understanding of operating a small tea and snacks shop, however, due to prevailing trends in their villages, the local community is not inclined to spending on such establishments. We observed numerous similar cases where the training was well-provided, but the beneficiaries' faced constraints that prevented them from pursuing the intended activities.

"CDO dada taught us about agriculture, livestock rearing, small business training and even explained to us the importance of educating our children. He asked us to grow green vegetables and why eating green vegetables is important, but I can grow very little since my kitchen garden soil is full of stones. I bought pigs and goats, but they all died. I don't pursue agriculture because I do not have any land of my own. I am not able to generate any income from either of the activities I was trained for since nothing worked out for me, I am dependent on my husband's income, he migrates to Chhattisgarh for labour work." Excerpt 11

This is due to the confluence of multiple factors such as inconsistent assumptions, socio-economic factors (intra-household factors, insufficient understanding of assets and liabilities of the beneficiary), geographical and climatic factors. While many of these factors may seem outside the program's purview of control, we feel that the program can account for most if not all of these mentioned factors in their livelihood plans and suggest alternatives to the beneficiaries in case of deviations from the plans. For this reason, a comprehensive and robust needs assessment needs to be included during the livelihood planning stage. Conducting a thorough and comprehensive needs assessment is crucial to identify and address gaps in the program. This assessment should involve reassessing the validity of the program's assumptions to ensure they align with the beneficiaries' realities before implementation starts. By understanding the specific needs, challenges, and resources available to beneficiaries, interventions can be tailored effectively, leading to improved program outcomes. This would enable more targeted and effective interventions to address specific needs and ensure program success. For example: -

- Understanding beneficiaries land assets and the water resources available for it, may help in understanding if cultivation would work as a livelihood option for that household in the first place despite beneficiary having enough land.
- Considering, intra-household dynamics may also be useful. For example, assessing the presence of dependent children or disabled household members may help in understanding if the beneficiary may be able to devote any time at all to the livelihood activity despite the presence of favorable indicators such as availability of land, water, fodder for livestock etc. In such cases, compulsory training of other adult household members other than the beneficiary may also be considered.
- Considering geographical factors such as households' proximity to markets and supportive infrastructure plays a significant role in determining whether the beneficiary will be able to generate any

profit from cultivation despite having favorable environment for cultivation. The proximity of markets to the village, along with proper linkages and infrastructure such as well-maintained roads for transportation, greatly influences the sales of crops and the profit derived from it. Similarly, households' proximity to forests is an important factor that needs to be considered when it comes to livestock rearing as livestock are more prone to wild animal attacks etc.

- The epidemiological history of livestock diseases in an area should be considered when presenting livestock rearing as an option. During the livelihood planning phase, effective communication regarding impending diseases and its solution in terms of vaccination and medicines needs to be imparted and communicated to beneficiaries.
- When considering micro-business as a potential option for beneficiaries during the livelihood planning phase it is important that we consider the market prospects of the business for that area. As a start, the program can conduct a consumer demand survey within that area or village to understand the type of services they would like to see in proximity to their villages. Using the findings from the consumer survey, the program can then seek to present specific micro-business options to beneficiaries who may be interested in pursuing it as a livelihood activity.

Therefore, by tailoring livelihood interventions based on specific socio-economic and geographical characteristics, the program can optimize the impact and outcomes for each beneficiary, leading to greater success and sustainability.

"I dream a lot, but I am unable to achieve those dreams. I am an educated woman but I am unable to achieve my full potential. For instance, I would like to get a job of some sort which increases my income, I want my children to study better and grow in life. A lot of people despite being uneducated are doing well and getting work and income, looking at them I too wish to have such a life with better income opportunities, currently I just do labour work (majduri) and not pursue activities as per my caliber." -Excerpt 12

b) **Parallel and Periodic Monitoring:** Complementary to the recommendation made under point a), the program could look to implement parallel and periodic monitoring processes with the aim to account for contingencies, adapt to unforeseen circumstances, and strategize for effective damage control. Currently, the program's functioning seems to be strongly unidirectional in nature which presents a notable challenge. Such a structure may limit its ability to adapt to unforeseen circumstances or individual needs of the beneficiaries. As discussed in the previous section, this is largely on account of the program's assumptions defined for the achievement of impact. In other words, when beneficiaries face unforeseen circumstances or temporarily deviate from the program's prescribed path, they encounter limited opportunities to regain momentum and fully leverage the program's benefits. Once a beneficiary falls behind, it becomes challenging for them to catch up and align with the program's pace. The opportunity cost of falling behind, even for a short period due to personal contingencies or unforeseen events, is remarkably high, given the program's multiplier effect. Thus, the program could look to re-strategize their implementation plan by adequately considering deviations, unexpected circumstances, or by providing a clear roadmap for beneficiaries to seek recourse in case they are not able to adhere to their planned course of action due to external factors. The absence of strategies to handle contingencies or implement damage control measures may result in a higher fall out rate and act as a hindrance in achieving planned outcomes in the future. In this context, the program needs a comprehensive strategy to address contingencies and implement effective damage control measures. One such illustration is the case of a beneficiary who continues to be entrapped in the vicious cycle of poverty, highlighting the program's limitations in providing adequate support in challenging circumstances (**See beneficiary experience in the appendix**).
Thus, constant parallel monitoring is necessary to ensure that the beneficiaries are not inadvertently thrown out of the causal pathway as described by the theory of change, thereby impacting their ability to move in an upward direction for achieving skills and resilience to decide and plan their own futures. To this end, an effective monitoring mechanism should be set up which tracks beneficiaries' progress and registers a quick turnaround in terms of solutions. For this purpose, Nudge could set up and train a program specific monitoring team which does real time monitoring through a combination of anonymized beneficiary surveys and field visits to ensure effective implementation of the program. Presently, this is being done by the CDO in some capacity. However, our on-field observation reveals that sometimes the CDO are not able to devote enough time to such periodic monitoring which results in certain deviations

from the program for the program participants, which in turn leads to certain inefficiencies with respect to data capture and data entry related to the MIS (Management Information System). To this end, we recommend setting up a monitoring team that does not include the CDO and which conducts surprise visits intermittently to track progress. This approach will ensure that beneficiaries are not left behind and that the program achieves better outcomes. Real-time or parallel monitoring can provide timely information and enable proactive interventions to address challenges as they arise.

c) **Establish a feedback loop system as part of the monitoring process**: In line with the recommendation mention under point b), there is a need to implement a robust feedback loop system that encourages regular communication and engagement with beneficiaries as well. We observed that *the absence of a feedback loop system during monitoring* possibly hinders the program's capacity to gather timely information and make necessary adjustments to address emerging challenges. These two factors play a significant role in creating specific challenges and highlight the importance of a more dynamic and responsive approach in program design and monitoring. This will enable the program to gather valuable insights, identify areas for improvement, and address emerging challenges promptly. Currently, it is unclear how this process is conducted as there was no observation or evidence related to a formal grievance redressal in case of deviations from the program. Thus, the recommendation to establish a feedback loop system is based on the idea of encouraging regular communication and engagement between beneficiaries and program management. While CDOs are assigned to maintain communication, this recommendation aims to enhance the existing system by incorporating periodic feedback collection from beneficiaries through a separate program team within Nudge. This recommendation seeks to ensure that the responsibility and decision-making authority are not solely placed on CDOs or their immediate managers, effectively making the overall monitoring system more robust.

d) **Reemphasizing Nudge's role as an enabler in livelihood generation through skill development:** Nudge could look to strengthen alliances with local organizations, government agencies, and relevant stakeholders that work with women collectives in the field of skill development and livelihood. By leveraging these agencies expertise in skill development and livelihood generation, Nudge could introduce additional livelihood options that are not impacted by external factors such as geography, availability of natural resources, and natural calamities. By working with these agencies, Nudge could aim to introduce various skill development programs as part of its initiatives which could allow the didi's to work in their own spare time and enable them to earn a steady income. For example, skill training on the traditional art form of Sohrai and Khovar which has an origin in the nearby districts of Jharkhand, may enable the didi's to be a part of a steadily growing arts and handicrafts sector with positive benefits being accrued to them in the form of increased income due to improved market demand for such products. Similarly, multiple such livelihood options could be generated through skill development programs which could be identified by Nudge keeping in mind the local settings and interests in mind. Further, Nudge could tap into different Business Development Service (BDS) providers' whose specialized expertise in expanding products reach can significantly boost livelihood income generation through improved market access for the products that the didi's will generate.

e) **Thinking about program sustainability through participant collectivization and establishing formal linkages with the market**: Besides generation of livelihoods through skill development as discussed in the previous recommendation, Nudge could work towards improving the sustainability of the livelihood option that it presently advocates (i.e. Cultivation and Livestock rearing) by collectivizing the program participants into producer groups and establishing strategic partnerships via signing of MoUs with both backward linkage service providers (i.e., input providers such as those dealing in livestock, livestock vaccines, fodder, HYV seeds, fertilizers, pesticides, crop advisories etc) and forward linkage service providers (i.e., such as those dealing in value addition such as dairy processing, meat processing, packaging and refining of Agri products etc). This will establish a formal value chain connection between the program participants and the market with significant benefits accrued to participants involved in livestock, cultivation and NTFP (Non-Timber Forest Produce) related activities. By formalizing an agreement via an MoU, the service providers will be required to source the products from the program participants, thereby ensuring continuity in the value chain. This will be a first great step towards ensuring program sustainability eventually and making sure that the participants are on the right path towards earning higher incomes in the future.

f) **Revisiting content related to nutritional training and kitchen garden**: As discussed earlier in the report, our qualitative inquiries reveal that certain respondents faced challenges in maintaining their nutritional intake as defined by the "Tiranga Bhojan" nutritional plan due to the unavailability of certain green vegetables throughout the year due to their seasonal nature. Thus, to address the challenge of maintaining the nutritional intake in the absence of these vegetables, we suggest that the nutritional training content be tweaked to include vegetables/fruits alternatives that could be grown in the kitchen garden that are of similar nutritional value and can act as substitutes in case certain vegetables/fruits are impossible to grow during certain months. Similarly, it may be prudent to introduce vegetables/fruits which may not require a lot of water, in areas with water scarcity, as this seemed to be a common problem hampering regular maintenance of kitchen gardens. Such an information will enable the participants to maintain their nutritional intake as defined by the "Tiranga bhojan" nutritional intake plan.

> *"I can eat green vegetables from my kitchen garden daily in monsoon and winter seasons. It helps me gain strength and do more work. In non-seasonal times I am able to eat it only once a week when I go out to buy vegetables from the market." -Excerpt 13*

g) **Livestock Insurance:** During our qualitative interviews, we observed that participants who were unable to pursue livestock rearing livelihood activities faced significant setbacks due to the death of their livestock. This resulted in substantial financial losses, particularly for those who depended on livestock as their primary source of income. The loss of livestock, often due to unforeseen natural causes, left them financially devastated and unable to recover their investments or restart their livelihoods. The ability to recover from such losses became a matter of luck, which can be inherently unfair. Introducing livestock insurance as part of the program can address this issue and help protect the investment made by Nudge. By providing beneficiaries with livestock insurance coverage, they can be protected against the financial implications of unexpected livestock deaths. This insurance can serve as a safety net, enabling beneficiaries to recover their losses, regain their financial stability, and have the means to reinvest and restart their livestock rearing activities thereby ensuring that they stay within the impact pathway.

> *"From the grant that we received as a part of the programme, I invested all my money in buying livestock, I purchased four goats for Rs.10000 and two pigs for Rs.5000. They unfortunately died, post which, I purchased two more pigs (male and female) but they also died. Over a span 12 pigs died. I had also created a nice space for them to live. Dada did help in giving injections and medications, but they all died. I lost all my invested money, time and emotions due to the unfortunate circumstances." – Excerpt 14*

h) **Strengthening Entitlement Access by leveraging existing agent-based models**: During qualitative interviews it was observed that the beneficiaries who have still not been able to receive their social scheme entitlements even after three years of the program were unaware of the reasons behind the lag. They seemed to lack information about who was responsible for ensuring that they receive their entitlements and were also unaware of the measures to be taken to receive them. To address this, we recommend implementing two key strategies. *Firstly*, we propose leveraging existing agent-based models such as those like "Haqdarshak", who work in this space and are known for their comprehensive tracking system and information management capabilities related to "Entitlement Access". The UP program could explore mutual avenues for collaborations with similar stakeholders, which will naturally ensure improved access to entitlements for the prospective program beneficiaries. *Secondly*, appointing dedicated personnel within the implementation team at each block level/district level to serve as a focal point between the program and the agents. These personnel will be expected to follow up on the status of the applications by interfacing with these agents and the local CSCs (Community Service Centre's) and provided any further assistance if needed. Such a model will enable the program personnel to monitor the progress of entitlement applications, track necessary documentation, and ensure timely follow-up and maintain accountability. By adopting these measures, the program can significantly enhance access to social security benefits for all eligible beneficiaries, thereby empowering them further.

i) **Renewed focus on imparting information on benefits of SHG:** During one of our interviews, we encountered a unique situation that shed light on the lack of awareness among beneficiaries regarding the benefits of joining a Self-Help Group (SHG). The interviewee, who was in a hurry to attend an SHG meeting, surprised us by expressing her intention to drop out of the SHG membership. Her decision was primarily influenced by the fact that she had previously requested a loan but was not provided with the funds due to certain circumstances. As a result, she and her husband held a grudge and stopped contributing their weekly savings. This incident underscores the need to educate beneficiaries about the wide range of advantages offered by an SHG, such as economic empowerment for women, fostering a habit of regular savings, increasing the likelihood of obtaining loans from banks, and building social capital, among others. To address this lack of awareness, we recommend implementing renewed efforts to disseminate information about the benefits of SHGs. This could involve organizing periodic awareness sessions, conducting informative workshops, or employing other effective methods of knowledge dissemination.

In conclusion, it is evident that the program has brought about significant positive changes in the lives of the beneficiaries in terms of livelihood diversification, financial inclusion. We also observe that it has also brought about the development of an entrepreneurial mindset among certain participants of the program which as we observed was correlated with higher income. Given this context, however, our analysis has also highlighted certain gaps and areas for improvement. By working on the suggestions provided, the program can further enhance its impact and ensure the holistic development of the beneficiaries results in them being resilient to adverse shocks in the long run. Thus, it is extremely crucial to address these recommendations to create a more comprehensive and inclusive program that empowers participants, promotes sustainable livelihoods, and leads to long-term positive transformation.

Appendix

Beneficiary experience: The beneficiary's journey through the program was marred by unfortunate circumstances and program-related challenges that prevented her from reaping its intended benefits. Initially, the CDO dada, entrusted with overseeing the program's implementation, made false promises of buying livestock with a portion of her livelihood grant. However, these promises turned out to be empty words, as he took a significant portion of her grant without fulfilling his commitments. Left with limited resources, she managed to obtain a few pigs with the remaining amount. To her dismay, the quality of the pigs she received was woefully inadequate. Despite her diligent care and efforts to nurture them, they succumbed to poor health and passed away within a week. It was a devastating blow, both emotionally and financially, as she had invested her hopes and livelihood aspirations in these animals. In addition to this setback, she faced numerous health challenges that further impeded her ability to pursue alternative livelihood activities such as cultivation and microbusiness ventures. These health issues not only affected her physically but also drained her energy and limited her mobility. To compound matters, the beneficiary herself suffered a permanent injury to her left hand, while her husband battled ongoing respiratory issues. These circumstances created additional burdens and confounding factors, diminishing her capacity to fully leverage the program's benefits and make significant progress towards her goals."

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