



UPAJ Endline Study

Outcome Evaluation Report

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FOREWORD

Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) is a testament to the Mission's unwavering commitment to truly reach the last mile. Recognising that financial inclusion and economic independence forge the path to a dignified life, it is imperative that no one is left behind. Along with its State Rural Livelihood Missions (SRLMs), the Mission has consistently built on its learnings and experiences with communities that are most excluded and vulnerable.

The dialectic of learning and doing between DAY-NRLM and SRLMs has nurtured an ecosystem that progressively strengthens its economic inclusion programming, with the Ultra Poor Graduation Approach in Jharkhand (UPAJ) representing an important effort in this direction. Covering 4,000 households across four blocks in three districts, the programme placed the most excluded households at the centre of an integrated approach, combining livelihood support, productive assets, financial inclusion, access to entitlements and continued hand-holding through community institutions.

The findings of this outcome evaluation are encouraging. Over the programme period, average household incomes more than doubled and livelihoods diversified from fewer than two sources on average to more than four. Food security strengthened, with the proportion of households accessing at least two meals a day rising from just over half to universal coverage. These gains were accompanied by deeper social and financial inclusion, with near-universal integration into community institutions and all households maintaining active savings bank accounts. Access to government entitlements also expanded significantly, with pension coverage reaching near-universal levels. Equally important, women's participation and voice strengthened, with the overwhelming majority engaging in Gram Sabha processes. Taken together, these outcomes demonstrate the potential of the Graduation Approach and provide a strong foundation for its scale-up within DAY-NRLM, while offering valuable insights for sustaining the gains made by those who are often left behind.

In this journey towards scale, what remains critical is the focus on creating institutions and resources that endure. To that end, continued and joint training and capacitation of key programme holders - the Block-level officials, CBOs like Cluster Level Federations and Village Organisations - is key. Critical information transfer and cross-learning will also be facilitated through these joint learning spaces. Additionally, asking and answering the right kinds of questions through RCTs and other evaluation methodologies will also inform further improvements in programme design and execution quality.

I would like to acknowledge the efforts of JSLPS for implementing the programme, The/Nudge for its technical support, and the evaluation team for documenting its findings. Above all, I acknowledge the women and households whose participation, resilience and perseverance made these outcomes possible.

(Amit Shukla)

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We are grateful to the teams at JSLPS and Nudge Lifeskills Foundation (The/Nudge) (technical partner) for their guidance, technical inputs, and continued engagement throughout the evaluation process. We particularly acknowledge the support provided by district and block-level program teams, UPAJ Change Makers (UPCMs), and members of Self-Help Groups (SHGs), Village Organisations (VOs), and Cluster Level Federations (CLFs), who facilitated fieldwork and shared valuable insights into program implementation.

We also extend our appreciation to the field enumerators and supervisors, whose knowledge of the local context and relationships with communities ensured high-quality data collection.

Finally, we acknowledge all stakeholders who contributed their knowledge and reflections during the evaluation. We hope the findings presented in this report contribute to strengthening future programming for the most-excluded households and inform continued efforts towards sustainable poverty reduction and social inclusion in Jharkhand and other such geographies.



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List of abbreviations

Abbreviation	Full Form
CLF	Cluster Level Federation
CSG	Consumption Support Grant
DAY-NRLM	Deendayal Antyodaya Yojana – National Rural Livelihoods Mission
DPR	Detailed Project Report
FCS	Food Consumption Score
FGD	Focus Group Discussion
GPS	Global Positioning System
HH	Household
ICDS	Integrated Child Development Services
IDI	In-depth Interview
JSLPS	Jharkhand State Livelihood Promotion Society
JMMSY	Jharkhand Mukhyamantri Maiya Samman Yojana
KII	Key Informant Interview
LSG	Livelihood Support Grant
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
NFSA	National Food Security Act
NTFP	Non-Timber Forest Produce
OBC	Other Backward Class
PDS	Public Distribution System
PMAY	Pradhan Mantri Awaas Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PoP	Package of Practices
PRI	Panchayati Raj Institution
PSLH	Program-Supported Livelihood
PVTG	Particularly Vulnerable Tribal Group
SC	Scheduled Caste
SHG	Self-Help Group
ST	Scheduled Tribe
UPCM	Ultra Poor Change Maker
UPAJ	Ultra Poor Graduation Approach in Jharkhand
VO	Village Organisation
WFP	World Food Program

Executive summary

1.1 Program overview

UPAJ (Ultra Poor Graduation Approach in Jharkhand) is an integrated livelihood and poverty alleviation program implemented by the Jharkhand State Livelihood Promotion Society (JSLPS) as a Special Project under the Innovation Fund of Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM), with The/Nudge serving as the technical support partner. The program targeted the most-excluded households across four blocks in Jharkhand — Nawadiha Bazar and Bishrampur in Palamu district, Dumaria in East Singhbhum, and Sundarpahari in Godda. The program worked with households experiencing compounding vulnerabilities: landlessness, disability, single-woman headship, chronic illness, and exclusion along caste and tribal lines. Working through Self-Help Groups (SHGs), Village Organisations (VOs), Cluster Level Federations (CLFs), and UPAJ Change Makers (UPCMs), the program aimed to build diversified livelihoods, food security, financial inclusion, and access to government entitlements for 4,000 households across the four blocks.

The program was built on the Graduation Approach, an evidence-based framework that aims to help most-excluded households move out of poverty through a combination of sequenced and mutually reinforcing interventions. A defining feature of the approach is the careful identification and selection of the most-excluded households through community institutions, ensuring that support reaches those facing the greatest and often overlapping vulnerabilities. By placing SHGs, Village Organisations (VOs), and Cluster Level Federations (CLFs) at the centre of the selection process, the programme strengthened

community ownership, transparency, and accountability while drawing on local knowledge to identify households that are often missed by conventional targeting mechanisms.

Recognising that poverty is multidimensional, the Graduation Approach goes beyond increasing household income alone. It combines support across social protection, livelihood promotion, financial inclusion, and social inclusion and empowerment to help households build sustainable and resilient livelihoods. Accordingly, the program delivered a carefully sequenced package of support over three years, including consumption support, household livelihood planning, productive asset transfers, technical training, financial services, access to government entitlements, and continuous coaching and mentoring by community-based cadres.



1.2 Evaluation approach

The outcome evaluation was conducted using a mixed-methods design. The quantitative component tracked a cohort of 415 households¹ (from 440 at baseline) across all four blocks — 10% of total program participants, which was higher than the required sample size for the study. A stratified random sampling approach was used to ensure that the sample was representative of households across different blocks, remoteness levels, and poverty

categories. The sample was designed to achieve a 95% confidence level with a 5% margin of error. Qualitative data collection included 8 Focus Group Discussions (FGDs) with program participants, 24 individual interviews with program participants, 7 FGDs with VO/CLF representatives, 8 Key Informant Interviews (KIIs) with UPCMs, and 4 KIIs with Block Leads. Quantitative findings establish the scale and direction of change; qualitative findings explain the mechanisms and variation behind those shifts.



■ ¹ 25 HHs were unavailable for the survey during the endline

1.3 Program outcomes - Target and achieved

Indicator	Baseline	Target	Endline	Status
1. FOOD & NUTRITION SECURITY: 90% of targeted most-excluded HHs are food secure				
HH receiving consumption support	-	100%	100%	Met
HHs covered under NFSA or any other government scheme to receive food grains	81%	90%	100%***	Exceeded
HHs consuming at least 2 meals per day	53%	90%	100%***	Exceeded
HHs maintaining kitchen garden for at least 4 months per year for nutrition safety	49%	60%	89%***	Exceeded
2. SOCIAL INCLUSION: 90% of targeted most excluded HHs are either covered or re-activated in Community Institutions created under DAY-NRLM				
HHs mobilised into tola/ hamlet level small groups of ultra poor women	-	100%	100%	Met
HH are either included or re-activated into community institutions of JSLPS	64%	90%	98%***	Exceeded
HHs (women) attending SHG meetings	50%	90%	96%***	Exceeded
HHs (women) saving regularly in SHG	50%	70%	86%***	Exceeded
HHs access credit in 3rd year from SHG (RF/CIF) for economic activity ²	28%	50%	54%***	Met
3. FINANCIAL INCLUSION: 80% of targeted most excluded HHs are receiving financial inclusion services through community institutions like SHG and/or formal financial institutions like banks				
HHs with regular active savings bank account	87%	100%	100%***	Met
HH enrolled into at-least one type of low-cost life insurance /accidental insurance like PMJJBY and PMSBY	14%	100%	96%***	≈ Near miss
HHs with savings ≥₹1,500 in SHG and outside SHG at the end of 3 years	16%	80%	79%***	≈ Near met

*** p<0.001, ** p<0.01, * p<0.05

Table 1.1: Program Indicators, Baseline, Target, Endline, and Status at Endline

² Considered based on the credit accessed from SHG

Indicator	Baseline	Target	Endline	Status
4. LIVELIHOODS & INCOME: 70% targeted most excluded HHs have a minimum of 30% income enhancement from the current level through project supported livelihood activities				
HHs with structured livelihood plan	-	100%	100%***	Met
HHs engaged in at least 2 types of livelihoods	-	80%	86%***	Exceeded
HHs with a minimum of 30% increase in income through project supported livelihood activities by 3rd year ³	-	70%	75%***	Exceeded
HHs with 30% increase ⁴ in value of productive assets by 3rd year	-	70%	80%***	Exceeded
5. GOVERNMENT ENTITLEMENTS⁵: Existing institution of DAY-NRLM would ensure 80% most excluded HHs access to government entitlements				
HHs covered under at-least one type of social security pension or any other pension scheme as appropriate	51%	90%	98%***	Exceeded
HH covered under at least one of the following government schemes like housing schemes/ PM-Jan Aarogya Yojana (Ayushman Bharat)/ PM Ujjwala Yojana/ PM Ujala Yojana and drinking water supply etc.	53%	60%	93%***	Exceeded
HHs linked to Mahatma Gandhi NREGA Job cards	42%	80%	96%***	Exceeded
Children attending Anganwadi/ school with at least 75% attendance	52%	60%	81%***	Exceeded

*** p<0.001, ** p<0.01, * p<0.05

Table 1.1: Program Indicators, Baseline, Target, Endline, and Status at Endline

1.4 What the program achieved

1.4.1 Economic wellbeing

Overall average household income grew from ₹24,145 at baseline to ₹44,377 at

endline. Overall household income from program supported livelihoods was ₹19,121 — 1.9 times the ₹10,000 target. The share of income from program-supported livelihoods rose from 5% to 46%. 75% of households

³ This indicator was revised to a threshold of Rs. 10,000, as per the EC meeting minutes

⁴ Over the grant amount

⁵ Output 5.5 with target 60% of the children between 0-5 age get immunisation was not mapped in the endline

crossed the income threshold, above the 70% target. Average productive asset value reached ₹32,478 against a ₹20,000 target.

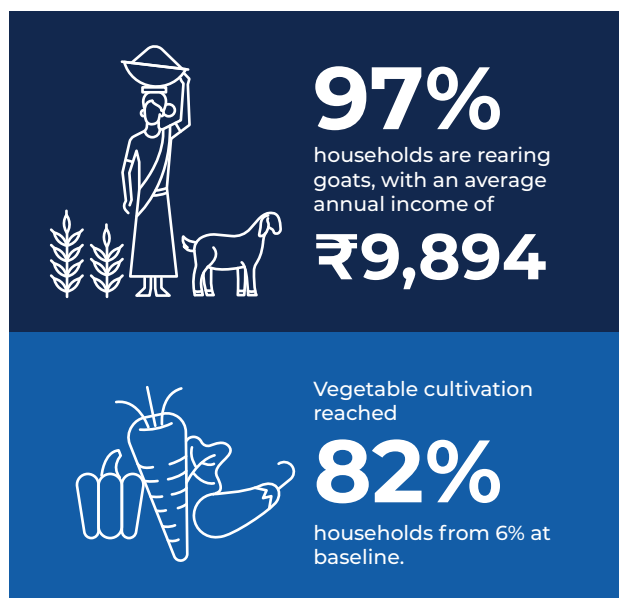
Income gains were not uniform: Bishrampur (100%) and Nawadiha Bazar (99%) exceeded the threshold decisively, while Sundarpahari reached 37%. In contrast, Dumaria recorded the highest productive asset value of any block (₹37,711) despite ranking third on income, as households were building herds rather than selling them.

Goat rearing reached 97% of households and generated an average annual income of ₹9,894 — 6.3 times the baseline. It succeeded because it required low labour, and used freely available forest for grazing. In Sundarpahari, goat mortality was higher (17% against the program average of 5%), partly because the animals introduced from a different geography were less adapted to local conditions, and in part by local perceptions around vaccination that healthy animals should not receive injections.

Vegetable cultivation reached 82% of households from 6% at baseline. 95% of cultivating households consumed their own produce. However, conversion to income varied sharply: 98% of Nawadiha Bazar cultivators sold produce against 40% in Sundarpahari, where water scarcity and hilly terrain acted as barriers to vegetable cultivation. Small businesses generated the highest average income of any livelihood (₹47,992) but reached only 6% of households — constrained by literacy, working capital, and market access. Migration rates held almost flat (43%), but average remittance income grew from ₹9,984 to ₹26,575.

1.4.2 Food and nutrition security

Households eating two or more meals a day went from 53% to 100% — the program's most consistent outcome



across all four blocks. NFSA enrolment reached 100% from 81%, with 96% households receiving rations regularly. Kitchen garden adoption reached 89%, with households sustaining gardens for at least four months a year.

Dietary quality improved significantly but unevenly. Food Consumption Scores in the acceptable range rose from 9% to 65%, with the remaining 35% in borderline or poor categories concentrated in Sundarpahari. Sundarpahari's vegetable consumption frequency at endline (17% consuming vegetables four or more times a week) was lower than its own baseline (23%) — suggesting that the kitchen garden model alone may be insufficient to sustain year-round dietary diversity in the absence of adequate water infrastructure. Food security rests on multiple mechanisms functioning simultaneously: PDS rations, kitchen garden produce, livestock income, and SHG credit during lean months. The October lean season gap in Dumaria — before the paddy harvest, after the previous year's stock is exhausted — is a documented risk that these mechanisms do not fully cover, particularly for the most vulnerable households.

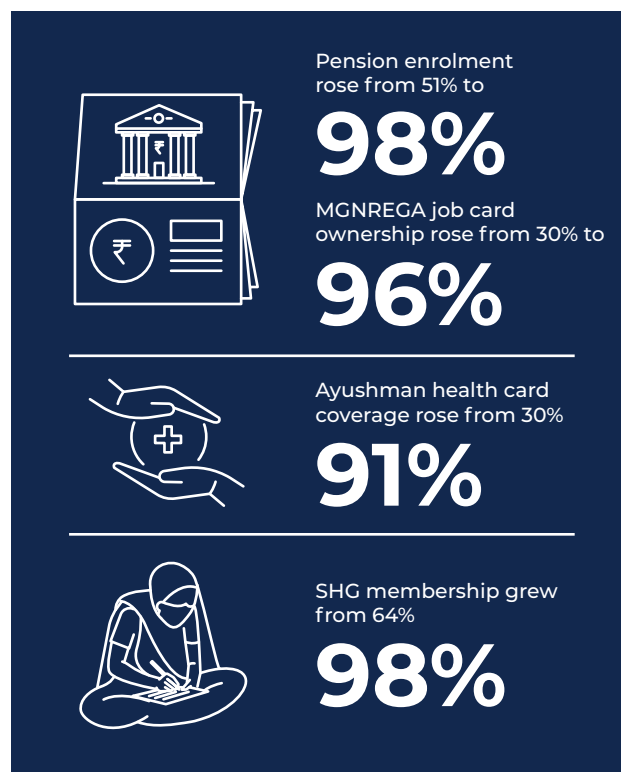
1.4.3 Access to institutions and entitlements

Coverage across key government schemes increased substantially over the course of the program. Pension enrolment rose from 51% to 98%, MGNREGA job card ownership from 42% to 96%, Ayushman health card coverage from 30% to 91%, and SHG membership from 64% to 98%. By endline, all households reported having active savings accounts. These improvements appear to have been supported by UPCM-facilitated documentation along with follow-up and escalation by VOs and CLFs.

While access to government schemes has expanded, effective utilisation remains uneven. For instance, only 23% of MGNREGA cardholders received wages, which suggests that the gap is supply-side rather than enrolment failure. Although Ujjwala gas connections are widespread, only 51% of households reported availing the refill subsidy, suggesting that recurring fuel costs may continue to pose a barrier for many households. Similarly, insurance enrolment was nearly universal, yet several households in Sundarpahari reported limited awareness of their coverage status or the processes involved in making claims. These findings indicate that while the program was successful in facilitating access to schemes, challenges related to affordability, awareness, and the functioning of schemes themselves continue to influence the extent to which households can fully benefit from them.

SHG credit helped displace moneylender borrowing (from 12% to 8% of households). However, this continues to be used primarily as an emergency fund for managing immediate needs rather than as a source of investment capital - 60% of SHG loans went to health and household expenses, while only 10% went towards livelihoods. The average loan size across the sample was ₹8,910,

with much lower amounts reported in Dumaria (₹4,681) and Sundarpahari (₹6,304). The proportion of households that borrowed from a bank fell from 2.0% at baseline (9 households) to 0% at endline.



1.4.4 Women's agency and social position

Civic participation is near-universal: 96% attend Gram Sabha, 85% raised issues in Gram Sabha meetings, 88% engaged PRI representatives, and 99% voted in the last panchayat election. Within households, joint decision-making is now the dominant pattern across all three categories measured — household expenses (68%), major purchases (66%), and education and social issues (72%). Husband-alone decisions are reported below 7% across all categories. 76% of women save their own program income; 84% spend it on household needs; only 2% give it to husbands or in-laws, entirely in Dumaria.

The agency gains are real but unequally distributed. Women in higher-income households describe more autonomous decisions, more confidence in civic

spaces, and more willingness to assert themselves within the household - while women in the bottom quartile show thinner gains on the same indicators. Findings suggest a two-way relationship between income and agency. While earning an income helped strengthen women's confidence and autonomy, those who entered the program with greater confidence, family support, and social connections were often better placed to translate program support into higher incomes.

The joint decision-making figures also need to be read alongside migration patterns. 43% of households have a male migrant away for significant periods. The data records who made decisions — it cannot distinguish between a genuine renegotiation of household power and decisions made by whoever was present. Both exist in the sample. The shift away from agricultural wage labour — particularly from dependence on dominant-caste households for daily work in Bishrampur — is the most concrete marker of changed social position that the qualitative record documents.



1.5 What enabled the outcomes

Livelihood planning matched to local reality.

The household livelihood plan built around each household's actual resource base grounded choices in what was genuinely viable at the village level. 86% of households were in two or more livelihoods by endline.

Goat rearing was the right core livelihood.

It built on prior household experience rather than introducing a new practice. Free forest-grazing, low labour requirements, and high local demand made near-universal adoption possible. Qualitative evidence suggests that consistent UPCM follow-up and PoP adoption supported implementation.

UPCM continuity contributed to stronger implementation of livelihood plans.

Qualitative findings indicate that UPCM continuity in Bishrampur's (0 dropouts) could be linked to the 100% income threshold crossing and the lowest livestock mortality of any block. UPCMs provided technical guidance on livestock, facilitated entitlement documentation, and kept households connected to institutions — functions no single formal government cadre currently performs.

Small group meetings sustained gains.

Small-group meetings provided most of the ongoing support to program households, helping them maintain savings discipline, access credit, receive peer support, and navigate entitlements. SHGs, VOs, and CLFs provided the wider institutional platform, but the regular engagement at the small-group level was the main channel through which households received continued support.



1.6 Program challenges

Livestock is a safety net, not yet a managed asset.

Across all blocks and livestock, health-related shocks emerged as a key driver of sales. When these sales occurred in periods of distress, households had limited ability to negotiate prices and were more likely to sell to local traders at below-market prices. The program created assets - however, the conditions that force premature liquidation of those assets are still largely in place.

ST-PVTG households gained less, despite equal effort.

Income attainment among ST-PVTG households was approximately 36%, against 98% for SC households. Savings increase averaged ₹1,172 for ST-PVTG versus ₹4,464 for SC.

Enrolment did not lead to utilisation.

MGNREGA card coverage is 96% but wage receipt is only 23%. Similarly, Ayushman coverage is 91% but households are still selling goats to pay for healthcare, and insurance enrollment is near-universal but most households are unaware of coverage and how to make a claim.

Veterinary access was not solved by training alone.

In Sundarpahari, goat mortality was substantially higher than the program average (17% versus 5%), with 48% of households reporting veterinary costs as a barrier.

1.7 Future pathways

A uniform exit does not work for all households.

The bottom 20–25% — concentrated among ST-PVTG, single-woman, disability-affected, and Sundarpahari households — need a follow-on support structure with differentiated credit products, continued technical guidance, and targeted convergence.

Strengthen veterinary services as part of livelihood support.

Veterinary access remains a significant constraint, particularly in Sundarpahari and Dumaria. The next phase can include partnerships with the Animal Husbandry Department or collective fee-sharing through VOs/CLFs to bring veterinary services closer to villages. Pashu Sakhi and Krishi Sakhi cadres can be strengthened as first-level points of support and referral.

Ensure timely transfer of productive assets.

Timely fund disbursement, procurement, and asset transfer are important for

ensuring that households receive the full benefit of the livelihood support.

Engage community institutions as long-term support systems.

The next phase can place greater responsibility for follow-up, livelihood monitoring, documentation, entitlement support and referrals with the VO/CLF institutions. Fresh or refresher training can help the cadres take on these functions and provide continued support after intensive program facilitation reduces.

Shift convergence measurement from enrolment to utilisation.

It is crucial to track the extent of utilisation beyond registration - whether MGNREGA wages are actually received, whether Ayushman cards are used when health emergencies hit, whether insurance claims succeed.

Strengthen UPCM systems through technology.

A central technology platform for case tracking and workload management can help UPCMs identify pending actions, follow up with households, and ensure that households requiring additional support do not fall through the gaps.

Continue to match livelihoods with household capacity and local context.

Livelihood selection is more likely to succeed when it builds on existing skills, household circumstances and local resources. Future livelihood planning can continue to combine household preferences and capabilities with local ecological and market conditions.

Summary: Recommendations & Proposed Actions

S.No.	Insight from the Program	Recommendation	Proposed Action
1	The program generated strong aggregate gains across participating households. The Endline identified a small segment (around 10–15%), particularly among PVTG, single-woman and disability-affected households, that had greater need to consolidate gains and strengthen resilience to shocks.	Adopt a differentiated approach to graduation rather than a uniform exit pathway, with continued support for households that need additional time to consolidate their livelihoods.	- Identify extremely vulnerable households requiring extended support and provide targeted handholding, livelihood strengthening, convergence and financial support through community institutions for at least one additional year. - Establish regular review and support mechanisms from CLF to state level.
2	UPAJ substantially improved access to government schemes and entitlements. The high level of enrolment reflects effective programme facilitation and convergence. In a few instances, enrolment did not translate into utilisation; for example, MGNREGA job-card coverage reached 96%, while 23% of households received wages.	Strengthen households' ability to understand and navigate the processes required to use government entitlements as and when required.	- Build awareness and provide practical handholding on processes for accessing and utilising key entitlements, including information on relevant contact persons and offices. - UPCMs can reinforce this during weekly coaching and provide follow-up support to resolve access-related issues.
3	Livestock emerged as an important productive and safety-net asset for participating households. UPAJ established mechanisms such as UPCM support, WhatsApp-based access to livelihood experts and season-wise technical advisories from the district and state level.	Strengthen and institutionalise the livestock-support ecosystem through convergence and community-based services.	- Regularise vaccination and deworming drives in convergence with the Animal Husbandry Department. - Strengthen and engage Pashu Sakhis where they are functional; and - Improve awareness and access to mobile veterinary and technical support.
4	Timely delivery of productive assets and livelihood support is a critical enabler for households to establish, stabilise and grow their livelihoods. The experience also highlights the delays in fund release can reduce the aligning support with the relevant agricultural and livestock seasons for an effective livelihood model creation.	Streamline fund disbursement processes and implementation timelines across the complete asset-transfer cycle.	Set clear timelines for fund release and asset transfer, monitor delays at different levels, and align livelihood support with relevant agricultural and livestock seasons to maximise the effective livelihood-building period.

S.No.	Insight from the Program	Recommendation	Proposed Action
5	SHG membership and savings participation expanded substantially, and SHG credit reduced dependence on moneylenders. However, credit is still used predominantly for health and household emergencies, with limited use for productive investment.	Strengthen the productive use of SHG credit to expand existing livelihoods and deepen household engagement beyond membership and savings.	Track the quality of SHG participation, credit access and livelihood discussions; strengthen SHG liquidity; and encourage households to access appropriately sized credit and invest in expanding their existing livelihood activities as their capacity and asset base increase.
6	The endline findings provide evidence of the progress achieved through UPAJ while also highlighting the importance of continued learning on longer-term sustainability, particularly for the most vulnerable households.	Institutionalise a structured post-exit sustainability mechanism to consolidate gains and generate further evidence for scale-up.	Streamline supervision and monitoring from CLF to state level to identify emerging gaps and provide timely support. For households requiring additional support, track income, assets, shocks, livelihood continuity and entitlement utilisation through periodic reviews. Undertake a follow-up assessment after 10-12 months to document sustainability and inform future scale-up.

Note: The report was presented to various stakeholders, including state-level teams, and the recommendations were further refined and developed based on the discussions and inputs received. These consultations helped further ground the recommendations in implementation realities and priorities identified by the state-level teams.

Introduction

2.1 Background on UPAJ

Jharkhand is home to some of India's most excluded communities — Scheduled Caste and Scheduled Tribe households, Particularly Vulnerable Tribal Groups (PVTGs), and families affected by landlessness, disability, and chronic illness. UPAJ — the Ultra Poor Graduation Approach in Jharkhand — was designed specifically for this group. Implemented by the Jharkhand State Livelihood Promotion Society (JSLPS) through its PVTG and Ultra Poor Development Domain, with technical support from Nudge Lifeskills Foundation (The/Nudge), the program ran for three years across four blocks in three districts: Sundarpahari in Godda, Dumaria in East Singhbhum, and Bishrampur and Nawadiha Bazar in Palamu. It reached approximately 4,000 women.

It followed the Graduation Approach — a model pioneered by BRAC, Bangladesh with evidence from randomised evaluations conducted across 16 countries — showing that most excluded households need a structured, time-bound push rather than incremental access to services they cannot yet use. The Graduation Approach was adapted to the Jharkhand context through an integrated development strategy focused on food security, livelihood enhancement, social inclusion, financial inclusion, and improved access to government entitlements. The program worked with households experiencing multiple vulnerabilities and aimed to support them through livelihood planning, productive asset creation, community institution strengthening, and convergence with government schemes.



2.2 Purpose of the evaluation

The outcome evaluation was undertaken with two primary objectives:

- To assess the extent to which the program achieved its intended outcomes and outputs.
- To identify factors that enabled or constrained achievement of these outcomes.

The evaluation examined changes across key program dimensions.

Key Program Dimensions



Household food and
nutrition security



Livelihood
diversification and
income enhancement



Participation in
community institutions



Financial inclusion



Access to government
entitlements



Women's participation in
household and
community-level
decision-making

Program implementation

3.1 Intervention logic

UPAJ is built on the premise that most excluded households are not poor because of poor choices or lack of motivation — they are poor because they lack the productive assets, institutional connections, and safety nets needed to take risks and invest. Years of exclusion from government schemes, formal credit, and market systems, combined with multiple overlapping vulnerabilities

— landlessness, disability, single-woman, caste and tribal marginalisation — create conditions where households cannot exit poverty incrementally.

The project frames this as two simultaneous requirements: a ‘big push’ of productive assets and intensive ‘hand-holding’ at the household level, layering with financial inclusion and social protection to ensure that gains are protected against shocks and households do not fall back.

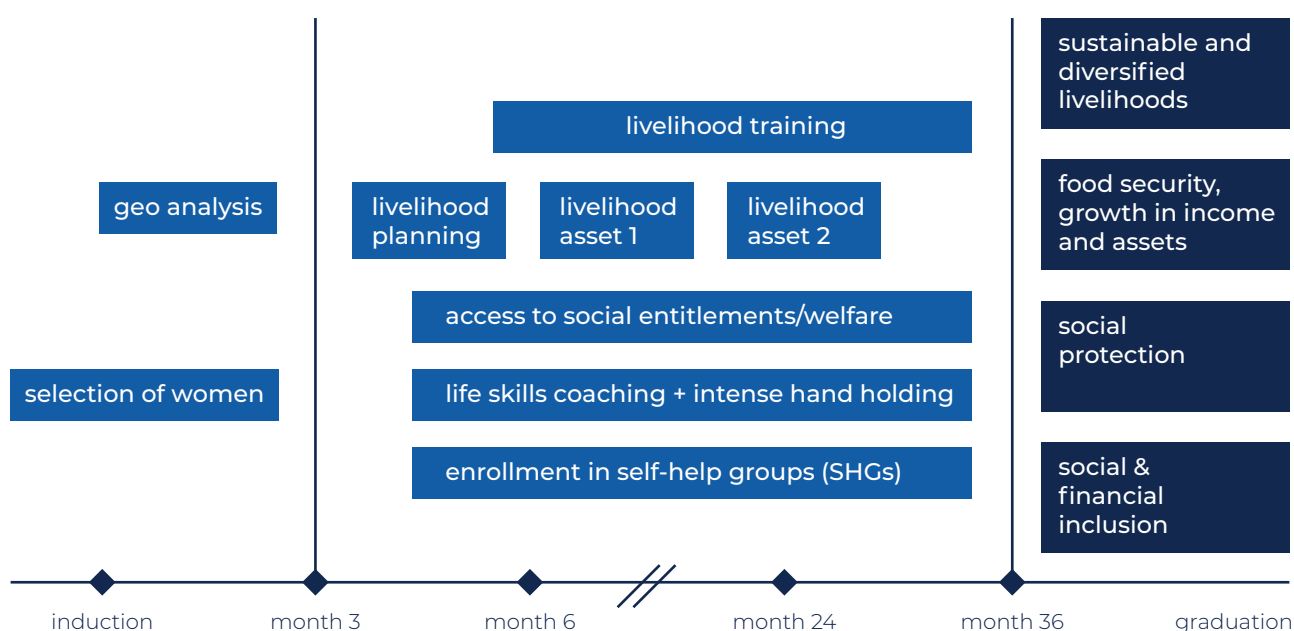


Figure 2.1: The Graduation Approach

Highlights

- UPAJ adopted the Graduation Approach to address multiple dimensions of poverty simultaneously, combining social protection, livelihood promotion, financial inclusion, and social empowerment through a sequenced package of interventions.
- Women were placed at the centre of the program, with household livelihood planning, productive asset transfers, and weekly coaching and mentoring delivered through dedicated community cadres (UPCMs) and strengthened community institutions.
- The program integrated livelihood support with government convergence and social protection, linking households to entitlements to improve immediate well-being and long-term resilience.

The Graduation Approach is structured around four pillars that work in sequence:

Social Protection	Livelihood Promotion	Financial Inclusion	Social Empowerment
Provide immediate consumption support, crisis relief, and access to government entitlements - ensuring basic food and income security before and while productive assets are established.	Asset and cash transfers for viable livelihoods, matched to household resource availability; technical and business skills training; and market linkage.	Access to formal and informal savings, credit, and insurance to improve income management and risk absorption capacity.	Life skills, social integration, and coaching that builds confidence, promotes community inclusion, and enables women to exercise voice and agency within households and in public spaces.

Table 2.1: Pillars of Graduation Approach

The Graduation Approach was adapted to Jharkhand's context and the project set out to:

- Strengthen nutrition & food access for most-excluded households
- Build sustainable income from multiple sources
- Enrol and Re-activate SHG membership & community participation
- Universal banking, savings & life and accident insurance access
- Link households to MGNREGA, PDS, pensions & other government welfare schemes

3.2 Key implementation strategies

- Technical partnership for dedicated project management support at all levels
- Community institution based selection of most excluded families
- Dedicated community cadre to provide weekly-coaching and mentoring support to most excluded families, called Ultra Poor Change Makers (UPCM)
- Targeted entitlement linkage drive for

the most excluded family

- Consumption and social protection support to most excluded family to ensure food and immediate needs - Consumption Support Grant (CSG) of ₹5,456 was transferred to families.
- Household level livelihood diversification planning
- Livelihood support through productive asset transfer to the most excluded family - Livelihood Support Grant 1 (LSG-1) - ₹15,000, and Livelihood Support Grant 2 (LSG-2) - ₹5,000
- Capacity building and exposure - Training of program participants covered the Package of Practices (PoP) for each livelihood and was delivered by UPCM in small group meetings, with follow-up during weekly household visits
- Inter-domain convergence for overall benefits to most excluded families
- Multi-departmental convergence for the sustainable change - Convergence between departments would like Rural Development, Women and Child Development, Food and Public Distribution, Welfare, Education, Panchayati Raj, etc. to provide the benefits around housing, education, drinking water, health and nutrition, jobs, livelihood asset creation, support infrastructures, etc.

⁶ The consumption support grant included ₹436 for Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) life insurance premium and ₹20 for Pradhan Mantri Suraksha Bima Yojana (PMSBY) accidental insurance premium

⁷ Small groups consist of 7-10 program participants from the village that is led by the UPCM.

3.3 Timeline

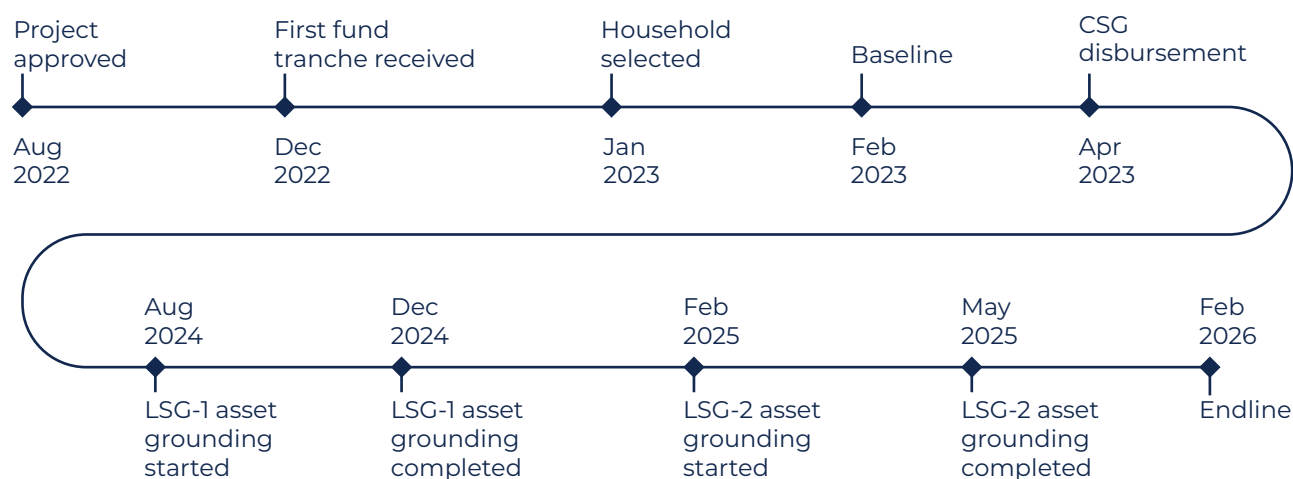


Figure 2.2: Timeline of the project⁸



⁸ Asset transfer was delayed due to asset transfer related restrictions during the Lok Sabha election Model Code of Conduct between April and June 2024 and Vidhansabha election Model Code of Conduct between September and November 2024.

Evaluation design & methods

The evaluation followed a mixed-methods design, combining quantitative household surveys with qualitative interviews and focus group discussions. The approach was designed to measure changes in program indicators while also understanding the factors that influenced these changes.

The quantitative component was used to measure the scale and extent of change by comparing household-level indicators between baseline and endline. This included changes in food security, livelihood adoption, income, asset ownership, institutional participation, financial inclusion, and entitlement access. The qualitative component was used to understand household experiences behind these changes, including how interventions were adopted, what enabled sustained outcomes, and what barriers continued to affect households.

4.1 Sampling

The quantitative assessment used stratified random sampling to ensure that the sample was representative of households across different blocks, remoteness levels, and poverty categories.⁹ The sample size was calculated for a population of 4,000 households, using a 95% confidence level and 5% margin of error to ensure statistical representativeness. The study covered 440 households in baseline and 415 households¹⁰ (~10% of total program participants) in endline, which exceeds the required sample size for the study. The evaluation tracked the same cohort of households from baseline to endline to enable comparison over time.

Qualitative data collection was undertaken to understand household experiences, program processes, enabling factors, and continuing challenges. The sample followed a purposive sampling approach designed to capture variations in program outcomes, household experiences, and implementation contexts focused on understanding the factors that enabled or constrained change among different types of households. To capture variation across program contexts, two villages were selected from each block — one relatively high-performing village and one relatively low-performing village.

A composite score was calculated for each household based on three indicators: average annual income (40% weight), productive asset value (40% weight), and SHG savings (20% weight). The median household score for each village was used to rank villages within each block. Based on these rankings, one village from the higher-performing group and one from the lower-performing group were selected for qualitative data collection.

Within each selected village, three program participants were purposively selected to represent different outcome levels — one high-performing, one medium-performing, and one low-performing household based on the same household composite score, enabling the qualitative enquiry to capture diverse experiences of program adoption, livelihood outcomes, and factors influencing change.

⁹ Poverty Assessment Tool (PAT) scores were used for sampling
¹⁰ 25 HHs were unavailable for the survey during the endline

The sample size across blocks is:

Block	Quantitative Survey	FGDs with Program Participants	In-depth Interviews with Program Participants	KIIs with UPCM's	KIIs with Block Leads	FGDs with VO/CLF Representatives
Sundarpahari	114	2	6	2	1	2
Dumaria	109	2	6	2	1	2
Bishrampur	74 ¹¹	2	6	2	1	2
Nawadiha Bazar	118	2	6	2	1	2
Overall	415	12	24	8	4	8

Table 2.2: Sample size across blocks

4.2 Data collection

Enumerators familiar with local languages and context were hired from the respective blocks for quantitative data collection. Each block had a team of 5-6 enumerators and one supervisor for quantitative data collection, while 3 senior interviewers conducted qualitative data collection. All quantitative team members were trained in Ranchi for 3 days and qualitative team members were trained online. The enumerators conducted field practice for one day. Data collection was conducted during February-April 2026, covering the period January-December 2025 as the primary income reference period.

4.3 Ethical considerations

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

4.4 Limitations

The findings should be interpreted considering the following limitations:

Self-reported data and recall:

All indicators, including income, savings, expenditure, livelihood earnings, and household practices, are based on information reported by respondents. Since most indicators used a 12-month recall period, responses may be affected by recall challenges, particularly for irregular income, expenditure, and livelihood activities.

Attribution challenges:

The evaluation followed a pre-post study design, comparing the same households between baseline and endline. Since the study did not include a reference/control group, changes observed cannot be attributed solely to the program and may also have been influenced by external social, economic, and environmental factors beyond the program intervention.

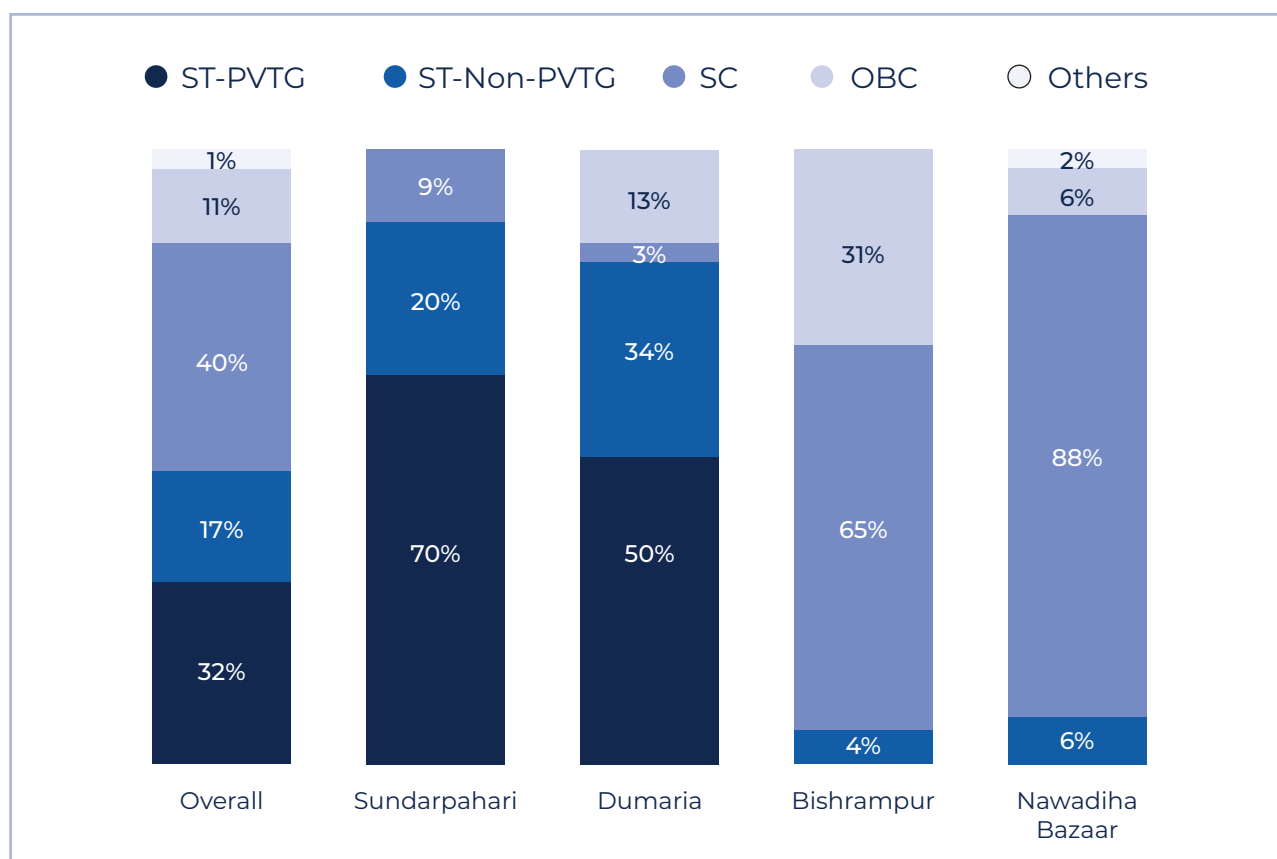
¹¹ The sample size for quantitative survey in each block is commensurate with the population of program participants in that block. Bishrampur has a smaller sample because the total number of UPAJ households covered in the block is lower compared to the other blocks. This ensures that the sample from each block is proportional to the program coverage.

Program participant profile

Highlights

- Multiple and overlapping vulnerabilities: Participants were predominantly SC, ST and PVTG households, with substantial representation of single women households, disability-affected households and families with chronic illness.
- Low livelihood and productive asset base: Nearly 74% of all baseline participants had no own cultivable land (43% of participants did not have own, tenanted, or cultivable land around the house), livelihoods were limited (average number of livelihoods per household was 1.69 at baseline). Livelihood options were limited and insecure, livestock ownership was minimal. Migration was an important coping strategy rather than a livelihood choice.
- Food and financial insecurity despite existing institutions: About 48% households experienced food shortages despite relatively high PDS coverage. While 87% households had bank accounts, annual savings (16%), and PMJJBY/PMSBY insurance coverage (14%) remained very limited. SHG participation was 64%.

5.1 Four Blocks — three distinct contexts



Graph 5.1: Social composition

Sundarpahari Santhal Pargana, Godda	Dumaria Chotanagpur, East Singhbhum	Bishrampur Palamu	Nawadiha Bazar Palamu
PVTG-majority (Paharia)	ST + PVTG	SC-majority	SC-majority
Remote, hilly, water-scarce	Forested, markets distant	Rain-shadow, migratory	Rain-shadow, migratory
32.5% debt-linked migration	PVTG Sabar HHS	Landless, brick kiln migration	Landless, brick kiln migration

Table 5.1: Contextual difference across blocks

Sundarpahari and Dumaria represent more geographically challenging contexts, shaped by forested and hilly landscapes and higher concentration of tribal communities. Sundarpahari lies within the Rajmahal hill region of Godda district, where terrain, dispersed settlements, and forest landscapes influence livelihood conditions. The presence of the Sundarpahari forest range and Paharia communities provide an important context for understanding the prominence of forest-based and natural resource livelihoods in the block. Dumaria, located in East Singhbhum district, is part of the Chotanagpur plateau landscape, with the district characterised by hilly terrain and significant forest cover.

In comparison, Bishrampur and Nawadiha Bazar, both located in Palamu district, have a demographic profile characterised by a larger SC population than Scheduled Tribe ST population.

These contextual differences are important when interpreting program outcomes. While Bishrampur and Nawadiha Bazar recorded faster income gains, households in Sundarpahari and Dumaria showed strong asset creation. Differences in terrain, settlement patterns, social composition, and access conditions indicate that uniform income thresholds may not fully capture the different starting points and structural contexts across blocks.

The project targeted households experiencing overlapping forms of social and economic exclusion. The evaluation sample represented communities across Scheduled Caste (SC), Scheduled Tribe (ST) - Particularly Vulnerable Tribal Group (PVTG), Scheduled Tribe (ST) - Non-PVTG, and Other Backward Classes (OBC) households.



5.2 Who were these households — baseline vulnerability

₹24,145 Average household overall income at baseline	₹7,216 Average productive asset value	60% Households not having any productive assets	53% Households ate 2 or more meals/day	64% SHG membership
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Multiple vulnerabilities overlapped within the same households. A woman-headed household was often also landless, food-insecure, and excluded from government schemes.

74%¹² had no cultivable doin land	21% women-headed households	16% had a member with disability
7% had chronic or fatal illness in HH	12% had no earning member at all	1.69 average livelihoods per HH

5.3 What were these households doing before the program

Casual wage labour — agricultural, construction, and brick kiln — was the dominant income source. Livestock and vegetable cultivation were marginal: only 10% of households had goats, and only 3% households earned any income from selling livestock at baseline.

Average daily wage from agricultural labour was ₹153, available for about 30 days a year. Migration income was higher (₹9,998 average for migrating

households), but was driven by necessity — lack of local employment (79%), food shortage (58%), and loan repayment (18%) were the top reasons reported. At the baseline, 40% of the households owned productive assets with an average asset value of ₹7,216.

These conditions shaped the project's focus on households facing combined challenges related to income insecurity, limited productive assets, dependence on external livelihood sources, and restricted access to institutional support.

Income source	Avg. annual income	Coverage
Casual labour	₹26,265	66% of HHs
Migration remittances ¹³	₹9,984	34% of HHs
NTFP selling	₹3,430	17% of HHs
Agricultural labour	₹3,842	35% of HHs
Selling agricultural produce	₹5,973	Only 6% HHs
Livestock selling	₹4,755	Only 3% HHs

Table 5.2: Average annual income and coverage across livelihoods

¹² 43% HH did not have doin, tanr, or cultivable land around the house. N = 415

¹³ The recall period for this data was the year 2022, when the country was recovering from the pandemic and its aftermath.

Outcomes & Impact

6.1 Economic Wellbeing — income, assets, livelihood diversification

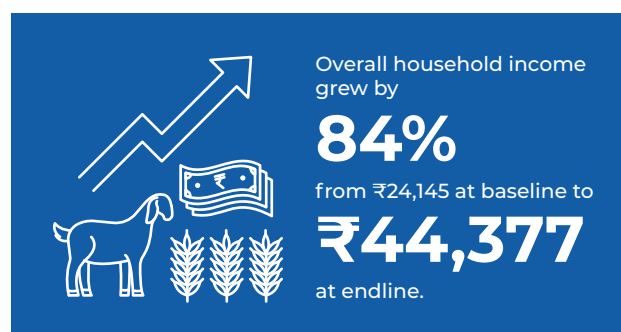
Key findings

- Overall household income grew by 84%, from ₹24,145 at baseline to ₹44,377 at endline. The share of income from program-supported livelihoods rose from 5% to 46%. 75% of households crossed the ₹10,000 threshold for average additional income from program supported livelihoods.
- The program focussed on five key livelihoods - goat rearing, pig rearing, poultry, vegetable cultivation and small business. 100% of households had a structured livelihood plan at endline and 86% of households actively engaged in two or more program supported livelihoods, exceeding the 80% target.
- Average productive asset value¹⁴ reached ₹32,478 — 62% above the ₹20,000 target. 79% of households crossed the ₹20,000 target.
- Livestock became the primary financial safety net for most households, replacing moneylenders and wage labour as the first resort in a crisis. However, health emergencies continue to drive the majority of sales across all blocks and all animal types, often at below-market prices. Therefore, while the program created productive assets; the conditions that force distress sales are still largely in place.
- Outcome gains varied substantially by social group. 33% of ST-PVTG households crossed the ₹10,000 livelihood income threshold compared with 98% of SC households; 69% of ST-PVTG households crossed the ₹20,000 productive asset value target compared to 92% of SC households.
- Average annual expenditure was ₹36,129 at endline, with spending concentrated on essential needs — groceries (32%), transportation (16%) and health expenditure (11%) accounted for the majority of expenses, while livelihood expenses accounted for 5% of expenses.

6.1.1 Income and livelihood

Overall household income grew by 84%, from ₹24,145 at baseline to ₹44,377 at endline.

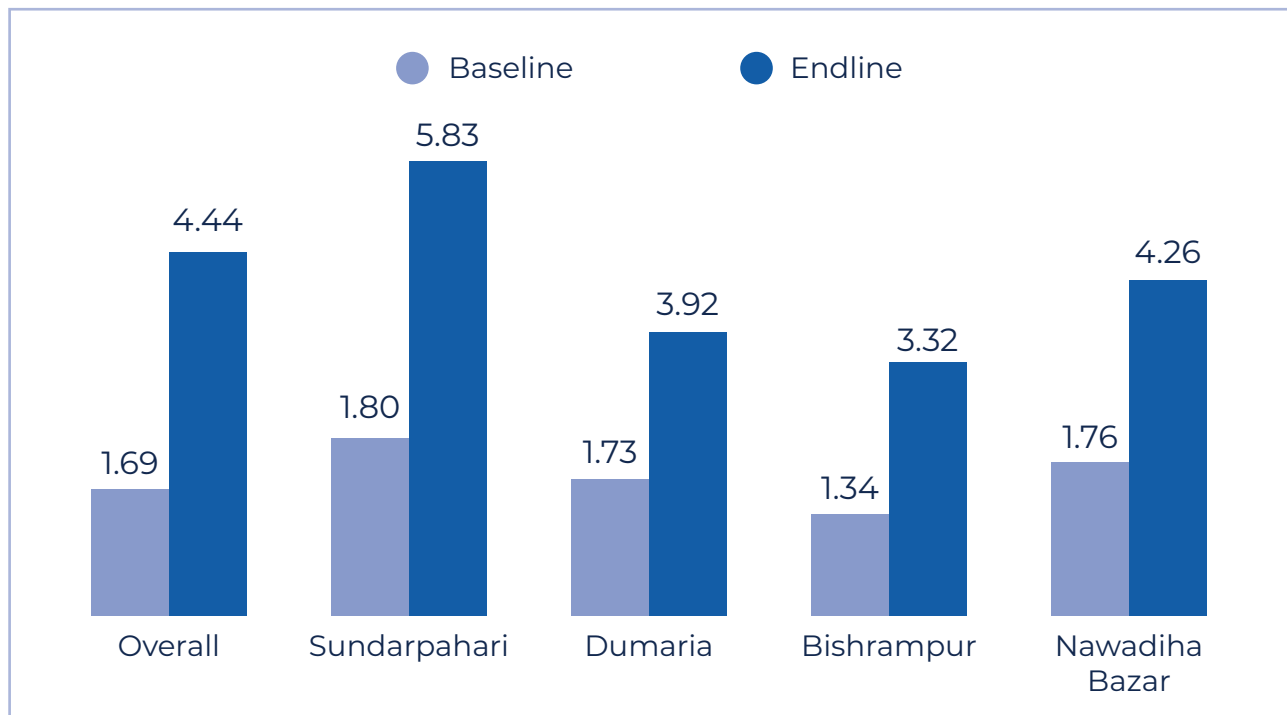
The average number of livelihoods per household shifted from 1.69 at baseline to 4.44 at endline — households that had effectively no structured productive livelihood now have nearly two.



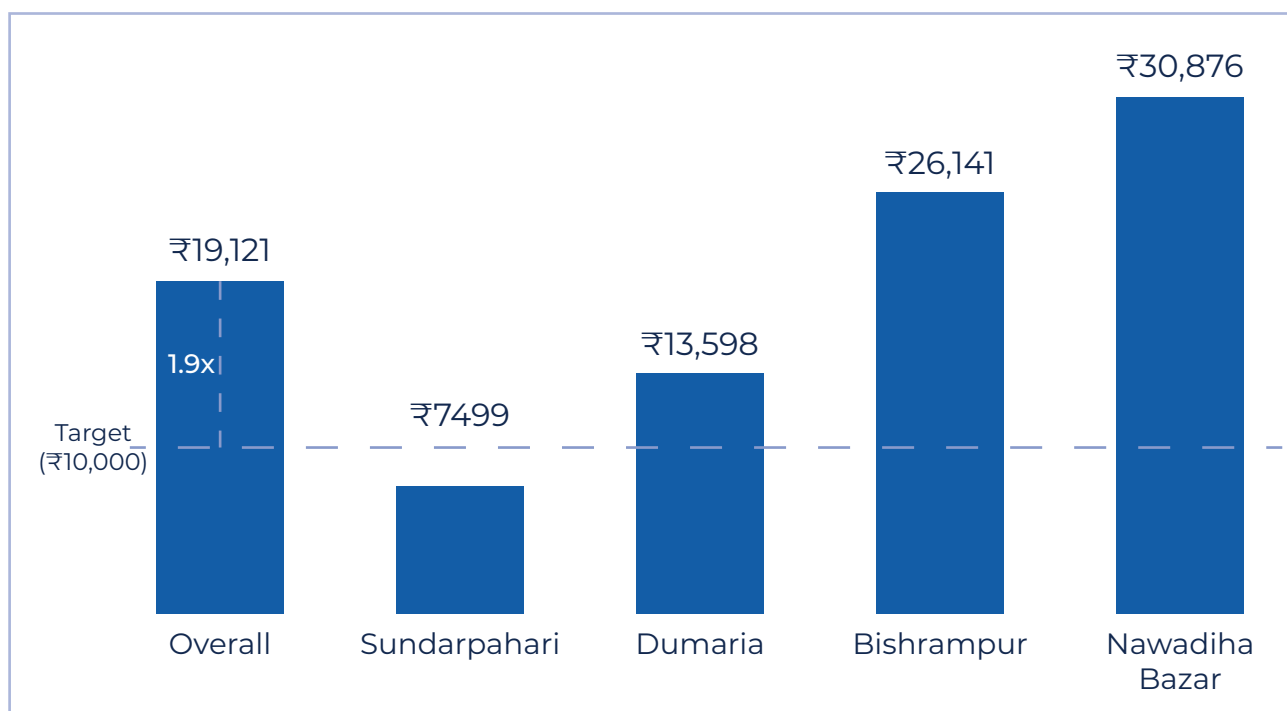
¹⁴ Productive asset value is an assumptive value of current assets held by the household at the time of the survey (February 2026), including cattle, poultry, goats and pigs. It also includes assets such as bicycles, water pumps and motorcycles.

What drove this shift? The livelihood planning process grounded choices in what each village could actually support — water, forest, land, animals, and labour — rather than what the program catalogue offered.

The average income from program-supported livelihoods was ₹19,121. 75% of households crossed the ₹10,000 threshold for average additional income from program supported livelihoods.



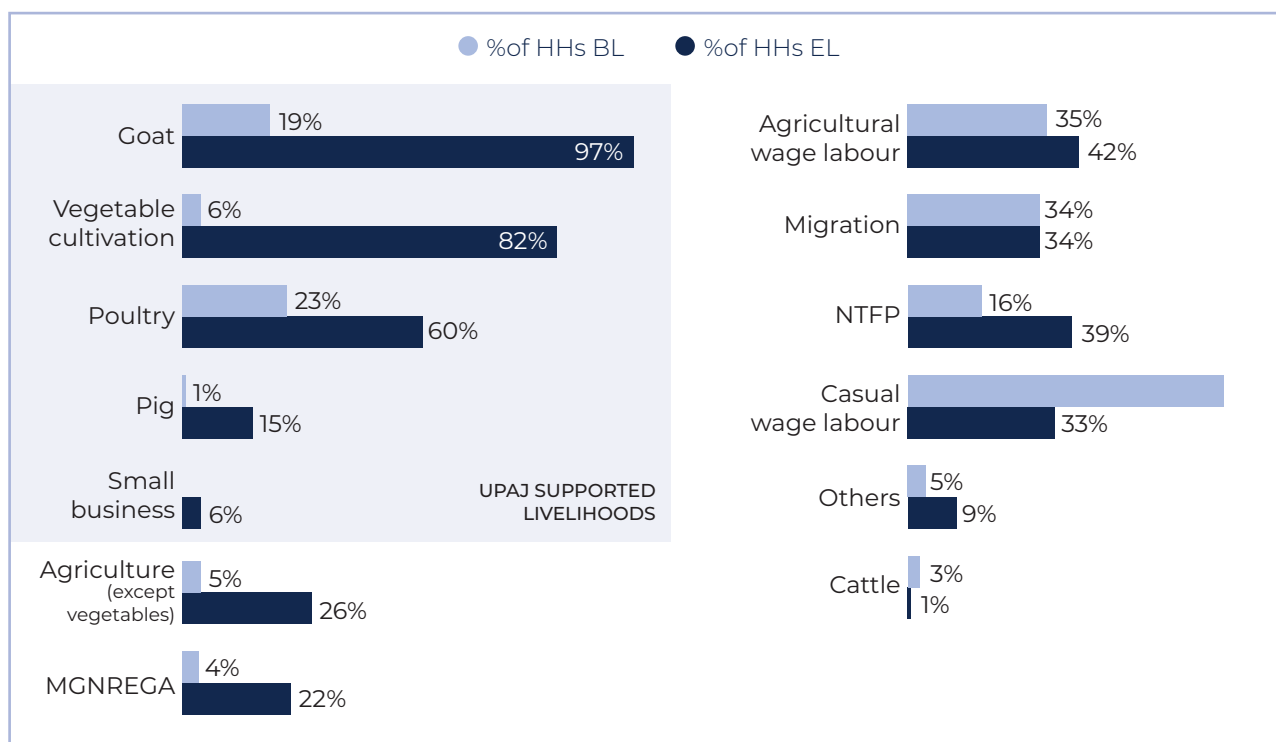
Graph: 6.1 Average number of livelihoods - Baseline and Endline



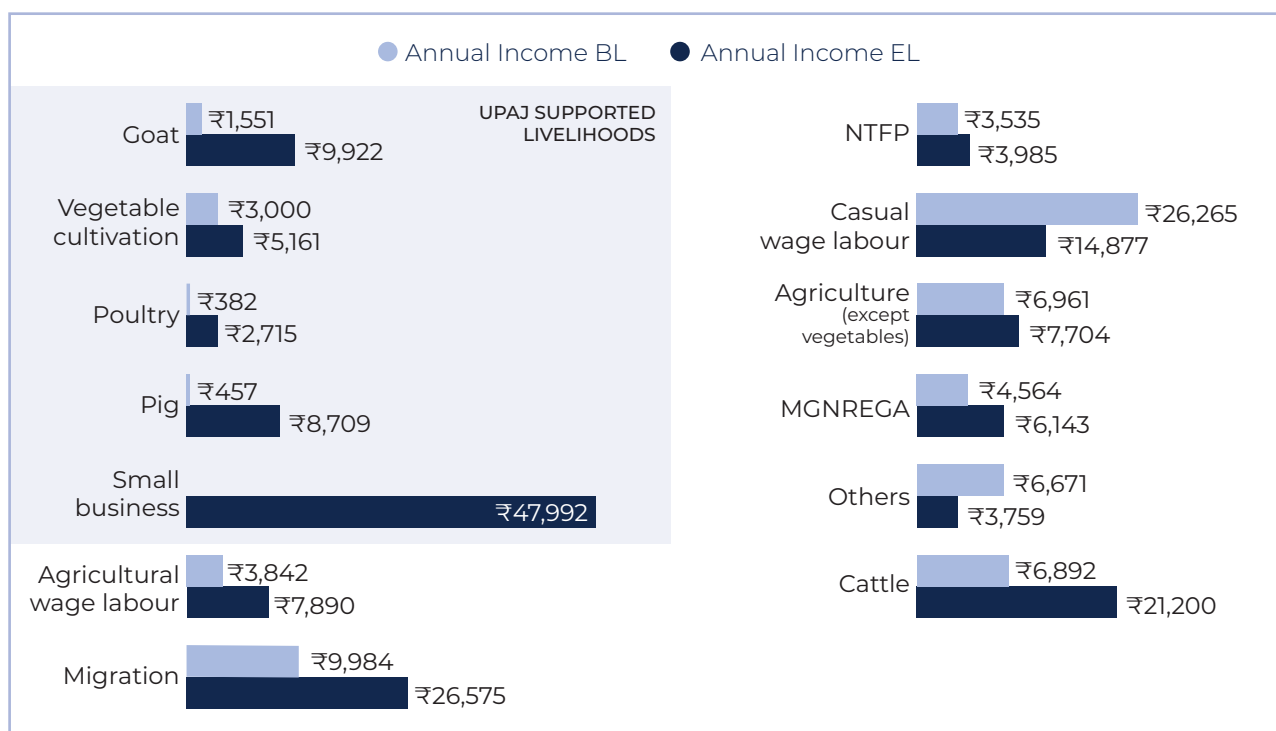
Graph: 6.2 Average income from program-supported livelihoods

100% of households had a structured livelihood plan at endline and 86% of households actively engaged in two or more program supported livelihoods, exceeding the 80%

target. Goat rearing reached 97% of households, vegetable cultivation 82%, poultry 60%, pig rearing 15%, and small businesses accounted for 6% of households.



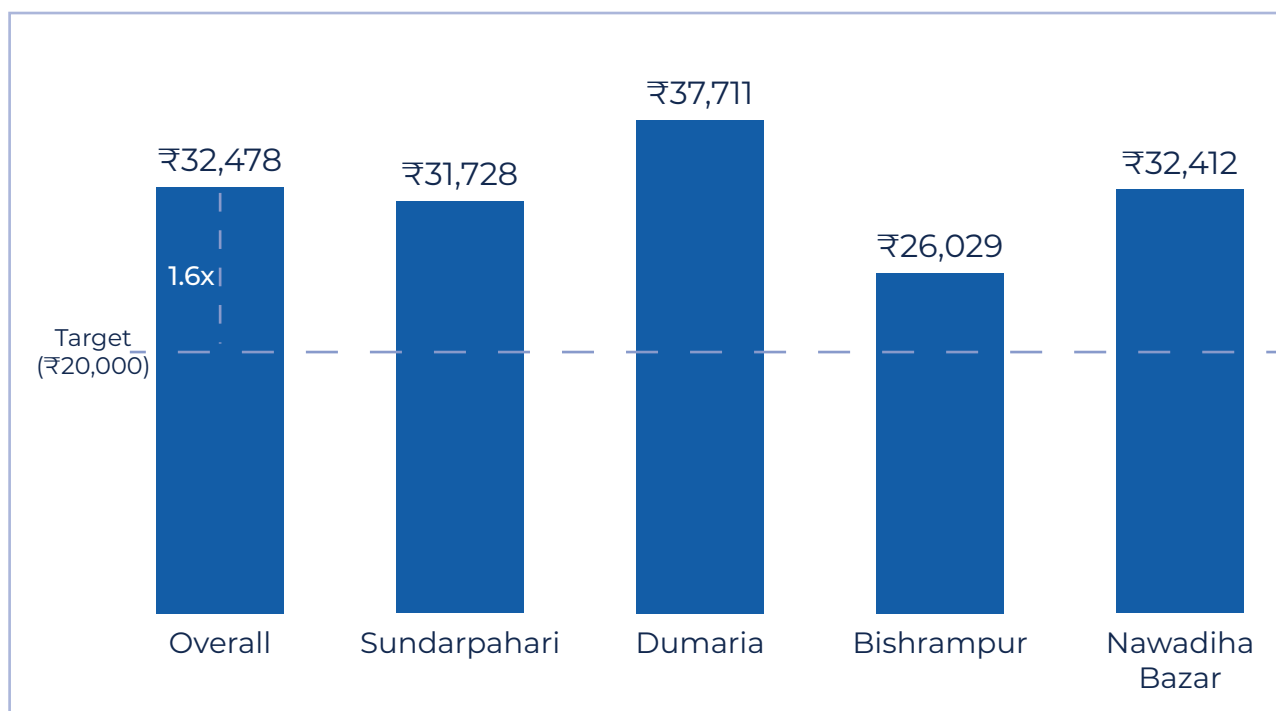
Graph 6.3: % HHs generating income from livelihoods — baseline and endline



Graph 6.4: Average annual income from livelihoods — baseline and endline

The increase in livelihood adoption was also accompanied by an increase in income generated from these activities. However, the contribution of each livelihood varied. Livestock-based activities played an important role in creating productive assets and providing access to cash during emergencies, while vegetable cultivation contributed both to household consumption and income generation. Small businesses, although adopted by fewer households, generated higher average returns (₹47,992) among

Average productive asset value¹⁵ reached ₹32,478 — 62% above the ₹20,000 target. 80% of households achieved at least 30% growth in productive asset value.¹⁶



Graph 6.5: Average change in productive asset value — baseline and endline

However, income growth and asset accumulation followed different patterns across blocks. While Bishrampur and Nawadiha Bazar — both having better market access, and lower livestock mortality — showed faster conversion of assets into income, Dumaria and Sundarpahari demonstrated strong asset creation but slower income realisation. Dumaria had the highest average asset value of any block (₹37,711) despite ranking third on income: households there were building herds rather than selling, accumulating assets. Sundarpahari fell below the income threshold for three reasons — goat mortality reached 17% against a program average of 5%, market reach was limited, impacting price realisation.

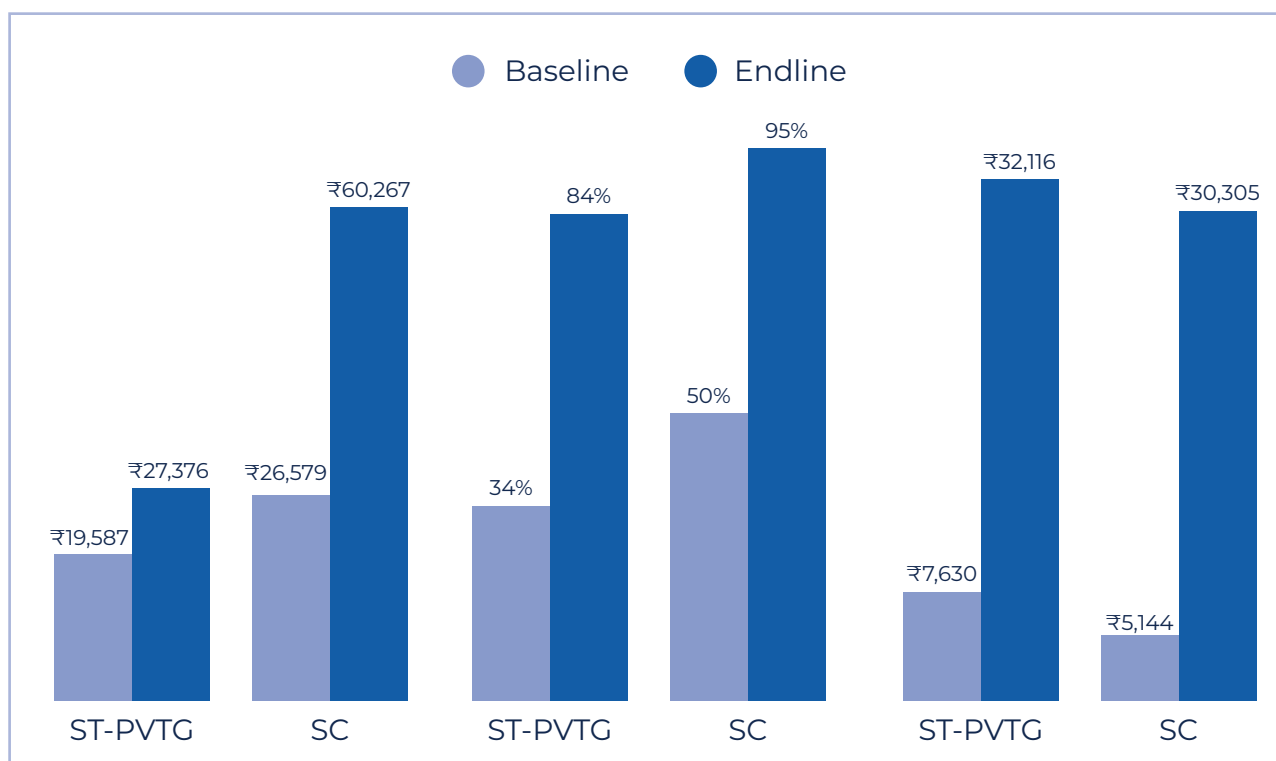
Program outcomes varied substantially across social groups, with ST-PVTG households recording lower gains than SC households. While 98% of SC households earned more than ₹10,000

annually from program-supported livelihoods, 33% ST-PVTG households did the same. Similarly, 92% of SC households achieved productive asset value above ₹20,000, compared to 69% of ST-PVTG households, and 62% of SC households saved more than ₹1,500 annually in SHGs and outside SHG, compared to 46% of ST-PVTG households.



¹⁵ Productive asset value is an assumptive value of current assets held by the household at the time of the survey (February 2026), including cattle, poultry, goats and pigs. It also includes assets such as bicycles, water pumps and motorcycles.

¹⁶ Calculated as the percentage of households with a total cumulative productive asset value of equal to or more than Rs 20,000 at endline.



Graph 6.6: Average overall household income

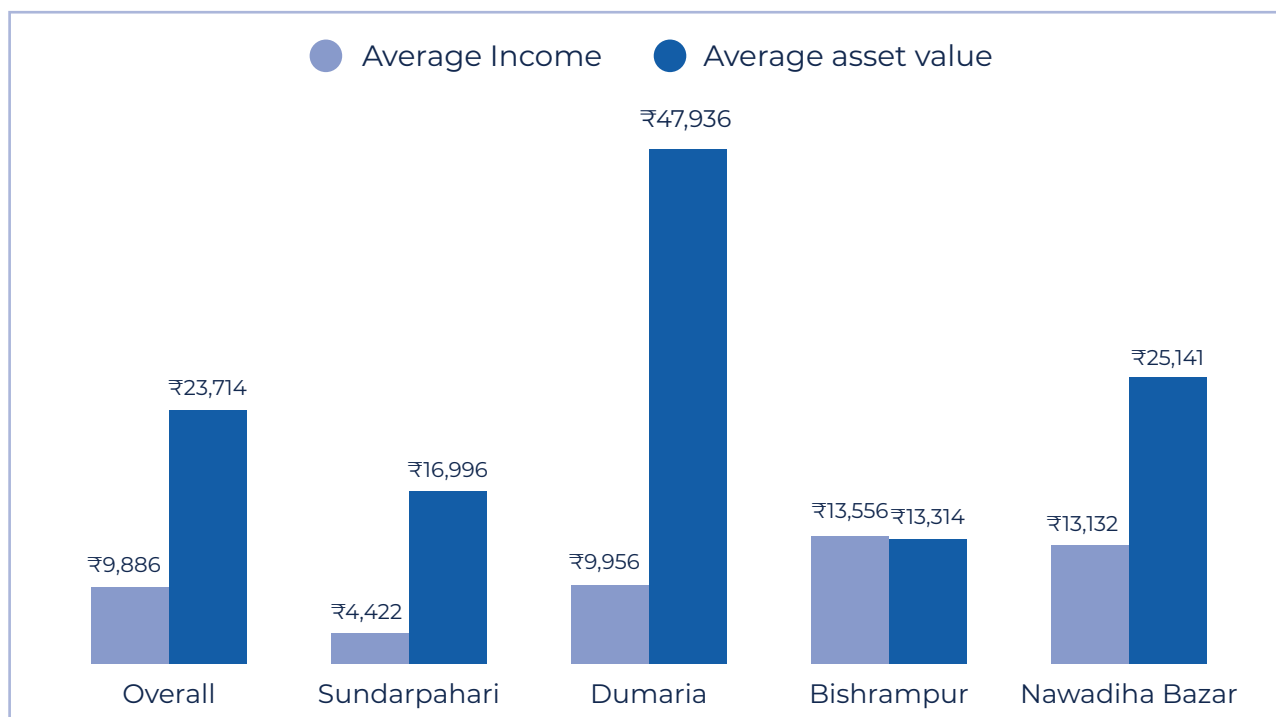
Graph 6.7: %HH owned productive asset

Graph 6.8: Average productive asset value

6.1.2 Performance of Program-Supported Livelihoods

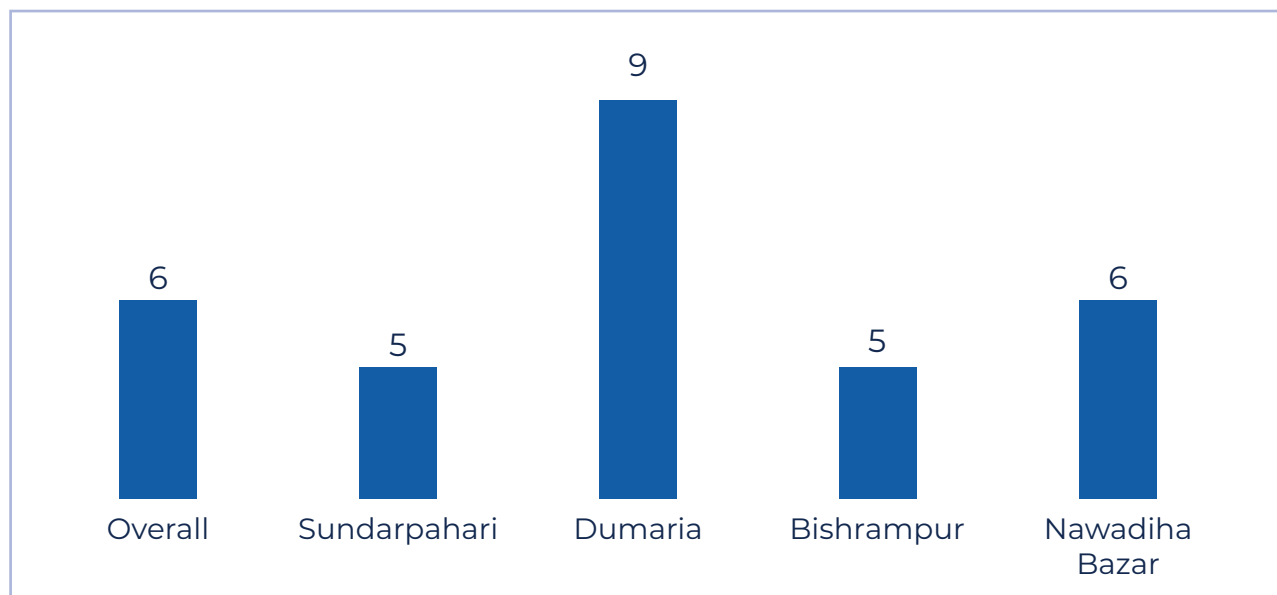
a. Goat Rearing — building productive assets

Goat rearing reached 97% of households — the highest adoption of any program livelihood — and generated an average income of ₹9,894 at endline, 6.2 times the baseline. Average asset value of goats for goat-rearing households at endline was ₹23,714.



Graph 6.9: Goat rearing — income and asset growth by block

The growth of goat rearing was supported by its compatibility with local conditions. Compared to other livestock activities, goat rearing required relatively lower labour investment and could be managed alongside household responsibilities and other livelihoods. Access to open grazing areas and forest resources reduced dependence on purchased feed, making it particularly suitable for most excluded households in rural forest areas.



Graph 6.10: Average number of goats (including adult and kid) with each HH



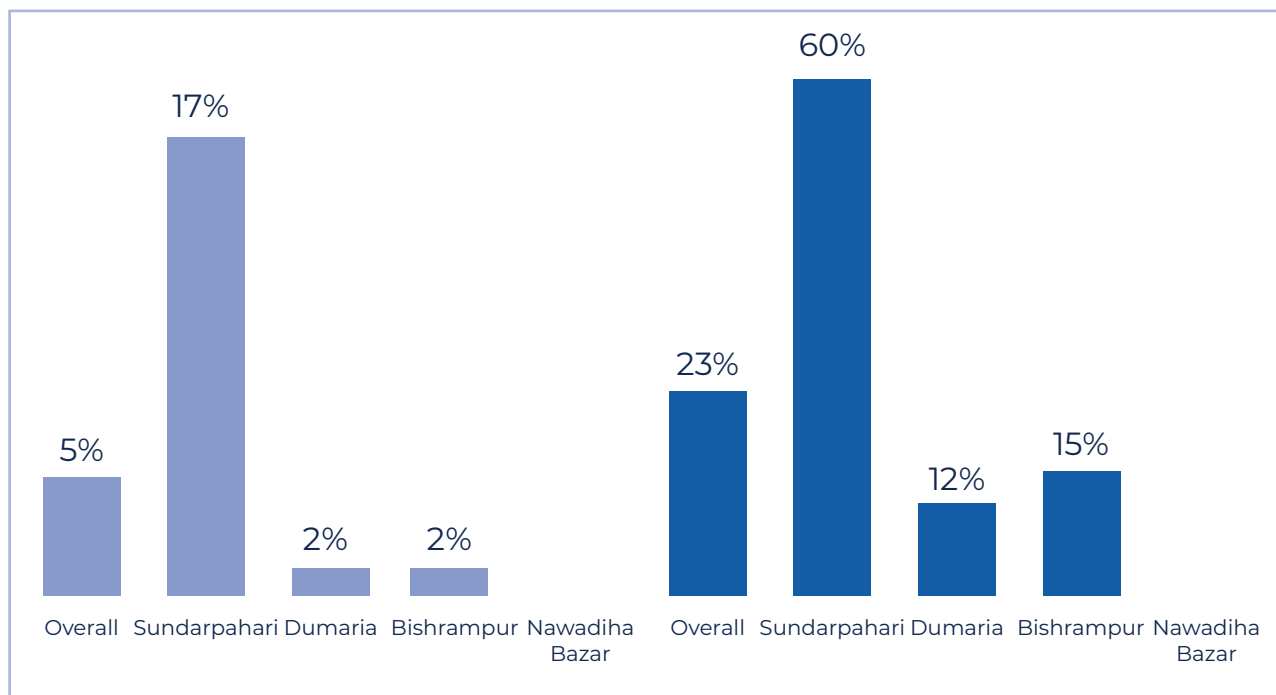
“We do not face any major difficulties in goat rearing. Our goats mainly feed on leaves, which are easily available here.”

- Program participant, Dumaria



In goat rearing, critical POP steps depict weak correlation with income and assets. While responding to adherence to key POP steps, respondents identified vaccination (95%), giving medicines (93%), deworming (77%) and cleaning sheds (65%) as the most followed practices. Cleaning animals (45%) and isolating a sick animal (24%) was less followed.

In Sundarpahari and Dumaria, households knew vaccination was recommended. The barrier was a belief that healthy animals should not be injected, reinforced by accounts of deaths following vaccination in nearby areas. Qualitative narratives show that vet visits cost ₹200-500 without UPCM support, which acts as a barrier in accessing livestock care.



Graph 6.11: Goat mortality (January - December 2025)

Graph 6.12: % HH reported goat mortality (January - December 2025)



“If the animals are healthy, why should we inject them with anything? We will not give them injections.”

- Program participant, Sundarpahari



Enablers	Barriers
• Local ecology - forest grazing in Dumaria and hilly terrain in Sundarpahari provide free feed, keeping costs low • Low labour requirement - manageable by elderly, and women with physical constraints • Collective procurement - VO-organised fairs in Dumaria and Nawadiha Bazar reduced early mortality and buying local livestock	• Mortality - Purchasing non-local breed as well as delayed vaccination led to mortality in Sundarpahari • Vaccination belief barrier - Qualitative narratives show that households believe healthy animals should not be injected • Veterinary cost - 48% of Sundarpahari HHs cite high vet costs as a barrier to goat rearing; • Land and spatial constraint - Open grazing remains widely accessible in Sundarpahari and Dumaria; however, in Bishrampur, grazing on others' land, particularly that of dominant-caste households, often leads to conflict. At the same time, limited land ownership in Sundarpahari and Dumaria leaves constructing livestock sheds within the household premises as the only viable option.



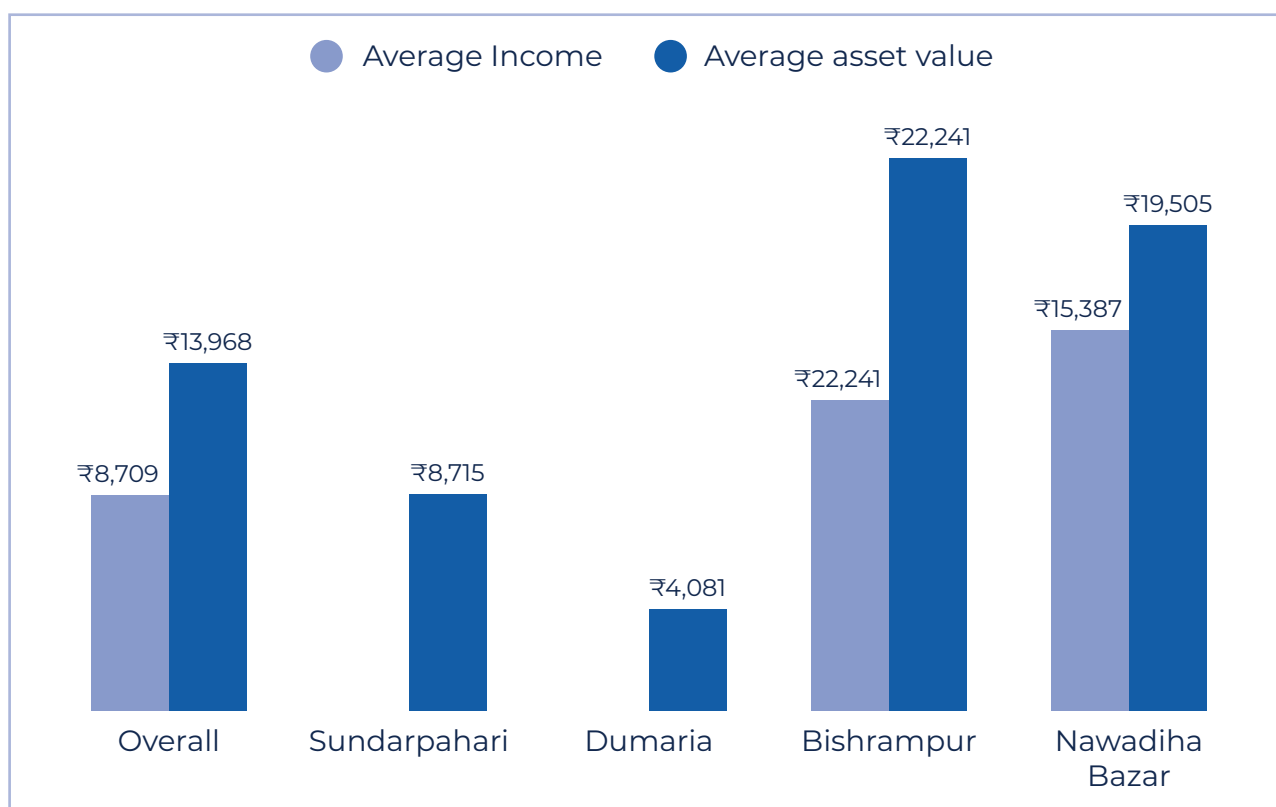
b. Pig Rearing — higher income potential with higher resource requirements

Pig rearing was adopted by 15% of households and generated an average income of ₹8,709. Adoption was concentrated in SC communities in Nawadiha Bazar and Bishrampur, where cultural familiarity and prior practice enabled faster scaling. Nawadiha Bazar had 39% households, Bishrampur had 21%, Sundarpahari had 15% and Dumaria had only 2% households doing pig rearing in the sample.

Pig rearing has the widest variance of outcomes. In Nawadiha Bazar, households sold pigs proactively when disease appeared — slaughtering and selling quickly to recover some value before total loss. While pig rearing can

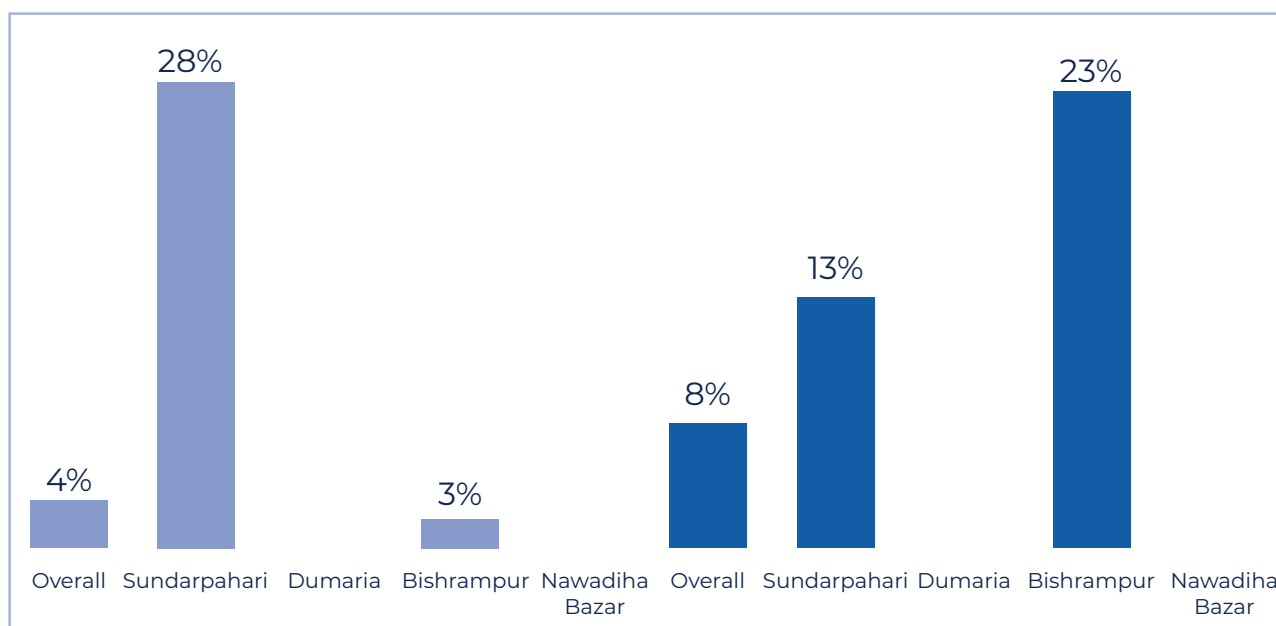
generate higher income, households also face greater financial risk due to higher investment requirements and the possibility of losing multiple animals during disease outbreaks.

In Nawadiha Bazar, pig rearing was the most active livestock market of any block — 63% of all pigs sold were from Nawadiha Bazar, with health emergencies and education fees as the top selling reasons. Bishrampur households also showed active selling (37%), with festivals and health as the main drivers. In both blocks, SC community familiarity and local demand for desi pig made the livelihood viable. In Bishrampur, with 3% mortality rate, 23% of HHs reported mortality, partly from adverse weather. However, Sundarpahari recorded a mortality rate of 28% despite only 13% of households reporting mortality — due to disease outbreak.



Graph 6.13: Pig rearing — income and asset value by block

In pig rearing, critical as well as other POP steps depict strong correlation with income and assets. While responding to adherence to key POP steps, respondents identified vaccination (83.6%), giving medicines (83%), deworming (62%) and cleaning sheds (52.5%) as the most followed practices. Cleaning animals (41%) and isolating a sick animal (21%) was less followed.



Graph 6.14: Pig mortality
(January - December 2025)

Graph 6.15: %HH reported pig mortality
(January - December 2025)

Enablers	Barriers
• Prior experience among SC communities in Nawadiha Bazar and Bishrampur • Reliable local demand - desi pig is preferred meat at festivals and in SC-majority areas • Higher income ceiling than goat rearing when disease is absent	• Disease risk and greater loss - greater feed and labour investment than goat; rapid disease spread with no partial recovery lead to greater loss • Feed cost - recurring, significant; a barrier for lower-income households within the program population • Labour intensity - daily feeding, cleaning, and disease monitoring required • Limited vet access - disease progresses faster in pigs than goats; vet costs of ₹200–500 per visit are prohibitive • Social and space constraints - pig rearing was excluded from some Bishrampur villages by caste-based objections.



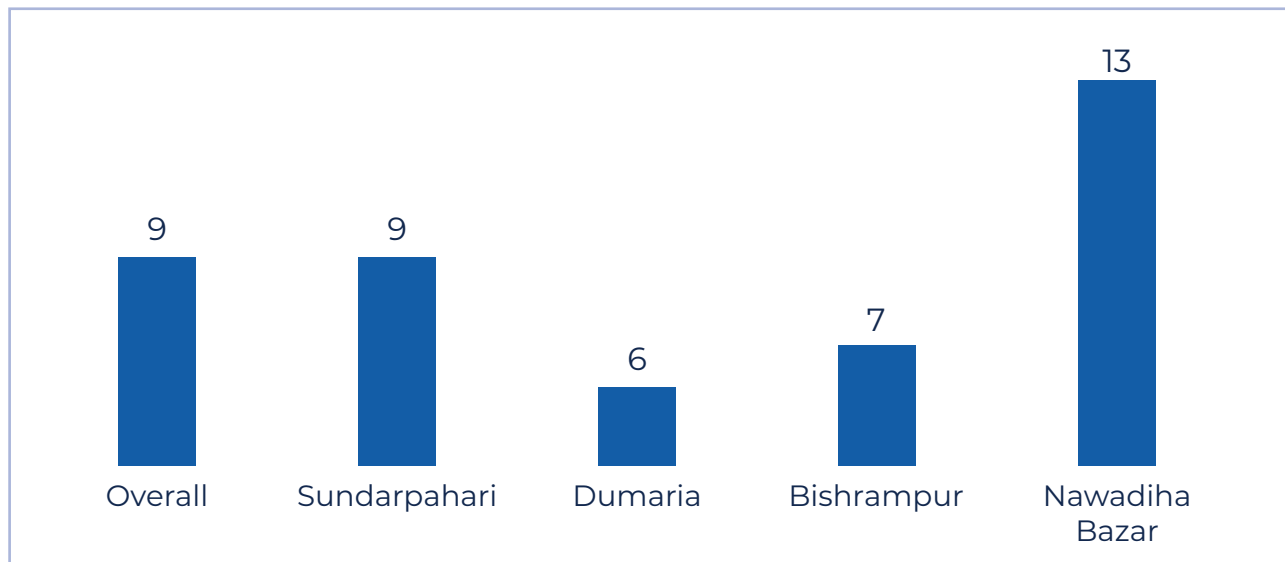
“If you keep pigs, you have to give them feed, water, you cannot go anywhere, it restricts movement.”
- Program participant, Dumaria

c. Poultry: Low-Cost Livelihood Supporting Regular Household Needs

Poultry emerged as a livelihood that required limited investment and could be adopted by a wider range of households. While income generated from poultry was lower compared to goat and pig rearing, it played an important role as a small but accessible livelihood source.

Poultry was adopted by 60% of households and generated an average income of ₹2,424. The low requirement for land, capital, and labour made poultry particularly suitable for

households with fewer resources. It could be managed close to the home, allowing women, elderly members, and households with limited labour availability to participate. A chicken can be converted to cash at any point in the village, with no market travel and no negotiation required. Eggs were consistently allowed to hatch to grow the flock before selling, which reflects deliberate asset-building logic rather than passive behaviour. Poultry also contributed directly to household nutrition: households across all blocks described consuming eggs and chicken regularly that had not been possible before.



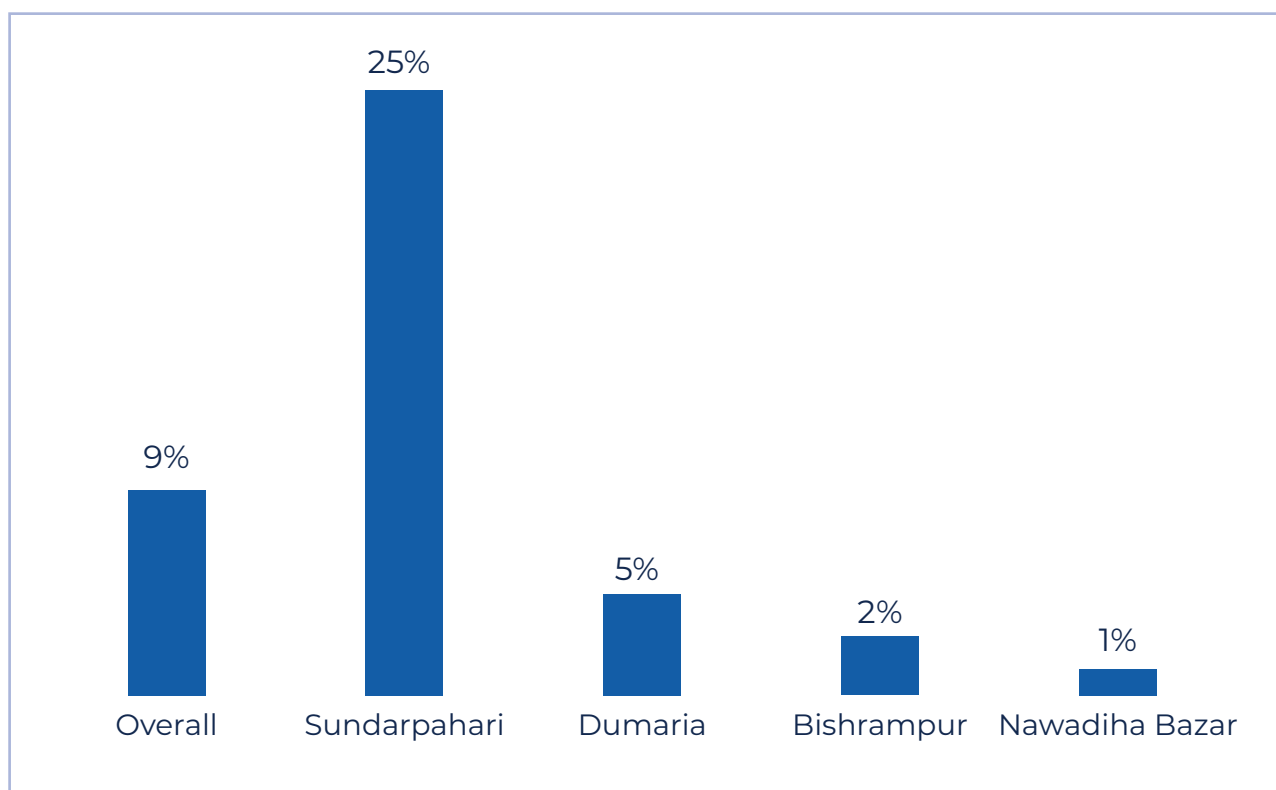
Graph 6.16: Average number of poultry (hens) each HH have by block



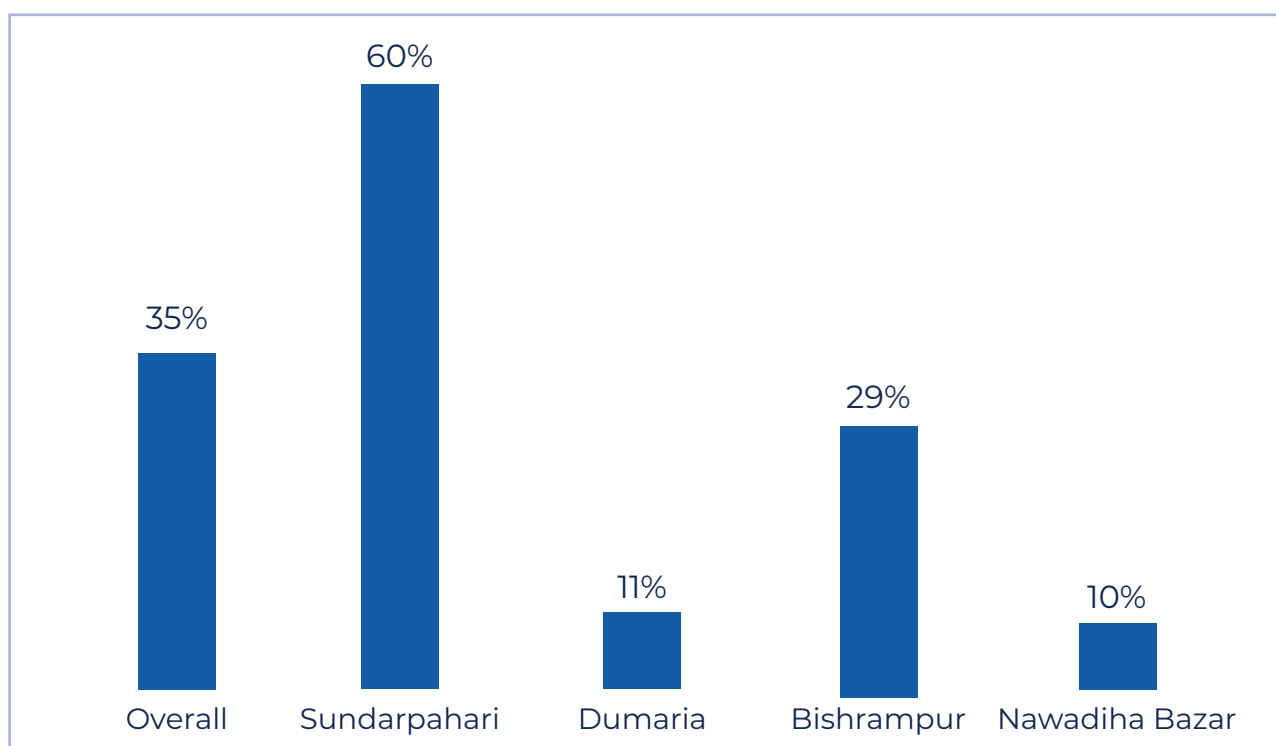
“We eat eggs from China (commercial) poultry, but not from our own poultry because they are used for hatching chicks. Commercial poultry do not brood their eggs, so those eggs are eaten. At times, we also sell them.”

- Program participant, Dumaria

Current flock sizes at the endline reflect growth. In Nawadiha Bazar, the average household that received 5-9 birds through the program now holds 13 on an average. In Sundarpahari, many households still hold comparable numbers (average 9) despite 60% HH reporting mortality and a 25% poultry mortality rate — primarily from disease (57 deaths attributed to illness versus 5 from predation).



Graph 6.17: Poultry mortality (January - December 2025)



Graph 6.18: % HH reported poultry mortality (January - December 2025)

In poultry, critical as well as other POP steps depict strong correlation with income and assets. While responding to adherence to key POP steps, respondents identified vaccination (66.7%), giving medicines (79.5%), deworming (64.7%) and cleaning sheds (52.2%) as the most followed practices. Keeping birds clean (32.5%), providing good food and water (29.7%) and isolating a sick bird (15.3%) was less followed.



Enablers

- High liquidity - can be sold in the village at any time, no transport needed
- Low start-up cost relative to goat or pig rearing
- Dual function - eggs for household consumption; birds for emergency cash
- Local desi breeds low-cost to maintain; thrive on kitchen waste and forage
- Consistent festival demand across all blocks

Barriers

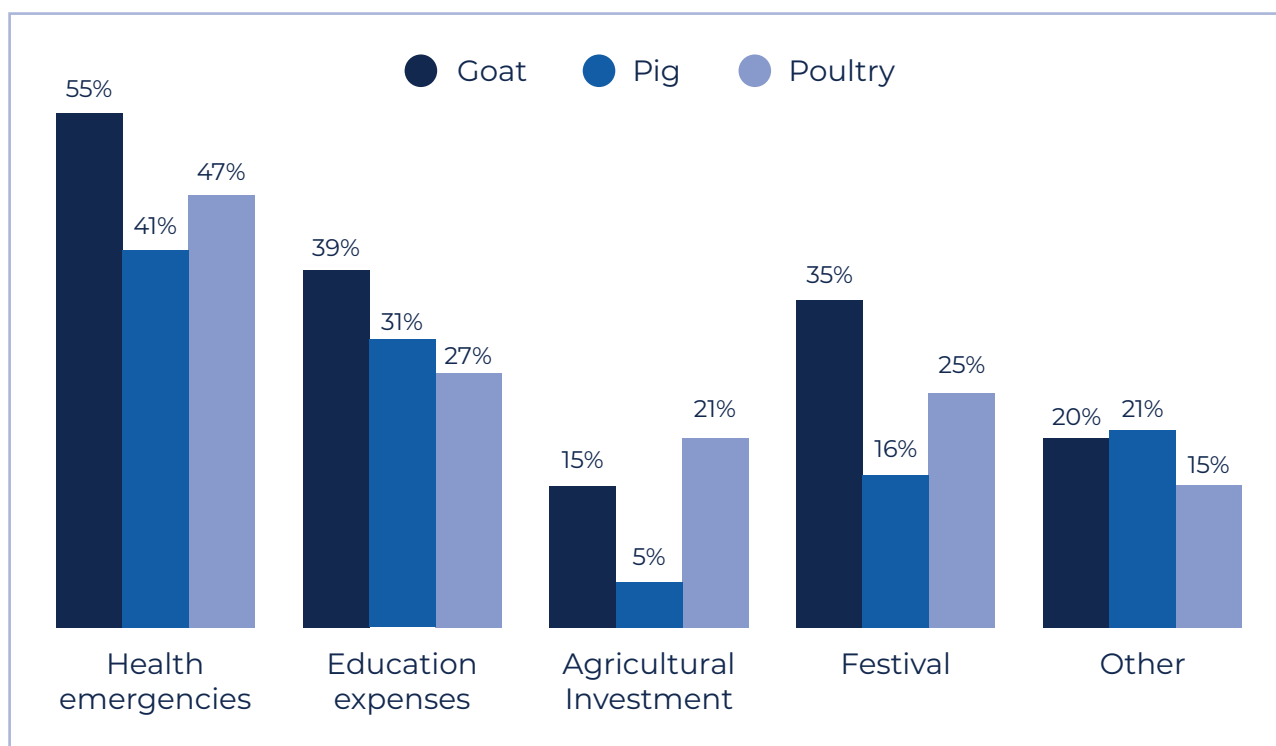
- Disease mortality: 25% in Sundarpahari; primarily illness-driven
- Breed quality - externally sourced commercial breeds had poor survival; local breeds were more resilient
- Theft and Predation - theft of poultry and proximity to jungle in Sundarpahari increases loss risk

d. Livestock — The Safety Net that Needs Protection

For many most excluded households, livestock became a form of savings — an asset that could be maintained at home and converted into cash when required. Households frequently used livestock sales to meet urgent expenses, particularly health emergencies, education-related costs, household needs, and social obligations.



“Goats are like the cushion under our head. We sell them anytime there is an urgent need for money”
- Program participant, Dumaria



Graph 6.19: Reasons for selling livestock - goat, pig, poultry

Crisis selling leads to poor price realisation — households sell urgently, to village traders who know the household has no choice, at prices below what a planned sale would fetch.



“I was expecting to get ₹8,000-9,000 from the sale of the goat, but since I sold suddenly, I received only ₹6,000.”
- Program participant, Sundarapahadi

For some households, livestock primarily acted as protection against shocks, while for others it became a pathway for reinvestment — using income from one asset to purchase another productive asset or expand livelihood activities.

Among other reasons for selling livestock are home construction and maintenance, which is documented across blocks. A Bishrampur program participant described selling a goat and using the proceeds for plastering her home and constructing a staircase.



“We sold the goats because we were constructing a house and needed money at that time. If we had not had goats, the construction work would have been pending and completed later when money became available.”
- Program participant, Dumaria

Reinvestment to start or expand a livelihood, while less frequently reported, reflects deliberate asset management.



“The goats were sold to purchase a cow. The cow cost Rs.10,000. Of this amount, Rs.7,000 came from the sale of the goats, while the remaining Rs.3,000 was arranged from the money received under the Maiya Samman Yojana.”
- Program participant, Sundarpahari



In one case from Nawadia Bazar UPCM mentions, a program participant sold goats and used the proceeds to purchase a sewing machine — moving from livestock to a home-based enterprise.

A related but distinct pattern is where livestock income freed up personal savings for other uses. A Dumaria FGD participant described this: “Earlier, I had to spend my savings on buying inputs and livestock; now the income from assets means I can use my own savings for other things, like paying for my sisters-in-law's education and replacing household items like tiles.” This sits alongside the reinvestment pattern — not selling to reinvest, but program

income substituting for personal expenditure, releasing savings for other priorities.

Acute food shortage is also documented as a selling reason, though limited to specific cases.

The sustainability of livestock-based livelihoods depended heavily on reducing asset loss. Across livestock activities, mortality emerged as a common challenge affecting household outcomes. Differences in adoption of Package of Practices (PoP), vaccination behaviour, access to veterinary services, and timely treatment influenced whether households could protect and multiply their assets.

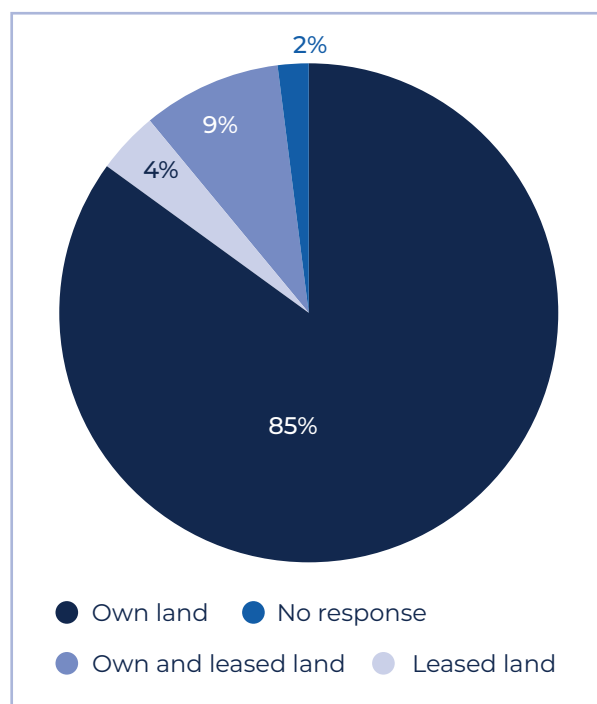


“I sold a goat for Rs.10,000 in the village and used the money to buy rice and dal for Rs.3,000 as there was shortage of food in the house. The remaining was spent to treat wound infection of children.”
- Program participant, Sundarpahari

e. Vegetable cultivation

Vegetable cultivation emerged as the second most widely adopted program-supported livelihood after goat rearing. At baseline, only 6% of households reported vegetable cultivation as an income activity. By endline, adoption increased to 82% of households, indicating a significant shift towards household-level agricultural production.

Land for cultivating vegetables has been accessed primarily through lease, and ownership. Additionally, in limited instances HHs have reported kitchen garden related earnings too under the vegetable cultivation as per their



Graph 6.20: Type of land used for vegetable cultivation¹⁷

¹⁷ N = 342 (HH doing vegetable cultivation). 2% HH have not specified the type of land they cultivate. These are primarily shared plots (group farming).

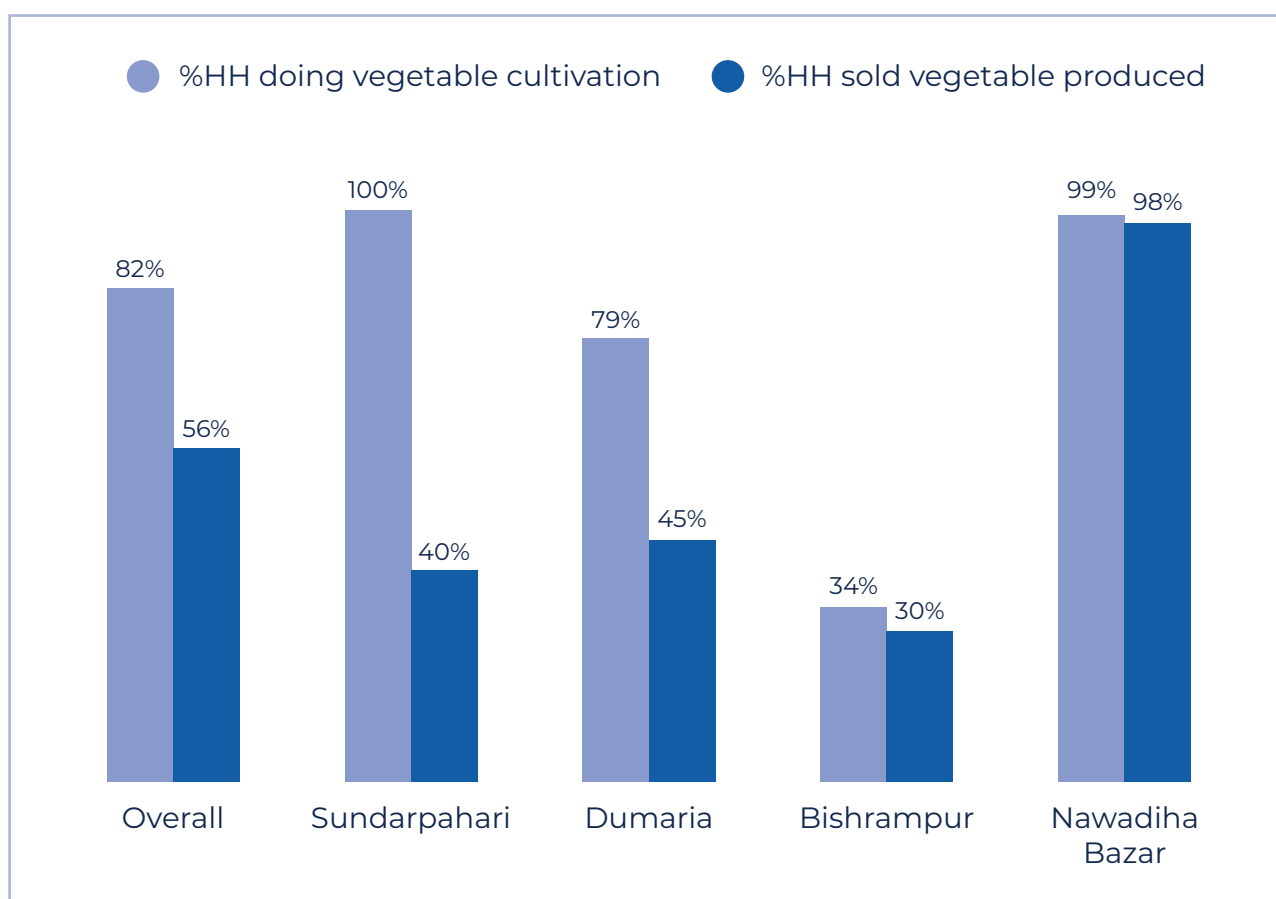
understanding. While the majority of the households were able to identify the difference between the vegetable cultivation and kitchen garden as an activity, there were overlaps in their understanding in a few instances as was also noticed during the qualitative processes.

Nawadiha Bazar had 98% of cultivating households selling produce. Sundarpahari had 40%. The difference can be explained by two factors: water availability and local supply conditions. In Sundarpahari, 57% cultivating households cited water as the primary barrier — and for most of them, cultivation was feasible only in the kharif season.

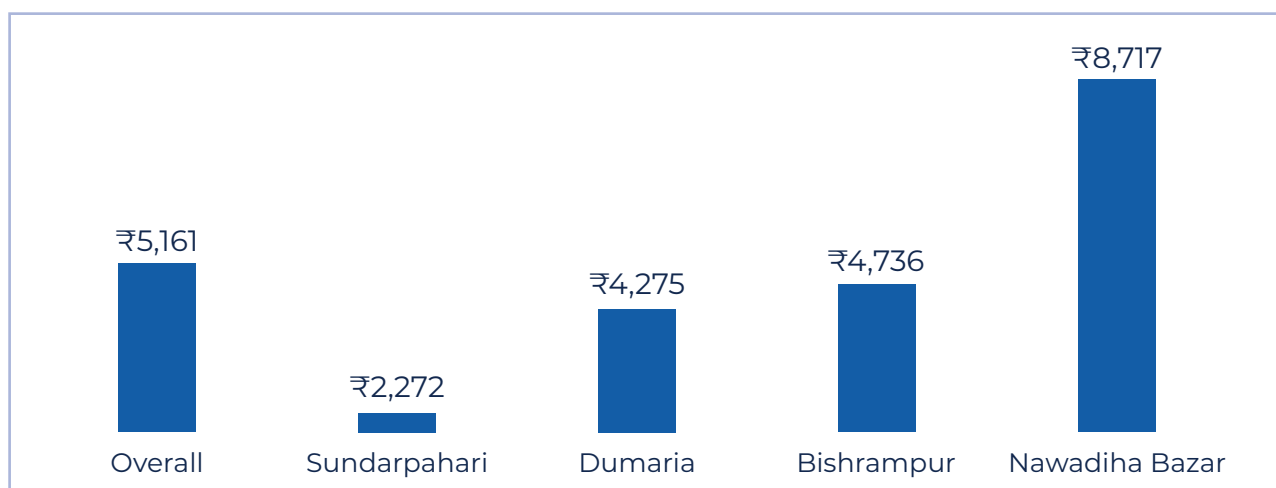
In Bishrampur, 34% of households cultivated vegetables while 30% sold —

the lowest of any block. In Bishrampur, farming is almost entirely rain-dependent; without irrigation or bore wells, vegetable cultivation is feasible only in kharif. Leased land — the most common land arrangement — requires giving a portion of the harvest to the landowner. Under these conditions, the ceiling on vegetable income is structurally low regardless of household effort.

Along with increased adoption, average annual income from vegetable cultivation increased from ₹457 at baseline to ₹5,161 at endline. However, unlike livestock where asset accumulation was central, vegetable cultivation contributed through two pathways — improving household food availability and generating additional income through sale of surplus produce.

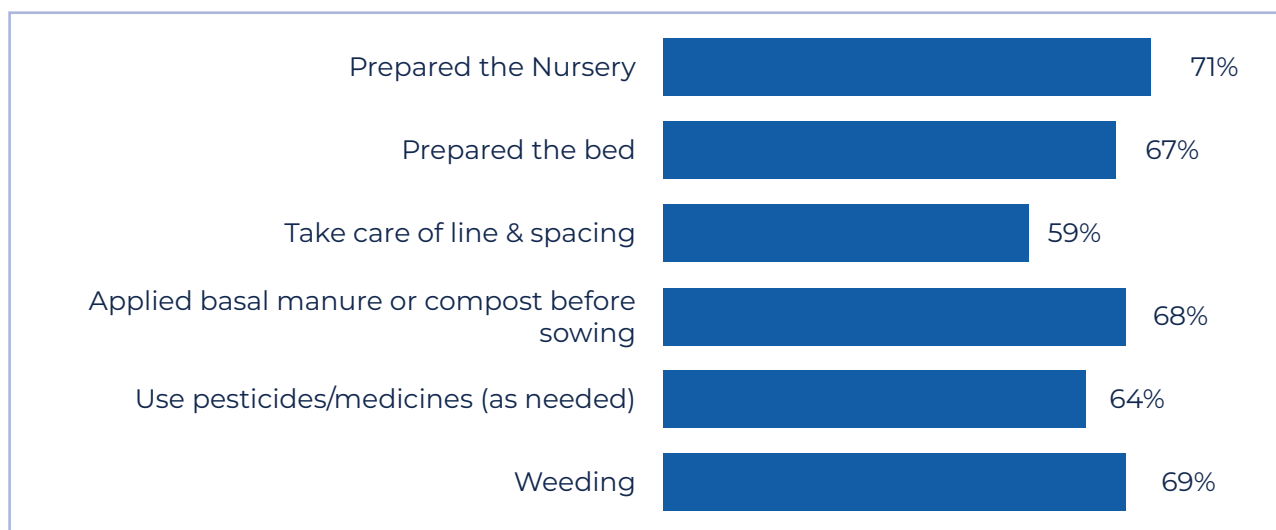


Graph 6.21: Adoption of vegetable cultivation and selling of vegetables produced - across blocks



Graph 6.22: Average income from vegetable cultivation

Over 60% of households reported following multi-stage PoP practices in vegetable cultivation.



Graph 6.23: PoP adoption for vegetable cultivation

Enablers	Barriers
- Goat manure as organic input - widely adopted in Dumaria and Nawadiha Bazar; reduces cost, improves yield - Low local supply in Nawadiha Bazar creates a seller's market; whatever is grown sells easily at village level - Seasonal paddy shifting to vegetable where water is available — households earn more from vegetables per decimal than from paddy	- Water and irrigation - the binding constraint in Sundarpahari and parts of Dumaria; single kharif season for Bishrampur - Land constraints - Leased land arrangements split the harvest - Animals eating crops - loose livestock in some Dumaria villages destroyed vegetable plots - Input costs - ploughing cost is a barrier for households without oxen or cash to hire - Old cultivation habits - adapting to new varieties and practices takes time; UPCM notes resistance to change in some Nawadiha Bazar villages

f. Selling Decisions: Balancing Price, Risk and Convenience

Among households that sold livestock and vegetables, most relied on buyers that came to the village rather than selling at formal markets. While formal markets offered the possibility of higher prices, households considered the additional costs of transport, time, uncertainty of sale, and risk of returning with unsold produce before deciding where to sell.



“In the market there are a lot of people selling, so the price falls.”
- Program participant, Nawadiha Bazar



“We prefer selling in the village because markets are far away and buyers there often assume that we are desperate for money and offer lower prices.”
- FGD, Nawadiha Bazar



“Even the physical effort of taking an animal to market adds cost. The vehicle sometimes refuses. The vehicle charges to carry goats separately.”
- Program participant, Nawadiha Bazar



Going to the formal market did not always mean a better price. The UPCM in Nawadiha Bazar explained the structural logic: buyers arriving at the village know the household needs to sell and negotiate down; transport to the market is expensive, time consuming, and uncertain, especially in remote villages; and bringing livestock/produce back unsold is a loss. The village selling environment, despite its price ceiling, was more reliable for households across blocks.

“

“The rate is about the same there as well — there is a difference of only about four hundred rupees, but that much gets spent on transport anyway. We went to the market with the UPCM and the price was almost the same.”

- Program participant, Sundarpahari

“

“For selling hens and roosters, she goes to market. When we get off the auto-tempo vehicle at the market, traders (pakkar) are already sitting there and try to take the birds from us forcefully, they do not allow us to move ahead. There is no opportunity to sit and sell at my own price, and because of this we get much less money than the actual value.”

- Program participant, Sundarpahari

However through the qualitative process we also understand that over the period of time the program participants have learned to negotiate with vendors who come to the village. This means weighing the livestock before selling started happening and the participants kept an idea about market rates accordingly to sell the livestock. Qualitative findings suggest that households prefer selling livestock in markets or to traders because these transactions offer assured cash in hand, whereas sales within the village are often made on credit.

In Nawadiha Bazar, village buyers bought produce at market-equivalent prices because local vegetable supply was low. In Dumaria, the one household that took vegetables to the market independently set a floor price of ₹10 per kg and held it. In Bishrampur and Sundarpahari, most selling is to neighbours and buyers who come to the house, often at prices below what the market would pay.



g. Small Business: High Income Potential but Limited Adoption

Small businesses generated the highest average income of any program livelihood — ₹47,992 — but were adopted by only 6% of households.

Unlike goat rearing or vegetable cultivation, which built on existing household knowledge and natural resources, small enterprises required a different set of conditions: market access, confidence to manage customer relationships and pricing, basic financial management, and working capital that is replenished regularly rather than transferred once. Most households the program reached did not yet have these conditions. Adoption was concentrated in SC-majority Palamu blocks where market proximity and baseline familiarity with cash transactions were higher. In Sundarpahari, adoption was zero.

Among households that adopted this

livelihood strategy, qualitative insights from Bishrampur helped provide some nuance about what running a small business inside a home actually involves. In a closed village community, the shop's products have to cater to what neighbours are likely to buy. However, household members are often likely to consume these without paying. Managing the boundary between household access and stock becomes an operational challenge in a home-based shop. A distinct aspiration documented in the same block was to locate a shop along the village roadside, rather than inside a house located away from the central locations.

Qualitative findings indicate that households adopting small business were often those with greater confidence, stronger family support, or better market connectivity. For these households, program support helped expand economic activities beyond traditional livelihood sources.



6.1.3 Performance of Non-Program Supported Livelihoods

Program livelihoods grew substantially, but they did not replace the income base that households already had. At baseline, over 40% of household income came from migration remittances alone. Agriculture (crops excluding vegetables), NTFP, and wage labour provided the rest. By endline, most households engaged dominantly in program supported livelihoods, but non-program sources remain significant, and their character differs sharply by block. Migration, NTFP and agricultural wage labour remain the top 3 most adopted livelihood outside program supported livelihoods.

a. Non-Timber Forest Produce

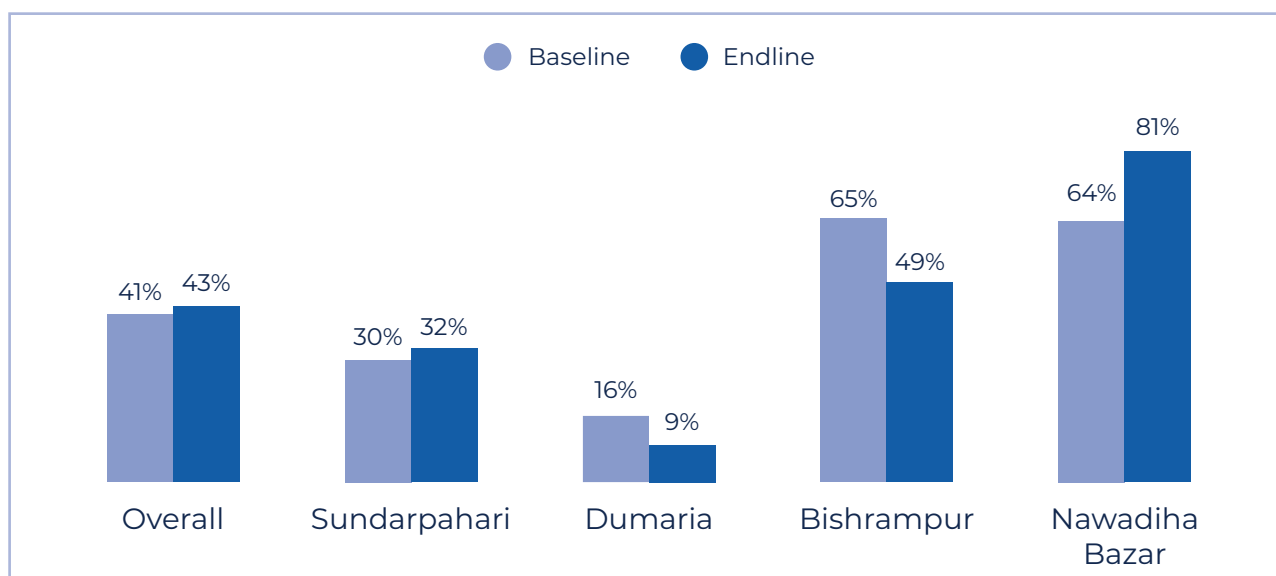
NTFP collection grew from 16% to 39% of households, concentrated in Dumaria and Sundarpahari where forest access is convenient. NTFP income is modest in absolute terms but functions differently from other livelihoods: it requires no capital, no purchased inputs, and no market travel for forest produce - since buyers directly come to the house. The same dynamic that limits price realisation for livestock — i.e. buyer sets the price, household accepts — operates for NTFP too. Mahua, kendu leaves, and firewood are exchanged at rates the household does not negotiate.

b. Migration

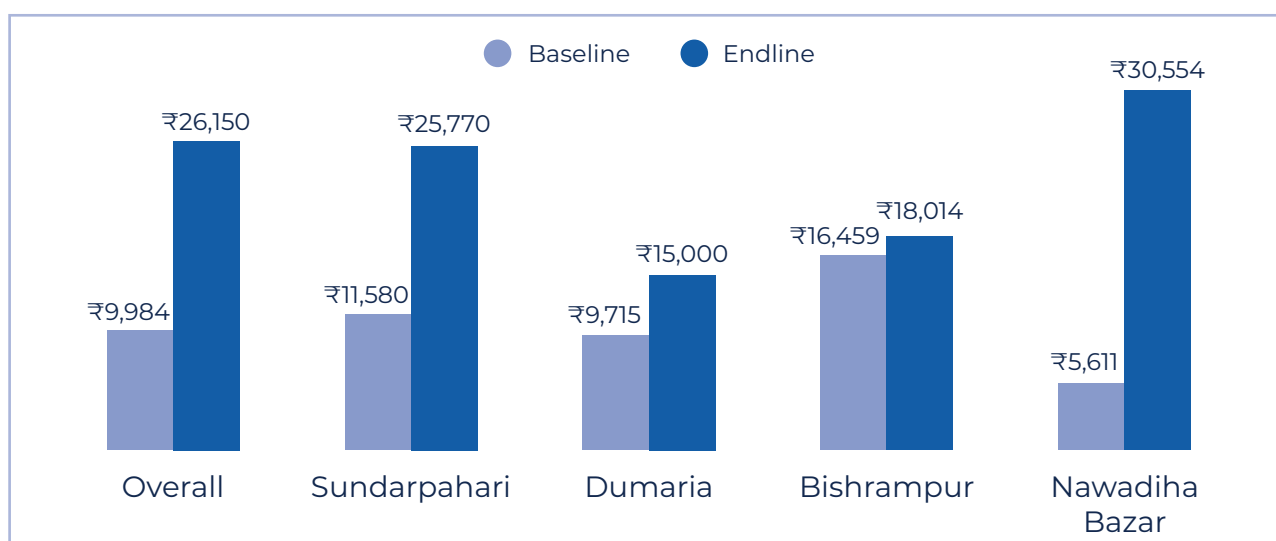
The absolute percentage of households with one or more members migrating does not reflect much change over baseline - 43% of households at endline from 42% at baseline. Comparing the same households over baseline and endline provides a much-nuanced picture. 30% HHs (52 out of 174 HH) who reported migration at the baseline did not report the same at the endline. Interestingly, 56 new HHs (out of 178 migrating at endline) reported migration at endline.

The detailing of jobs where members are migrating also provide understanding about the change in nature of work. At baseline, 174 HHs reported 183 jobs. Out of these, 5.5 % were in brick kilns and this number came down to 3 % in endline (6 out of 195 jobs). Also, 21% of the jobs reported in endline are in the factory or services sector. Agriculture related work has also shown reduction – came down from 9% at baseline to 4% at endline. Migration was comparatively higher among SC community households (70%) than other social groups. At endline, 66% migrants reported migrating for the duration of 5 months or more.





Graph 6.24: % HHs with at least one migrating member across blocks - Baseline and Endline



Graph 6.25: Average remittances from migration across blocks - Baseline and Endline

Average annual migration income increased from ₹9,984 at baseline to ₹26,575 at endline. 97% of households reporting migration had male members migrating, and 76% identified construction as the primary sector.

Qualitative findings indicate that for some households, migration continued to be a response to limited local employment opportunities and the need for assured cash income. While for other households, migration was also aspirational and a planned economic strategy.



“I sent my husband outside so that we could buy a bike. But all three of my children fell sick after that and we spent all those earnings on their treatment. So now he will work there longer”

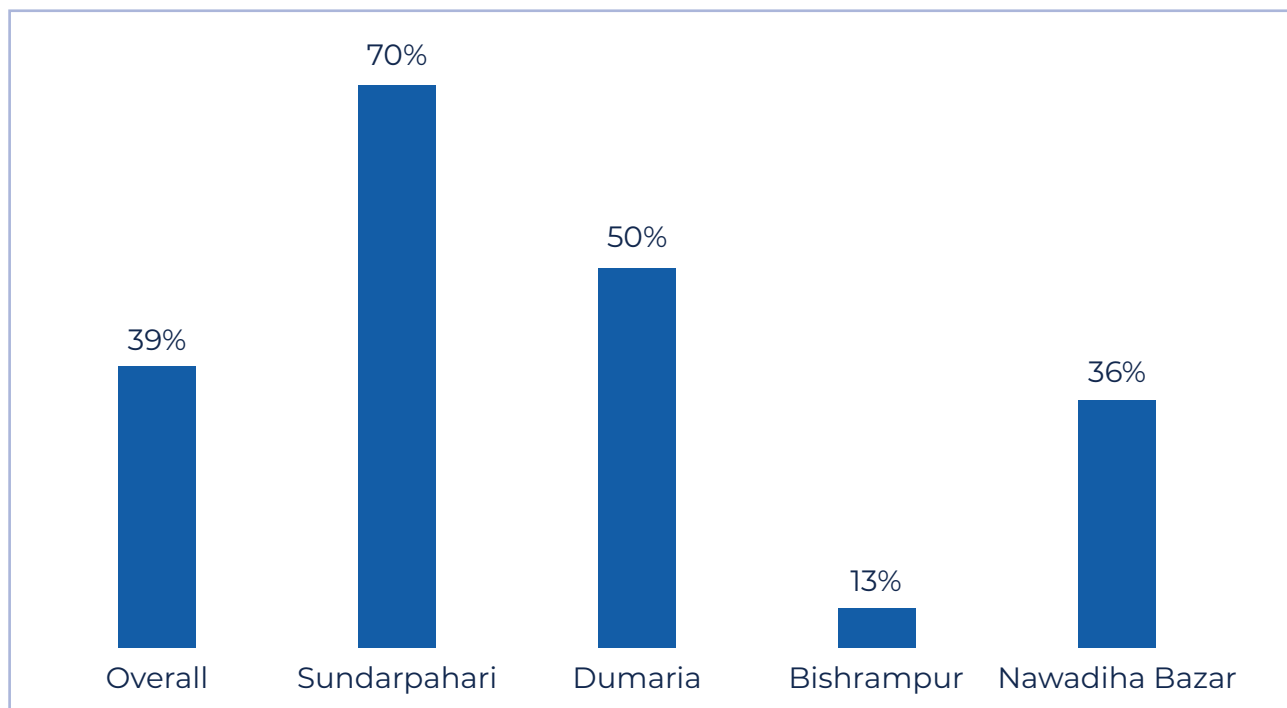
- Program participant, Sundarpahari

A third reason to migrate is obligation where migration is done to repay loans or advance payments from employers. In Sundarpahari, 70% of migrants reported migrating partly or wholly to repay loans or advance payments — the highest debt-migration share of any block. In Nawadiha Bazar, 35% reported the same.

The debt-migration link is the most acute vulnerability signal in the migration data as migration in this context is obligatory.



“My son migrated to pay off the lender's money which the family took to meet the health expenses of my husband suffering from TB.”
- Program participant, Bishrampur

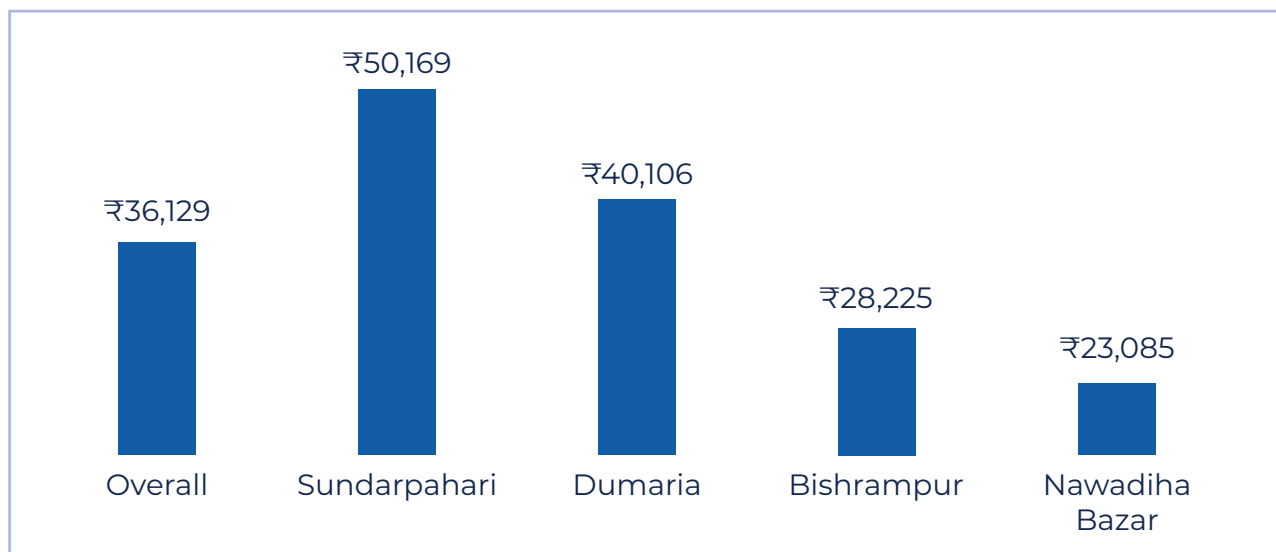


Graph 6.26 A: % migration to repay debt or advance payment - overall and block-wise

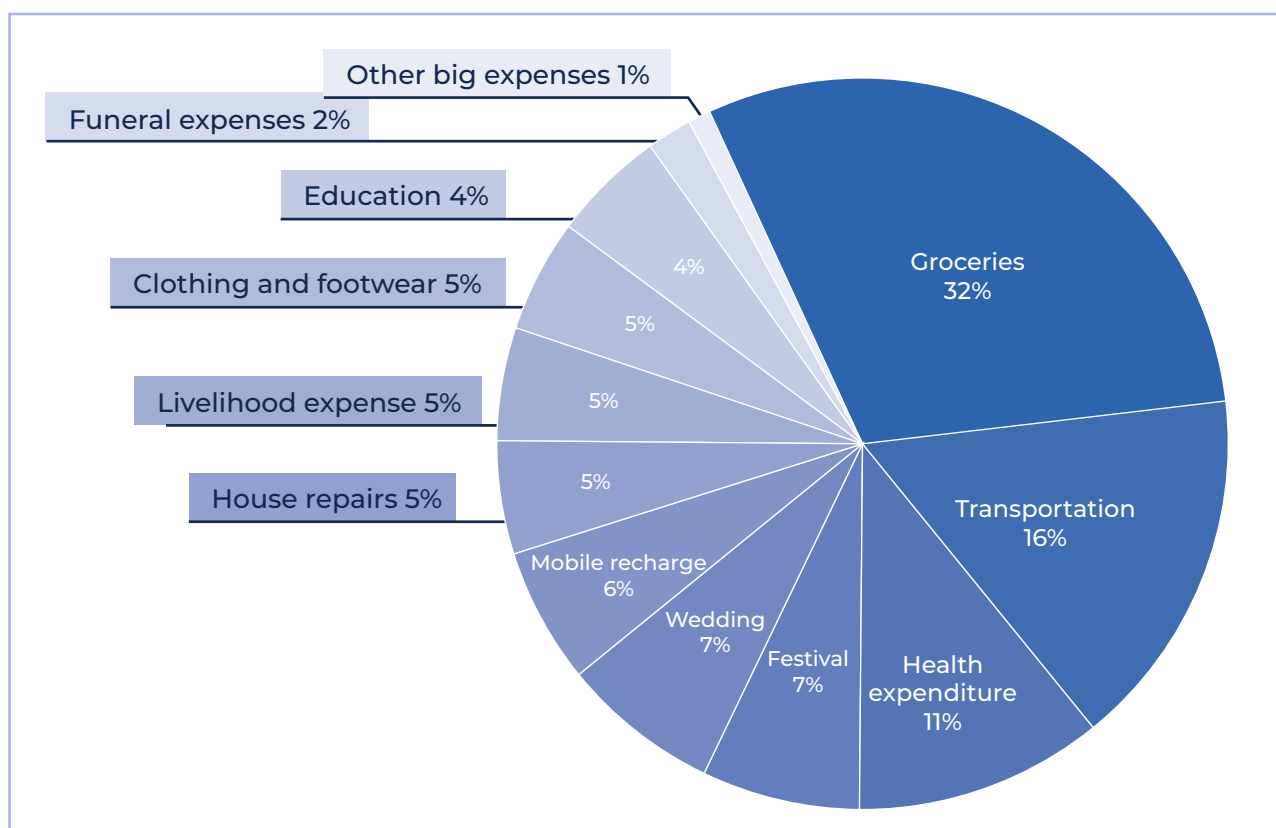


6.1.4 Expenditure

Households reported an average annual expenditure of ₹36,129 at endline.



Graph 6.26 B: Average Annual Expenditure — Overall and blocks



Graph 6.27: Proportion of expense

Spending was concentrated on essential needs. While groceries (32%), transportation (16%) and health expenditure (11%) accounted for the majority of expenses, livelihood expenses accounted for 5%.

The expenditure pattern indicates that increased livelihood income was primarily used to meet basic household needs. Food remained the largest recurring expense across all

blocks (accounting for 26-38% of total household expenditure), reflecting the continued importance of purchased food even among households engaged in livestock rearing and vegetable cultivation. As discussed in the next section (see 6.2), higher grocery expenditure does not necessarily mean better food security. It may reflect greater dependence on buying food because of lower self-production, perhaps due to the hilly terrain of Sundarpahari.

Healthcare and transportation also represented substantial expenditure, indicating that access to health services and markets continues to place a significant financial burden on households. Transportation formed a much larger share of expenditure in Dumaria (20%) and Sundarpahari (18%)

than in Bishrampur (8%) and Nawadiha Bazar (14%), suggesting higher costs of accessing markets and services in the more remote program areas. As discussed in the section on Selling Decisions (see here), this also reinforces the qualitative narrative that transportation cost contributes to the barrier for women to access markets for selling livestock. Health expenditure was also relatively high in Bishrampur (15%) and Sundarpahari (13%), while livelihood-related expenditure remained low across all blocks (3-6%), indicating that most household spending continued to be directed towards consumption and essential services rather than livelihood reinvestment. This also supports the evidence that health emergencies remain one of the primary drivers of livestock sales and borrowing.



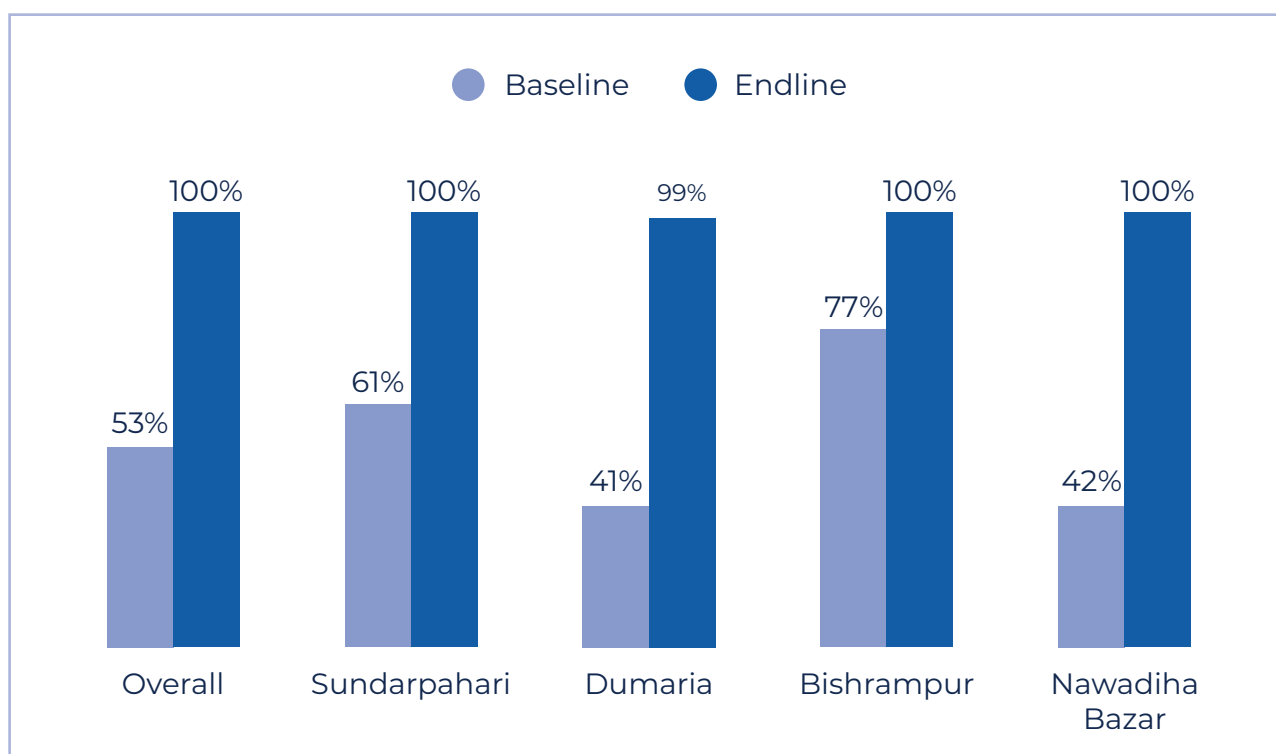
6.2 Food & Nutrition Security

Key findings

- Households eating two or more meals a day went from 53% to 100%. But this measures a floor, not dietary quality. Food Consumption Scores in the acceptable range rose from 9% to 65%, meaning 35% of households remain in borderline or poor categories at endline.
- 89% of households maintained a kitchen garden for at least four months a year at endline, against the 60% target.
- The dietary quality gap is most evident in Sundarpahari. Average vegetable consumption there is 3.7 days a week against 6.7-6.9 days in the other three blocks. Water scarcity and lack of land are the biggest barriers in diet diversity across blocks.
- Food security rests on several supports working at the same time — PDS rations, kitchen gardens, livestock income, and SHG credit in lean months. The October lean season gap (before the paddy harvest, after the previous stock is gone) is a documented risk that these support structures cannot fully cover for the most constrained households.

6.2.1 Meals per day - What changed and what did not

At baseline, 53% of households ate two or more meals daily. That number was lower in Nawadiha Bazar (42%) and Dumaria (41%) than in Sundarpahari (61%) or Bishrampur (77%). At endline, all four blocks reached 99-100%.



Graph 6.28: %HHs eating at least 2 meals/day — baseline and endline, across blocks

It is important to note that the two-meals figure records whether households have crossed a floor, not how far above it they are. The data also shows Sundarpahari households spending ₹16,742 a year on groceries — the highest of any block and more than double Nawadiha Bazar's ₹5,985. That expenditure gap, in a block with the lowest program livelihood income (₹7,499 average), indicates that food security in Sundarpahari is maintained through higher cash outflow.

The two-meals figure does not distinguish between households that eat two meals because they have enough food and households that eat two meals because they have sold an asset, borrowed from an SHG, or reduced consumption elsewhere. The FCS data, the expenditure data, and the qualitative record together show that food security at endline is maintained differently across blocks.



"I continue farming because rice costs around ₹40/kg which I cannot afford. So I do farming to ensure there is no shortage of food at home."
- Program participant, Dumaria



6.2.2 Dietary Quality

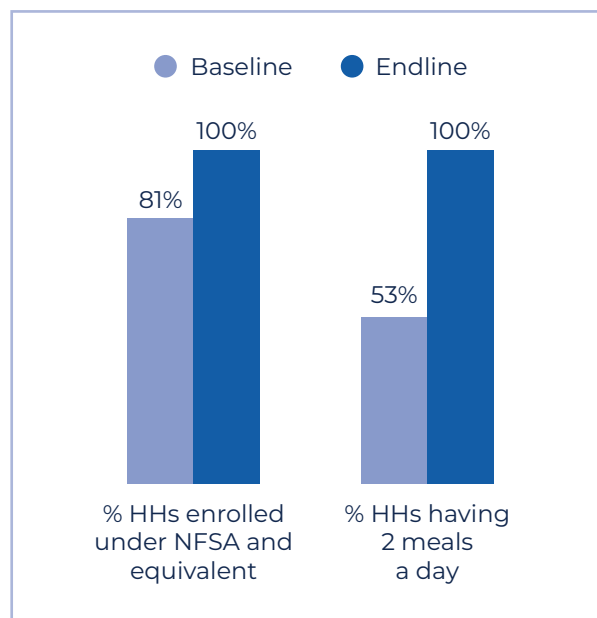
The Food Consumption Score measures what households ate in the past seven days across food groups. A score in the 'poor' category indicates a diet concentrated on staples with minimal diversity. 'Borderline' captures some diversification but insufficient variety. 'Acceptable' captures diets with regular consumption across multiple food groups.

At baseline, 9% of households had acceptable FCS scores. By endline, that rose to 65%. Protein consumption patterns vary across blocks in ways the FCS does not fully capture. Sundarpahari households consume meat and fish more frequently than other blocks (2.6 and 2.4 days a week respectively) — partly reflecting forest resource access and partly substituting for the vegetable protein that other blocks access more easily. Bishrampur has the highest egg consumption (2.2 days/week) and milk consumption (2.6 days/week), reflecting both higher poultry adoption and some cattle ownership. Dumaria has the lowest milk consumption (0.45 days/week) and low egg consumption (0.9 days/week), suggesting protein access is more constrained there despite decent vegetable consumption.



6.2.3 PDS Enrolment — Coverage Achieved, Gaps Remain

NFSA ration card coverage went from 81% at baseline to 100% at endline. 96% of those households received rations regularly which exceeded the target of 90%.



Graph 6.29: Baseline and Endline – PDS coverage and two meals per day

Qualitative evidence suggests that the 4% of enrolled households which do not receive rations are concentrated in households with incomplete documentation due to migration after marriage, inter-district migration histories, or Aadhaar linkage errors. These are households that already face multiple exclusions; incomplete ration access adds to that.

PDS rations provided the grain floor; production was still required to ensure sustained availability. Qualitative evidence indicates that government entitlements, kitchen gardens, and livestock contributed together. While PDS strengthened staple food access, household production influenced dietary diversity.

“

“..... we receive 15 kg of ration under PDS. The ration includes both rice and wheat, but it is not sufficient to meet the household's needs.”

- Program participant, Dumaria

“

“We have a ration card and receive 35 kg of food grains through it. Apart from this program support, we feel that things could improve if we could take land on lease for farming. If we could cultivate paddy on leased land, the yield would be better and we would not need to buy rice from outside.”

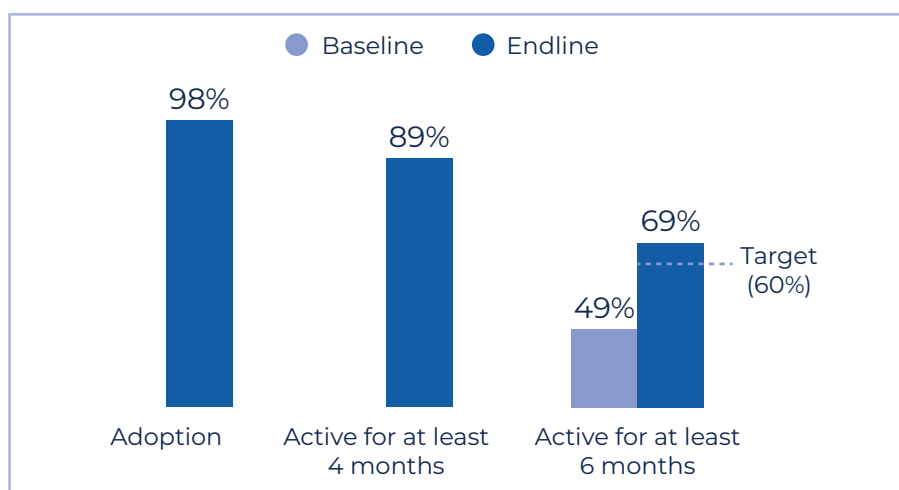
- Program participant, Dumaria



6.2.4 Kitchen Gardens Shifted Households Towards Dietary Diversity

89% of households maintained a kitchen garden for at least four months a year at endline, against the 60% target. 70% consumed vegetables from their garden at least four times a week. 97% plan to continue after the program.

Adoption of kitchen gardens increased because the program enabled cultivation in the backyard of the house, shared plots, grow bags, and seasonal patches. 91% households had separate kitchen garden plots; 4% used shared arrangements; 4% used grow bags or containers.¹⁸



Graph 6.30: Kitchen garden adoption and sustained maintenance - Baseline and Endline

97% of households with kitchen gardens reported consuming their produce at home, 37% reported sharing produce with neighbours or relatives, and 27% reported selling some produce. Kitchen gardens primarily strengthened consumption security.



“Earlier we were more dependent on forest produce. Now we are able to have more healthy food with vitamins because of the kitchen garden.”
- FGD, Dumaria

In Nawadiha Bazar, kitchen garden adoption and dietary impact were aligned. 99% of households cultivated, 93% consumed vegetables four or more times a week, and surplus was absorbed by village buyers at market-equivalent prices because local vegetable supply was low. In this block, the kitchen garden model worked as intended.



“Earlier, we used to do it on a smaller scale. But now, with support of the program, cultivation has increased. Even the techniques like maintaining distance between saplings, creating raised bed, or proper digging were new. It has also helped sell more.”
- Program Participant, Nawadiha Bazar

¹⁸ 408 HHs have a kitchen garden. But here N = 398 as 1% respondents did not respond to this question.

In Sundarpahari, 100% of households cultivated, but only 17% consumed vegetables four or more times a week. 57% of cultivating households cited water as the primary barrier to maintaining the garden year-round. The kitchen garden is seasonal; the dietary gap is structural. The program cannot resolve this through agronomic guidance or UPCM follow-up. It requires water infrastructure.

Dumaria's kitchen garden picture is somewhere between the two. 79% cultivated, 82% consumed vegetables four or more times a week. In Dumaria, 49% cultivating households cited water as the main barrier, 35% cited land

scarcity, 23% cited pest and disease problems, and 21% cited animals eating crops — loose livestock destroying garden plots.

Bishrampur had the lowest cultivation rate (34%) and the lowest barrier count — but the reason is that most Bishrampur households are on leased land with a harvest-split arrangement, and Bishrampur farming is rain-dependent. Without irrigation or bore wells, vegetable cultivation is only feasible in the kharif season. Beyond that, only potato in rabi is possible. Many participants are either landless or living on others' land, which further limits agricultural activities.



“Water scarcity is a reason that we cannot farm during all seasons.”
- Program Participant, Bishrampur



“We planted the vegetables in grow bags during the month of Ashadh (around June–July).”
- Program Participant, Bishrampur

Enablers	Barriers
• Goat manure as organic input - widely adopted in Dumaria; reduces cost, improves yield • Local supply in Nawadiha Bazar creates a seller's market; whatever is grown sells easily at village level • Homestead and shared plot enabled cultivation without formal land rights • Grow bags have been used as an effective alternative in many instances.	• Water and irrigation - the binding constraint in Sundarpahari and parts of Dumaria; single kharif season for Bishrampur • Land constraints - Leased land arrangements split the harvest • Animals eating crops - loose livestock in some Dumaria villages destroyed vegetable plots • Adaptation time - shifting from traditional crops and varieties to program varieties required sustained UPCM support • Financial cost of irrigation - ploughing, bore wells, and piping are not within most households' reach without support

6.2.5 How Food Security Was Maintained — Multiple Mechanisms

The 100% two-meals figure rests on several supports operating simultaneously, not a single cause. The qualitative record shows each playing a distinct role.

PDS rations provided the grain floor. SHG credit replaced moneylender borrowing for lean-season purchases — at 1% monthly interest against the 10% monthly moneylender rate documented in Bishrampur and Dumaria. Livestock income provided the cash buffer, including for food: in Sundarpahari, one household sold a goat explicitly to buy rice and dal during a food shortage.

Produce harvested from kitchen gardens reduced dependence on purchased vegetables, for households with reliable water access. In Nawadiha Bazar, the first consumption support tranche was distributed as physical rations — rice, pulses, eggs, sugar through the VO — providing immediate food stability before livelihoods generated income.

Food security at endline depends on all of these support mechanisms being in place. When one breaks — such as a pension not credited for three months in Dumaria, no irrigation for the kitchen garden in Sundarpahari, or SHG credit insufficient to cover a health emergency — the food security figure can erode.



6.2.6 Where Gaps Remain

The October lean season: In Dumaria, a respondent described a recurring food gap period: before the paddy harvest in October-November, after the previous year's stock was exhausted. This is an agricultural calendar problem, but it persists because savings are insufficient to stockpile food and SHG credit is used primarily for health and household emergencies rather than seasonal food purchases.



“Yes, we sometimes face food shortages, particularly in October, before the paddy harvest, when the previous stock has been consumed and the new crop is still standing.”

- Program participant, Dumaria

PVTG and Sabar households: PVTG households in Sundarpahari and Sabar community households in Dumaria are flagged in the qualitative record as remaining food-insecure in specific periods. The VO/CLF in Sundarpahari identified pension stoppages and exclusion from support systems as significant causes. Preventing this requires entitlement continuity, which the program partially achieved but did not fully secure for these households.

6.3 Access to Institutions & Entitlements (financial, government schemes)

Key findings

- Coverage across government schemes improved sharply — including pension (51% to 98%), MGNREGA job cards (42% to 96%), and Ayushman (30% to 91%). However, only 23% of MGNREGA cardholders received wages; households are still selling goats to pay for healthcare despite Ayushman coverage.
- SHG credit has largely replaced moneylenders - but remains a crisis tool, not a capital source. 60% of SHG loans went to health and household expenses; only 10% to livelihood investment. In Sundarpahari, 49% of households that borrowed externally in a crisis went to a moneylender.
- The UPCM is the mechanism behind almost every institutional gain. Where UPCM continuity broke down due to payment delays or in some instances where UPCM belonged to different social groups from that of the participant group, the delivery of the program faced certain challenges.

6.3.1 SHG Membership and Participation

SHG membership went from 64% at baseline to 98% at endline. Regular meeting attendance reached 96%, regular savings participation 86%. In

Bishrampur and Nawadiha Bazar, all sample households are SHG members. Dumaria reached 95%, and Sundarpahari 99%.

Participation in savings is comparatively lower in Sundarpahari and Dumaria,

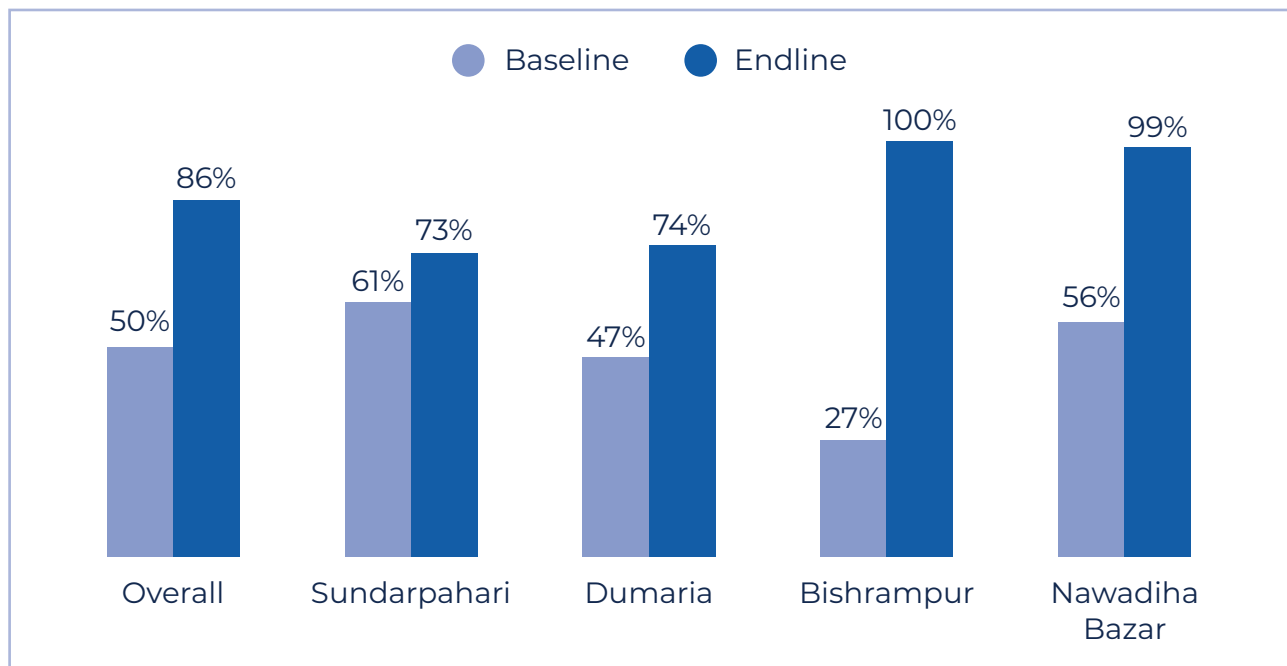
where the ST-PVTG population is higher. In Dumaria, a trust barrier between Sabar and other communities may explain part of the lower SHG savings participation. A Sabar community participant described that her village's SHG had collapsed after members from other communities misused funds, and Sabar women lost their money. This incident also led to a loss of trust in the SHG, which is dominated by women from higher castes. The participant joined SHG under the program, but she did not participate in the meetings or savings. This is a constraint that membership figures do not capture.

In Nawadiha Bazar, initial family resistance to SHG participation was

documented. The Block Lead noted that this barrier decreased as household income grew. SHG participation was reinforced by livelihood gains, not the other way around.

The qualitative record shows that in Bishrampur and Nawadiha Bazar, the SHG and the small group functioned together. Livelihood follow-up, savings routine, scheme linkage, and peer support are happening through the same institutional channel. In Dumaria and Sundarpahari, SHG meetings were more catered towards savings.

The same block's FGD confirmed that savings deposit and loan transactions were the primary discussion topics.



Graph 6.31: Regular savings in SHG across blocks - baseline and endline

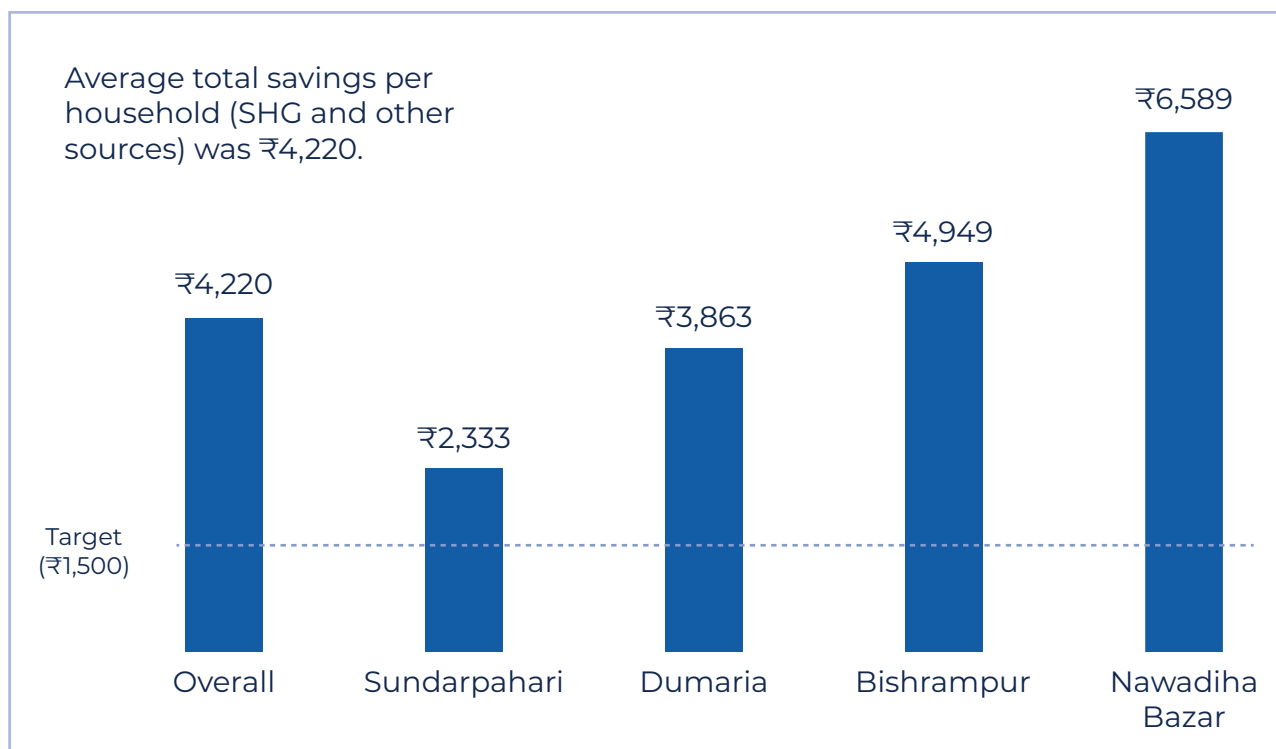


“In the meetings, we contribute to savings, but apart from that there is no detailed discussion on how to do kitchen gardening or how to take care of goats. Very rarely, some general talk about farming is done, but it is not regular.”

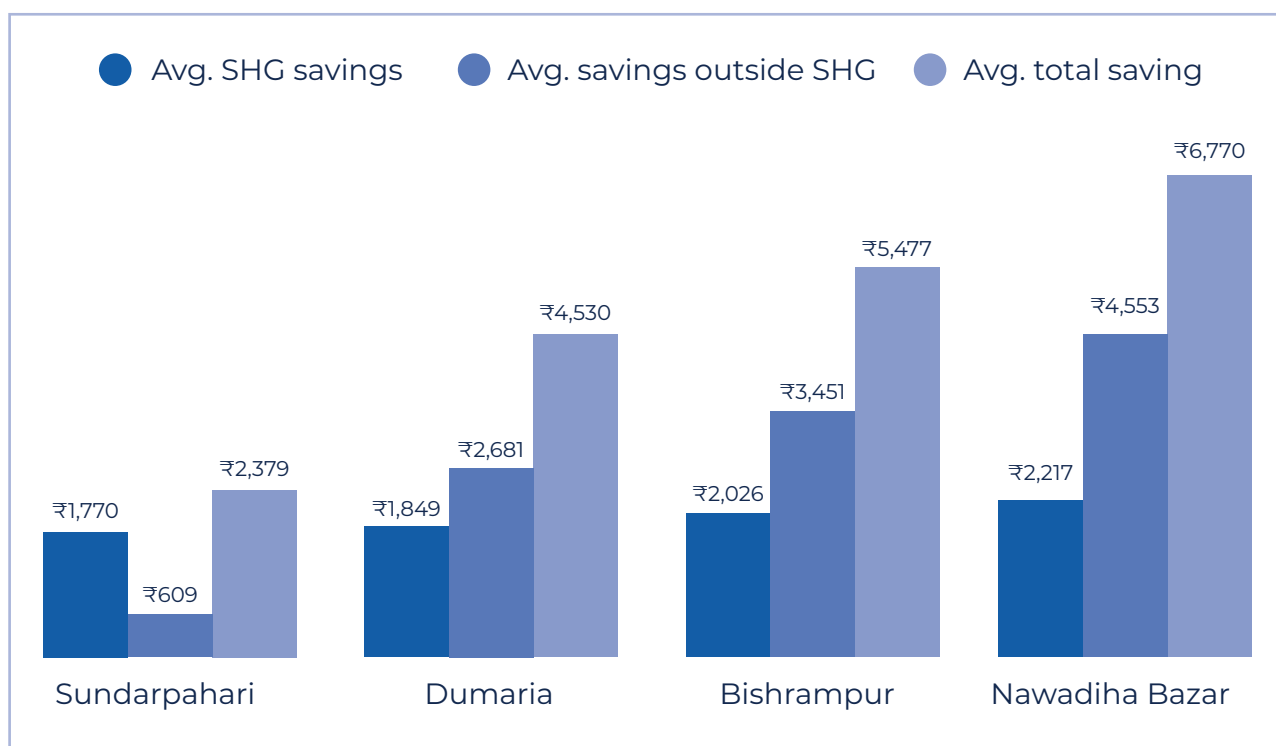
- Program participant, Dumaria

6.3.2 Savings — Universal Access, Unequal Depth

100% households hold active savings accounts, while 98% hold SHG savings accounts. The target of 80% didis saving at least ₹1,500 in SHG and other sources was very nearly met: 79% of households achieved it.



Graph 6.32: Average annual savings (SHG and other sources) across blocks against the target of ₹1,500



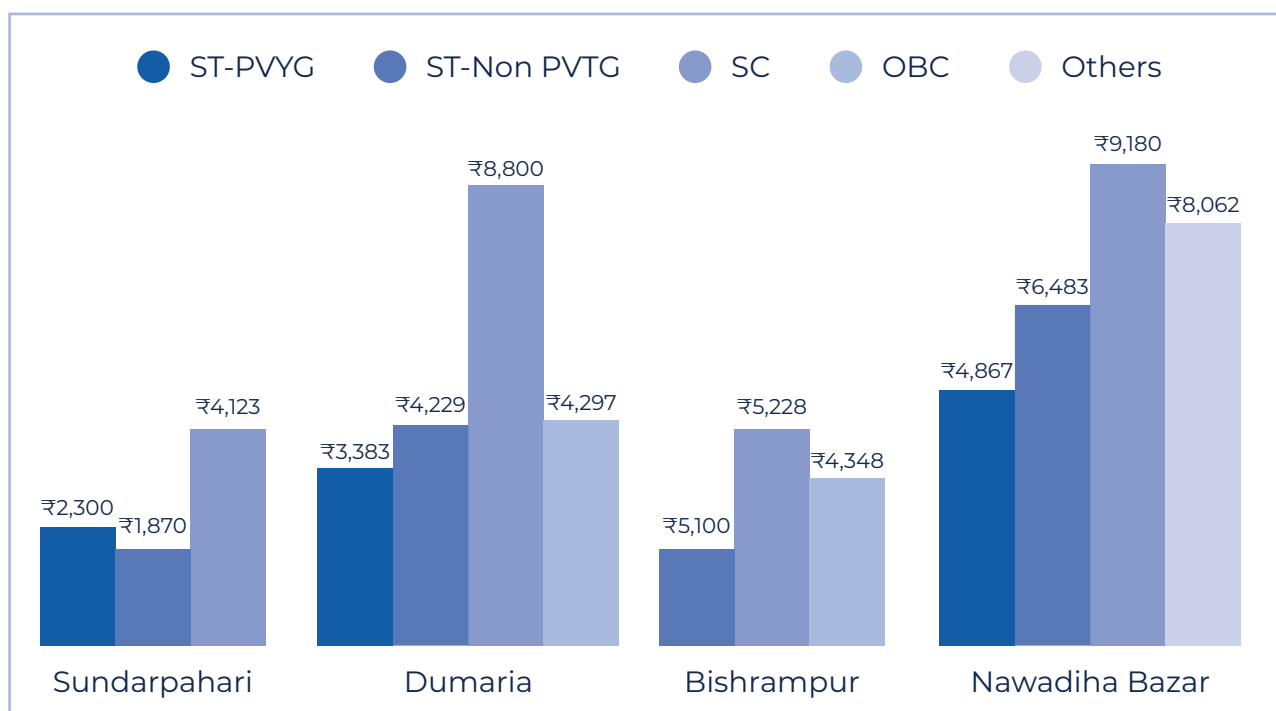
Graph 6.33: Average savings in SHG, outside SHG and total savings across blocks

Sundarpahari's total savings figure (₹2,379) is less than half the Nawadiha Bazar figure (₹6,770). The more telling number is outside-SHG savings: ₹609 in Sundarpahari against ₹4,553 in Nawadiha Bazar. Only 17% Sundarpahari households save outside their SHG as compared to Dumaria (67%), Bishrampur (95%), and Nawadiha Bazar (81%). Sundarpahari households are not building a savings layer beyond the SHG — and within the SHG, their average savings (₹1,770) is the lowest of any block.

The savings pattern by social group shows SC households averaging the highest savings, and ST-PVTG the lowest. This reflects structural constraints on

ST-PVTG households' ability to save due to higher crisis frequency, higher health expenditure, and lower income. Additionally, in Sundarpahari, only SHG savings are accessible for most households due to banking barriers.

79% of households achieved the ₹1,500 annual savings target. The 21% that did not are not uniformly distributed - they are concentrated in the lowest composite score category and in ST-PVTG households. These are households where income from program livelihoods was insufficient to cover crises and build savings simultaneously — savings being the residual after all other demands were met.

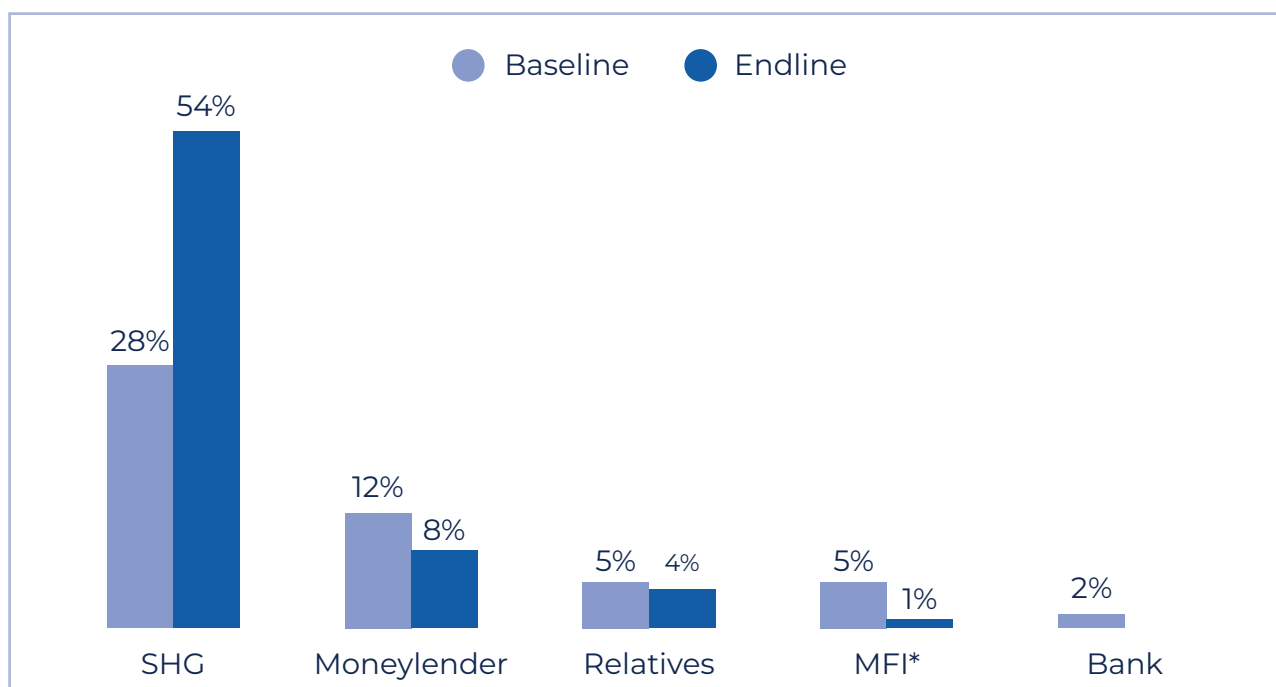


Graph 6.34: Average savings across social categories

6.3.3 SHG Credit

Moneylender borrowing fell from 12% of households at baseline to 8% at endline. The SHG's share of household borrowing rose from 28% to 54%. But the data on what SHG credit is used for, and the block-level distress borrowing pattern, show that SHG credit has not yet become a capital source for most households.

SHG Loans: Health emergencies and household expenses accounted for 56% of SHG loans each. Education accounted for 22%. Livelihood and enterprise investment accounted for 18% and 2% took loans to repay previous loans. The average SHG loan amount overall was ₹8,910, but this average is pulled up by Bishrampur, where average loan size was ₹18,058. Dumaria average was ₹4,681, Sundarpahari ₹6,304 and Nawadiha Bazar ₹6,597.



Graph 6.35: %HHs taking loan across various sources - baseline and endline

In Dumaria and Sundarpahari, 71% and 73% SHG loans were in the ₹1-5,000 range respectively. These are small-sum crisis loans, not investment capital. The loan size distribution confirms what the end-use data shows: for most households outside Bishrampur, SHG credit functions as an emergency fund.

Moneylender: In Sundarpahari, 49% of households that borrowed externally went to a moneylender. In the other three blocks, this was near zero — 1

household in Bishrampur, 2 in Dumaria, none in Nawadiha Bazar. The reasons Sundarpahari households chose moneylender for borrowing were health emergencies (55%) and household expenses (70%) — the same reasons SHG loans cover in the other blocks.

The qualitative record adds two specific mechanisms. First, loan aversion: most excluded households self-limit their SHG borrowing out of fear of repayment.





“Some women were afraid of loans and thought it would create problems.”

- VO/CLF, Sundarpahari

Second, insufficient savings to support larger loan amounts: A Bishrampur respondent noted that savings in the SHG were insufficient, which meant loans were generally not being taken from the group.

For many, SHGs are the most important way to get cash quickly and safely. However, these groups do not always have enough money for everyone. When a group's funds are all used up by other members, participants resort to selling their livestock or go back to moneylenders. In some areas, participants choose to ask relatives for help first because it is often interest-free, while in other places, the SHG is the only real option for a loan. Hence, apart from SHG, assets selling or borrowing from relatives/friends and in worst or limited cases from moneylenders.



“If we suddenly needed ₹10,000, our first option would be to borrow from the SHG. We are confident that the group could arrange the money quickly. If we informed them in the morning, we could potentially receive it by the evening. The SHG keeps its funds in a bank account rather than as cash, so the money can be withdrawn when a member needs a loan.”

- Program participant, Bishrampur



“In case of need, we would first seek help from relatives. Only if that is not sufficient would we consider selling goats — and even then, we would not sell at a very low price if it can be avoided.”

- Program participant, Dumaria



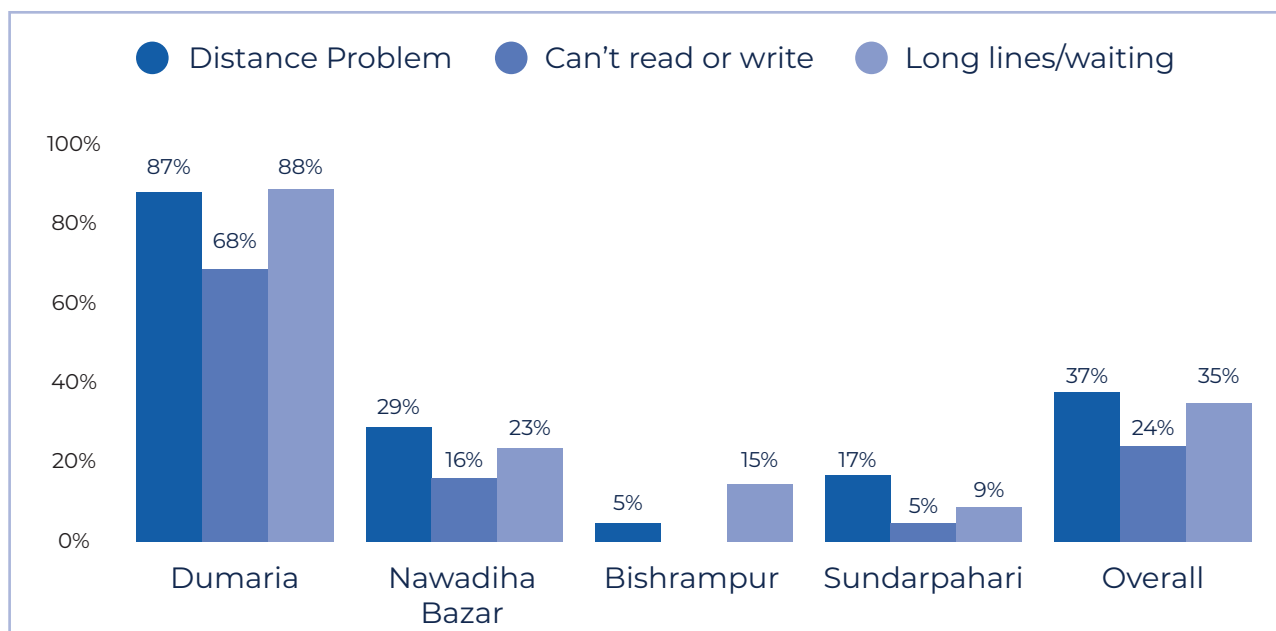
“Although I could borrow money from the group during an emergency, I sold the khassi as the group did not have sufficient funds available at that time. Others had taken loans from the group for expenses such as their children's admissions, so the group's funds were exhausted.”

- Program participant, Sundarpahari

6.3.4 Banking — Access Achieved, Barriers Persist

100% of sample households hold active savings accounts at endline, from 87% at baseline.

The banking access barrier data shows that in Dumaria, 87% of households reported distance as a problem, 68% cited inability to read or write, and 88% cited long queues and waiting time.

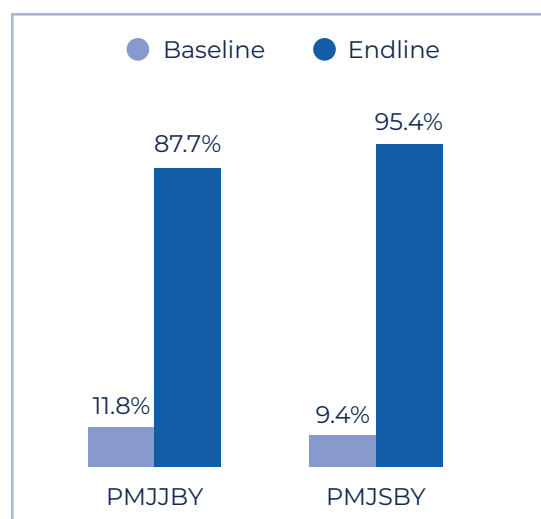


Graph 6.36: Banking access barriers - % of HHs citing each barrier across blocks

6.3.5 Insurance — Enrolment High, Comprehension Limited

PMJJBY life insurance and PMSBY accident insurance coverage enrollment went up considerably.

Dumaria (74%) and Sundarpahari (91%) achieved lower coverage to Bishrampur (97%) and Nawadiha Bazar (91%). In Dumaria, the qualitative record documents households that hold insurance but do not know they are insured or do not know how to make a claim. The insurance premium was paid, but the concept of coverage and the claim process were not clear.



Graph 6.37: PMJJBY and PMJSBY enrolment - baseline and endline



“..... yes, 20 rupees was reported in the passbook but I don't know what it was for.”

- Program participant, Dumaria



6.3.6 Government Entitlements — Coverage and Utilisation

Coverage across government schemes improved substantially across all four blocks and all indicators. The program's convergence mechanism — documentation supported by UPCM, with VO and CLF escalation when block-level processes stalled drove the process.

Scheme	Baseline coverage	Endline coverage	Lowest coverage
Ayushman health card	30%	91%	Sundarpahari - 81%
MGNREGA job card	42%	96%	Dumaria - 87%
Social security pension	51%	98%	Sundarpahari - 94%
Ujjwala gas refill	-	51% availing (80% aware)	Sundarpahari - 7%
JMMSY	-	42% availing (75% aware)	Sundarpahari - 13% ¹⁹

Table 6.1: Coverage of schemes - Baseline and Endline and block with lowest coverage

¹⁹ Lower access to JMMSY in Sundarpahari is due to the higher proportion of PVTG households in the block, who are not eligible under the scheme as receiving a state social security pension (including PVTG or other welfare pensions managed by the Department of Women, Child Development and Social Security in Jharkhand) makes an applicant ineligible for the JMMSY.

a. Pension

Social security pension coverage reached 98% of eligible households. 69% of eligible households are availing old-age pension, 82% widow pension, 78% disability pension. The gaps reflect administrative problems, not exclusion from the program. A Dumaria respondent's pension had not been credited for three months.



“Some pensions were stopped or locked for the last two years. Lack of Aadhaar and ration linkage created issues.”

- VO/CLF, Sundarpahari

b. MGNREGA

MGNREGA job card coverage reached 96% at endline. Of these, 23% of households received wages under MGNREGA. This is a direct coverage-to-utilisation gap. The Bishrampur Block Lead attributed this to unavailability of MGNREGA work and physical cards had run out at the block level, requiring the program to substitute job card numbers so households retained access to scheme records. A Dumaria respondent who held an MGNREGA card had received no work under it. In both cases, the gap is not in enrolment — it is in supply of work, which is a state government delivery constraint outside the program's control.



“Yes, I have a MGNREGA card, but I have not received any work under it so far.”

- Program participant, Dumaria



“Actual MGNREGA work opportunities are limited here — card exists but work does not always come.”

- Block Lead, Bishrampur

c. PMAY

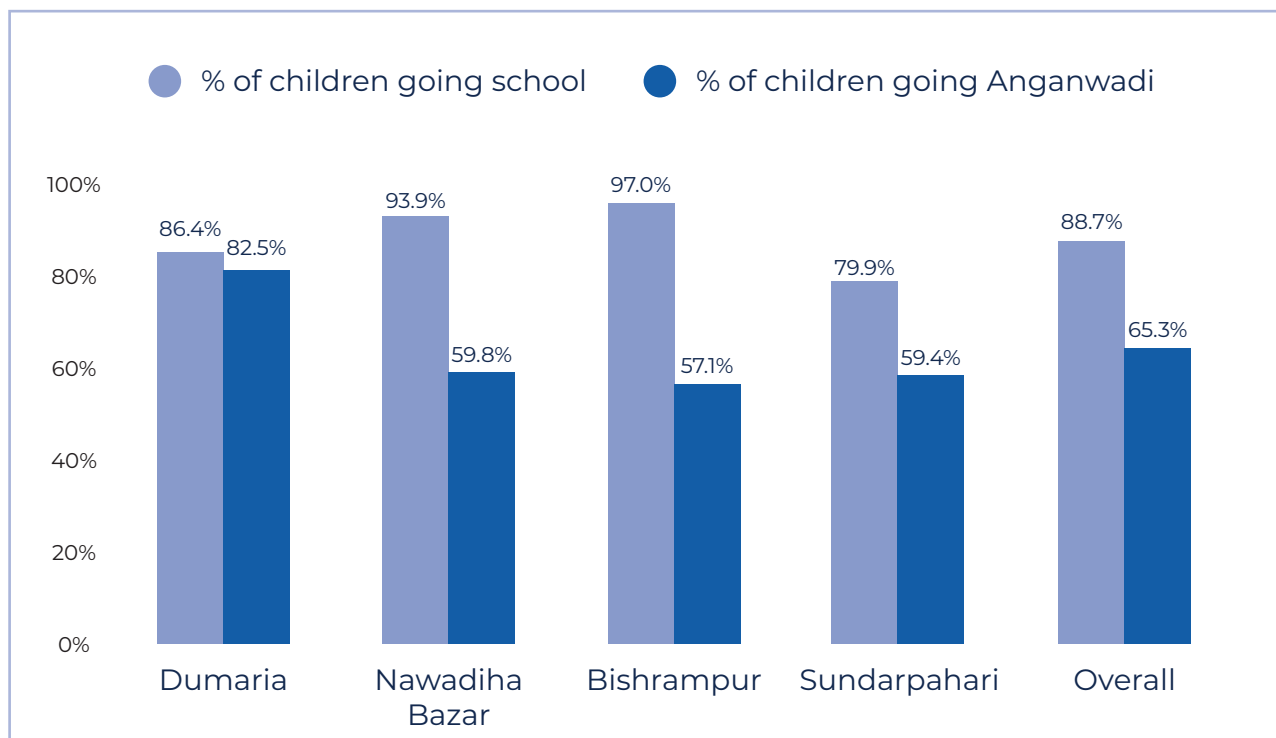
PM Awaas housing scheme registration was completed for households across all blocks. In Nawadiha Bazar, the UPCM documented 32 households on the PMAY waiting list with registration numbers confirmed. None had received the payment. The VO/CLF in Dumaria confirmed the same pattern. This represents UPCM effort invested in documentation and registration with no material outcome for households at the time of the endline. The program correctly identified housing as a priority entitlement. Delivery of the entitlement remained with a government system that has not acted on these applications.

6.3.7 School Attendance and Anganwadi Enrolment

89% of children aged 6-17 in sample households attend school — Block-level attendance varied: Bishrampur 97%, Nawadiha Bazar 94%, Dumaria 86%, Sundarpahari 80%.

Anganwadi attendance for children below 6 was 65% overall — Sundarpahari (59%) and Nawadiha Bazar (60%) were below Dumaria (83%) and Bishrampur (57%).

Sundarpahari's school attendance rate (80%) is the lowest of any block. The Block Lead in Bishrampur documented instances where the whole family has been migrating, children had no Aadhaar card and were not admitted in schools. UPCM's identified these cases, got Aadhaar cards made, and got children enrolled in school.

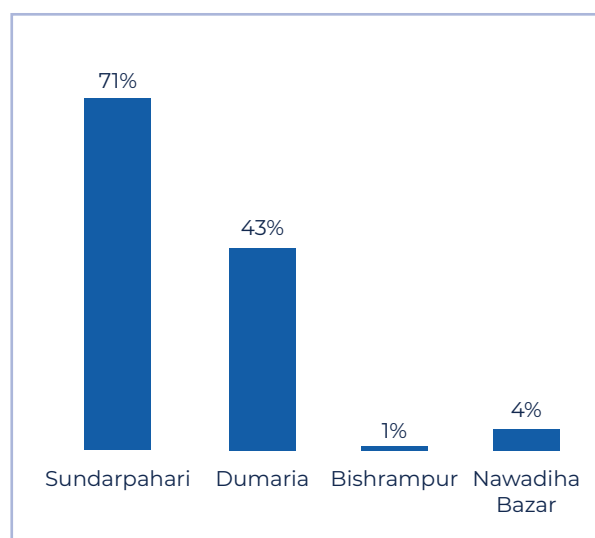


Graph 6.38: School attendance and Anganwadi enrolment - % of children, by block

6.3.8 Crisis Handling and Household Resilience

In Sundarpahari and Dumaria, livestock loss and crop loss were the most common shocks — affecting 10% and 11% of all households respectively. Shocks due to health emergencies (6%) were spread across all blocks. ST-PVTG households were hit hardest by livestock and crop losses; while SC households were affected more by illness. These are different kinds of shocks — one destroys assets, the other disrupts income — and they call for different responses.

When a crisis hit, households most



Graph 6.39: % HH reported experiencing a crisis in 2025

commonly turned to relatives and friends (12% of all households), borrowing (11%), their own savings (10%), or selling livestock or assets (7%). Eating less was reported by 1% of households.

The composite score breakdown adds a layer to this. Selling livestock to manage a crisis was more common among higher-scoring households (13%) than lower-scoring ones (10%). This is consistent with Section 6.1: households with more animals have something to sell. Lower-performing households relied more on borrowing and relatives.

In Sundarpahari, 24% of households borrowed during a crisis, 29% leaned on relatives, and 15% sold assets. For the 24% who borrowed, nearly half of that borrowing went to a moneylender. A crisis in Sundarpahari does not end when the immediate need is met. The moneylender loan has to be repaid, often at high interest, which means the household enters the next period already carrying a debt from the last emergency.



“If we suddenly need money, we borrow it from someone in the village or from relatives. We also sell our poultry whenever we need funds for medical treatment or to meet any urgent household expenses.”

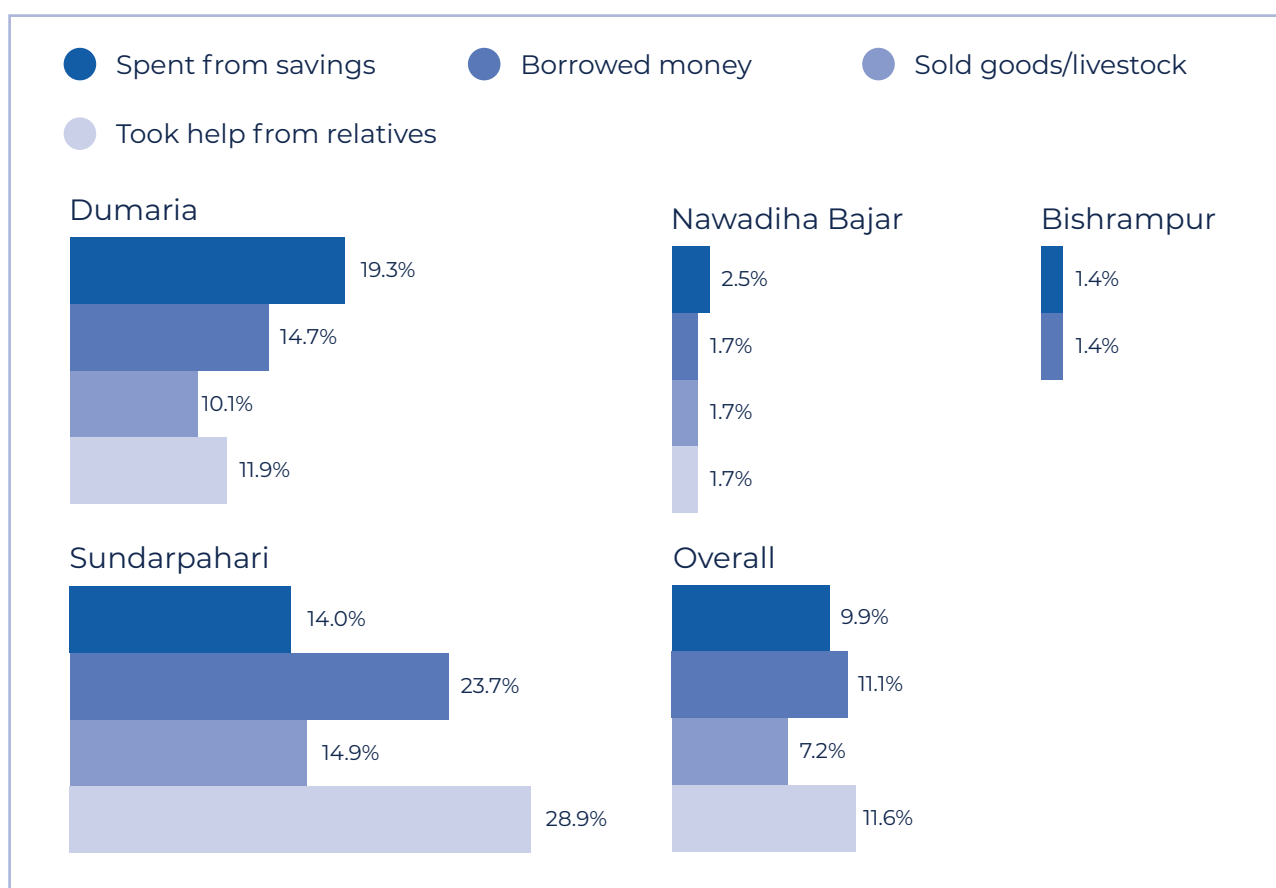
- Program Participant, Dumaria



“If I need money urgently, I ask my brother-in-law (devar) for help. If he is unable to help, I borrow money from our SHG.”

- Program Participant, Dumaria





Graph 6.40: Crisis type and coping strategy across block and composite score category

6.4 Women's Agency & Social Position

Key findings

- Civic participation is near-universal on most measures — 96% attend Gram Sabha, 88% have raised issues with PRI representatives, and 99% voted in the last panchayat election. Within households, joint decision-making is now the dominant pattern.
- Decision-making data needs to be read alongside migration patterns. 43% of households have a male migrant away for significant periods. The data records who made decisions, but cannot tell us how much of the joint and women-led decision-making reflects a genuine shift in household dynamics versus who happened to be home at the time.
- The agency gains are unequally distributed. Women in higher-income households describe more autonomous decisions and greater confidence in public spaces. Women in lower-income households show thinner gains on the same indicators — not because the program reached them differently, but because economic security and the confidence to act are not separable. Earning an income helped women gain confidence and a greater say in decisions. At the same time, qualitative records show that women who already had more confidence, stronger family support, and better social networks were better placed to use program support and grow their income.

6.4.1 Civic Participation

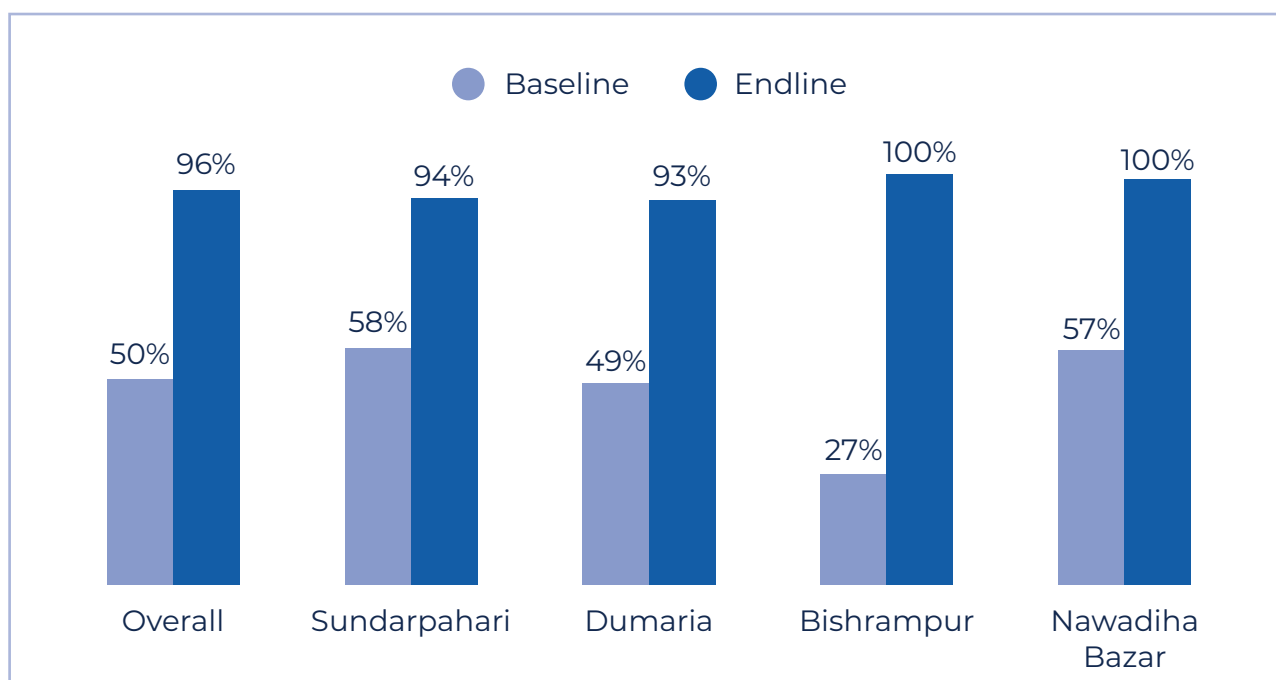
The UPAJ program has helped achieve a near-universal inclusion of households in SHGs, where 98% are members and 96% maintain regular participation. Women across blocks describe this shift as a transition from silence to voice.



“Earlier, women were afraid to speak in front of others. Now our confidence has grown and we speak openly and put forward our views.”
- FGD, Sundarpahari

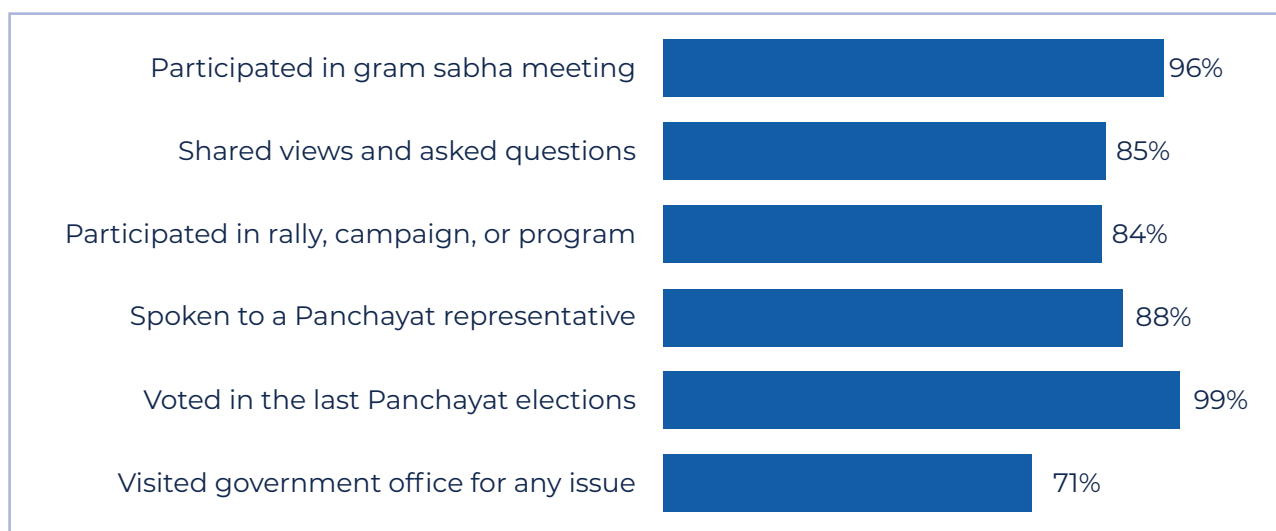


“I depended on others for every decision earlier, but now I am able to make decisions. Even in SHG, I try to speak even though there is fear and hesitation sometimes.”
- Program Participant, Bishrampur



Graph 6.41: Attending SHG meetings regularly

Gram Sabha participation reached 96% of program households. 85% of women reported raising questions or issues in Gram Sabha meetings; 84% reported participating in social change programs; 88% reported issues to PRI representatives; and 99% reported voting in the last Panchayat election. 71% of women reported having visited a government office independently.



Graph 6.42: Participation in social groups

The program contributed through two mechanisms:

- UPCM-facilitated accompaniment to government offices built familiarity with processes
- Collective participation reduced the social cost of individual women asserting themselves in public spaces, that are historically dominated by men and dominant-caste households.



“Earlier we were not connected to SHGs, but after joining the group system we are now able to take loans whenever required and use them for livelihood and household needs. Earlier the hesitation of sitting in a group and speaking — the fear and shyness — has all gone.”
- Program Participant, Bishrampur

Dumaria is consistently the lowest block on civic engagement. 92% of women attend Gram Sabha, but only 75% raise issues there — the widest gap between attendance and active participation of any block. The Sundarpahari VO/CLF identified three major barriers to increased civic engagement — distance from village to meeting point, language (many Sabar and Paharia women do not understand Hindi well), and husband’s influence on whether women attend and speak. These are structural constraints that attendance figures alone do not capture.



“... some challenges (to civic participation) include distance between villages making it difficult to attend meetings, language barriers as many women do not understand Hindi well, and decision-making is often influenced by husbands.”
- CLF, Sundarpahari

6.4.2 Household Decision-Making

At endline, joint decision-making is the dominant mode across all three categories measured: major purchases (66% jointly decided), day-to-day household expenses (68% jointly), and education, marriage, and social issues (72% jointly). Women reporting independent decisions account for 27% on education and social matters, 30% on household expenses, and 26% on purchases.



“We decide together, but if in the future my daughter needs to study and my husband refuses, I will tell him — don't give your money, I will educate her myself by selling goats and using the Maiya Samman scheme money.”

- Program Participant, Bishrampur





“The income from selling goats stays with me. Though the decision on household expenses is done in consultation with my husband.”
- Program Participant, Nawadiha Bazar

The joint decision-making figures — 66–71% across all three categories — need to be read alongside the migration data as well. 43% of households have a male migrant away for significant periods of the year. When the husband is absent, women manage livelihoods, finances, and household decisions by necessity. The data cannot distinguish between households where this reflects a genuine shift in how decisions are made between spouses, and households where it reflects who is present at the time.

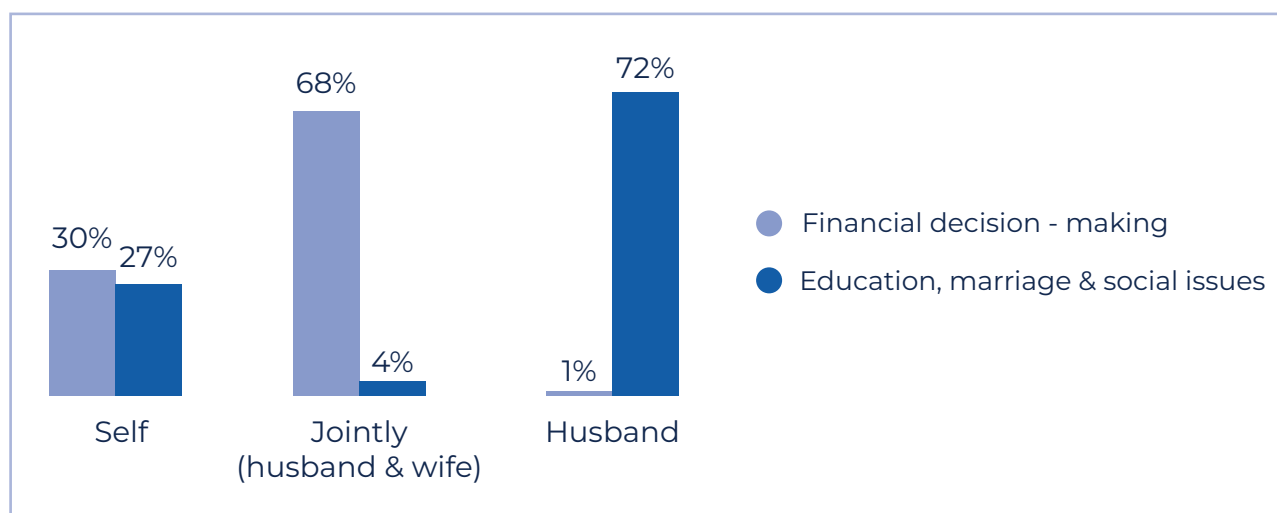


“I did not ask for my husband’s opinion before joining the UPAJ program because he was not at home. However, he was aware of it, and he did not object.”
- Program Participant, Dumaria



“We make important household decisions together as husband and wife through mutual discussion. When my husband goes out for work, I do not take major decisions independently; I consult him first.”
- Program Participant, Dumaria

The qualitative record suggests that the direction of change matters even where the mechanism is ambiguous. Women who managed livelihoods independently during migration periods described gaining confidence that persisted when husbands returned. In Nawadiha Bazar and Bishrampur, Block Leads documented husbands becoming more involved in, and supportive of, livestock management as income grew, which represents a different kind of renegotiation.



Graph 6.43: Household decision-making distribution

The qualitative record adds: in high-quartile households where livelihood income flowed directly to women, multiple accounts describe autonomous decisions. In lower-quartile households, decision-making autonomy was largely due to absence of male members in single women households or through migration than of a renegotiation of power.



“My husband died of TB after suffering for long. I am the sole earner managing my daughters' education, household expenses and livelihood. I have two daughters at home. My plan is to give them education and then marry them off.”

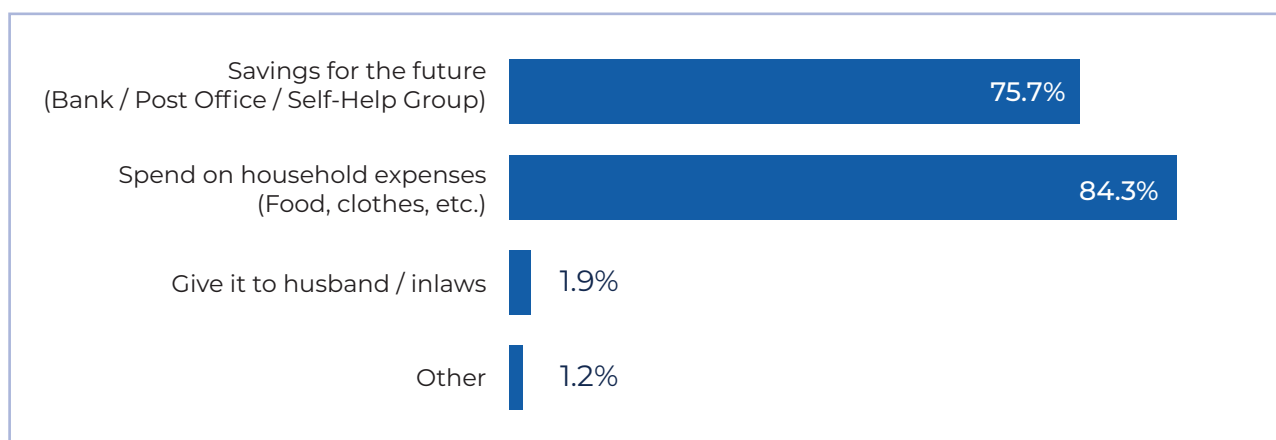
- Program Participant, Nawadiha Bazar



“While I feel the burden of managing the household alone when my husband is away, I want to continue and expand my livestock. I think the biggest benefit of my involvement in the program has been the information gained through the meetings.”

- Program Participant, Sundarpahari

Program participants are managing their own income and deciding how it is allocated as shown by data — 84% of women report spending their own income on household needs; 76% report saving it; and 2% report giving it to husbands or in-laws — and this is entirely in Dumaria..



Graph 6.44: Allocation of Personal Income

Women who could point to a goat herd they had built, income they had earned, and savings they held described this as a change in their standing within their households and villages. The shift away from daily wage labour is the most frequently cited marker of changed status — in Bishrampur, women noted that goat rearing had reduced their dependence on dominant-caste households for labour work.



“I am not just thinking about the next meal anymore. My plan is to sell my goats and poultry to buy a sewing machine and pay for sewing training for my daughter.”

- Program Participant, Nawadiha Bazar

6.4.3 How Women Describe Change

The qualitative record shows a consistent pattern in how women describe their own situation at endline. Two distinct voices appear across all blocks and performance tiers. The first is confidence — in managing livelihoods independently, in continuing without program support, and in navigating institutions that were previously inaccessible. This voice is present in high-performing and low-performing households alike:



“Even if UPCM Didi stops visiting, we will continue with goat rearing and vegetable cultivation and will not give them up.”

- Program Participant, Dumaria



“Even if my husband goes out for work, I can manage everything on my own, because my household is running well now.”

- Program Participant, Bishrampur

The second voice is dependency — specific, technical, and honest about where the limits are. It comes from UPCM as often as from households:



“There are 15 Didis who are still dependent on me. If I am not there they face difficulty. Whether it is a sick goat or pig or chicken — I go and give medicine myself. If their bank KYC gets locked, they will call me.”

- UPCM, Bishrampur



“For livestock disease or vaccination related support, we call the UPCM because he is the one with the most knowledge here. If he doesn’t help, what can we do, we don’t know”

- FGD, Sundarpahari

These two voices are not contradictory. They describe different dimensions of the same household. Day-to-day livestock management, SHG savings habits, and the confidence to attend and speak in a Gram Sabha have been internalised. Vaccination, veterinary management, and entitlement follow-up remain dependent on UPCM. The program built agency in some areas and a support structure in others. The question of what happens to the second

set of functions post-exit is still being negotiated.

Where agency has deepened most visibly is in economic decision-making linked to program income. In Sundarpahari, one household sold goats to buy a pregnant cow — a deliberate investment decision the woman described as entirely her own: she saw the cow nearby, judged it healthy and pregnant, and acted. In Bishrampur, a



UPCM documented a household navigating a disability pension independently — and then helping another household in a different village to do the same. These are isolated cases, but they represent the kind of self-extending agency that the program aimed to create.



“The decision to buy the cow was my own. The cow was being sold nearby, and I saw that it was healthy and pregnant. I felt it was a good opportunity because a calf would be born soon.”

- Program Participant, Sundarpahari

Single women, elderly women, and women with disabled family members face constraints on agency that economic gains alone cannot resolve. The qualitative record contains multiple accounts of women managing goat herds, kitchen gardens, and SHG participation on their own while also managing full domestic labour — and finding that labour constraints rather than motivational ones were the binding factor. For these women, the program provided real economic improvement, but the broadening of agency in civic and household decision-making domains was more constrained, because those domains require time, mobility, and social support that their household situations do not support.



“The biggest factor is family support. In the households doing best, the husband is actively involved. Doing both goat rearing and agriculture together requires the whole family.”

- Block Lead, Sundarpahari



The relationship between women's economic independence and their agency was not unidirectional. **Earning an income helped many women gain confidence and have a greater say in household decisions.** At the same time, women who already had more confidence, stronger social networks, and family support were better able to take advantage of livelihood opportunities and improve their incomes.



“In the beginning, it was difficult to build a machaan but as we started building it, it seemed doable. My husband can't see but he has a sharp mind — with his help, we made the machaan. Even if I feel low or less confident, my husband foresees and is confident — even though he is blind and I am also disabled.”

- Program Participant, Bishrampur

Conclusion & recommendations

7.1 What worked

Two-meals-a-day consumption went from 53% to 100%. NFSA enrollment reached 100%. Pension coverage reached 98%. MGNREGA job-card linkage reached 96%. Mean income from program livelihoods was ₹19,121 — 1.9 times the ₹10,000 target — and average productive asset value reached ₹32,478 against a ₹20,000 target. SHG membership reached 98% and all households hold active savings accounts.

These are gains achieved across a population characterised by landlessness, disability, single-woman headship, and caste-based exclusion. While the period also saw broader changes and external influences²⁰, four program features stand out as key contributors to the gains observed.

The livelihood planning process worked:

The Household Livelihood Plan, built around each household's actual resource base (water, forest, land, people, animals), grounded livelihood choices in what was genuinely viable at the village level. This step is what separated UPAJ from asset-transfer programs that assume viability. 86% of households were engaged in two or more livelihoods by endline.

Goat rearing was the right core livelihood:

Goat rearing succeeded because it matched what households already knew. Prior experience, free forest grazing, and low daily labour requirements made near-universal adoption (97%) possible. The program multiplied an existing practice rather than introducing a new

one. The PoP model — vaccination schedules, deworming, shed maintenance — delivered visible results where UPCM follow-up was consistent.

The UPCM model delivered at scale:

Qualitative evidence suggests that consistent, technically grounded follow-up from UPCMs was the most reliable predictor of positive outcomes across all livelihood and institutional indicators. Bishrampur, with zero UPCM dropout across the program, achieved 100% income threshold crossing and the lowest livestock mortality. UPCMs bridged households to SHGs, government documentation systems, veterinary services, and entitlement processes.

Small group meetings and community institutions sustained gains:

The weekly small-group meetings provided the ongoing support to program households, helping them maintain savings discipline, access credit, receive peer support, and navigate entitlements. VO/CLF structures escalated entitlement documentation when block-level processes stalled. The program's integration with JSLPS community institutions allowed it to achieve near-universal scheme coverage — NFSA, pensions, insurance — at speed. The platform was already there; the program used it systematically.

7.2 What were the challenges

The program's aggregate outcomes are strong. But four challenges run through the data that the headline figures do not resolve.

²⁰ The observed changes may also have been influenced by factors outside the programme, including access to ongoing government schemes and related interventions led by non-government organisations (PRADAN in Sundarpahari), changes in local labour and market conditions, migration opportunities, and weather and other environmental conditions. Household-level changes and shocks may also have affected outcomes during the evaluation period.

Livestock is a safety net, not yet a managed asset:

Health emergencies drove the majority of livestock sales across all livestock and blocks. SHG credit — with an average loan size of ₹8,910, and much smaller in Dumaria and Sundarpahari — was not sufficient to absorb a health shock without selling an animal. Households that have no emergency savings buffer and no accessible credit at the right amount will continue to sell livestock at the worst time and at below-market prices. The program created assets. The conditions that force premature liquidation of those assets are still largely in place.

ST-PVTG households gained less, despite equal effort:

Income threshold attainment among ST-PVTG households was approximately 36%, against 95% for SC households. Average savings increase was ₹1,172 for ST-PVTG households against ₹4,464 for SC. Asset growth was comparable — 88% of ST-PVTG households achieved at least 30% asset growth — but conversion of assets to income was far lower. The barriers are: more remote locations, higher livestock mortality, weaker veterinary and market access, limited irrigation for vegetable cultivation, and in Dumaria, an instance of language and social distance between UPCM and Sabar households in a village. Equal program effort did not produce equal outcomes because the structural conditions were not equal.

Enrolment did not lead to utilisation:

96% MGNREGA card coverage, 23% wage receipt. Ayushman health card coverage at 91%, but households were still selling goats to pay for healthcare. Ujjwala gas connection coverage is high, but only 51% availed the benefits — because refill costs are prohibitive. Insurance enrollment was near-universal, but most households were not aware about how to claim it.

Veterinary access was not solved by training alone:

In Sundarpahari, goat mortality reached 17% against a 5% program average. 48% of households cited high doctor and veterinary care costs as a constraint on goat rearing, compared to 17% overall. Veterinary visits cost ₹200-500 per visit. Disease accounted for 54% of livestock deaths in Sundarpahari — more than twice the program average of 21%. UPCM training on vaccination practices could not substitute for a functioning supply chain and affordable, proximate services. The vaccination belief barrier, i.e., households believing healthy animals should not be injected — is a trust problem with a specific local history. It requires peer testimony and motivation, and consistent UPCM follow-through at the point of vaccination, not more training sessions.



7.3 Future Pathways

A uniform exit does not work for all households:

The bottom 20-25% of households — concentrated among ST-PVTG communities, single-woman households, disability-affected households, and households in Sundarpahari — improved on most indicators but are not yet on a self-sustaining trajectory. These households need a differentiated follow-on support structure: smaller and more frequent credit for asset protection rather than only asset acquisition; continued technical guidance on livestock management post-UPCM exit; and targeted convergence support to close the gap between scheme enrolment and actual utilisation. A common exit date that treats all households the same will consolidate the gains for the majority and deepen the gap for this group. The sustainability of these gains will need to be validated through post-exit follow-up, particularly for the bottom 20-25%, with the existing Sustainability and Integration Plan committing to continued support and a 12–18 month follow-up post-exit.

Strengthen veterinary access into the program architecture:

In Sundarpahari and Dumaria, affordable veterinary services are not available nearby. In addition to training program participants to handle routine treatments and vaccinations themselves, accessing veterinary services needs to be integrated through partnership or setting up a collective fee-pooling arrangement through the VO/CLF so that households share the cost of bringing a vet to the village rather than each paying individually. Both options require the program to work actively with the state Animal Husbandry department, not just refer households to it.

The Pashu Sakhi and Krishi Sakhi cadres

are a natural entry point for this integration, as they are positioned to provide first-level technical support and referral at the village level. However, these cadres have not yet emerged as consistent points of contact for program households in the qualitative accounts — suggesting that either the linkage has not been actively facilitated, or the cadres are not yet sufficiently present and functional in the blocks where the need is highest.

Timely asset transfers:

Delays in transferring productive assets can shorten the time available for households to establish and grow livelihoods, affecting income generation and asset accumulation. Ensuring timely disbursement of funds, streamlined procurement, and adherence to implementation timelines can help households benefit from a full production cycle and improve program outcomes.

Integrate with VO/CLF structures:

Program delivery has operated through small groups and UPCM with VO/CLF structures being informed and involved. Scaling requires VO/CLF to become active planning and monitoring partners rather than informed observers. This transition can be supported through fresh and refresher training for VO and CLF cadres, enabling them to monitor livelihood progress, support follow-up on documentation and entitlements, identify implementation challenges, and facilitate timely referrals. The program has built the community institutional platform. The next phase should transfer functions onto it. This transfer process can be a process where the VO and CLF cadres either receive fresh or refresher training in order to strategically engage with most excluded families.

Shift convergence measurement from enrolment to utilisation:

The next phase should track whether

MGNREGA wages are actually received, whether Ayushman cards are used when health emergencies occur, and whether insurance claims are made and succeed. Enrolment as a metric is measurable — access and utilisation is harder to track but is the only metric that reflects whether entitlements are functioning as intended. This is a change in what is monitored and what triggers follow-up.

Invest in a central technology platform to manage UPCM workloads:

UPCMs are the critical bridge between households, SHGs, government systems, and veterinary services; the platform should enable clear case tracking, proactive handholding, and workload visibility so every household stays on track to achieve program outcomes.

Align livelihood selection with households' existing skills:

Livelihood choices that build on households' prior experience, cultural familiarity, and local ecological conditions are more likely to be adopted and sustained. The program's experience with goat rearing demonstrates this, with near-universal adoption driven by existing livestock-rearing knowledge, access to free forest grazing, and low daily labour requirements. Future livelihood planning should continue to prioritise context-appropriate livelihood options while considering household skills and local market conditions.



Annexures

A1. DPR Tables

Outcome 1: 90% of targeted ultra poor families are food secured

	Output 1.2: 90% of targeted ultra poor households are covered under NFSA or any other government scheme to receive food grains. (N-415)			
	Baseline		Endline	
Block Name	No. of Households BL	% of Households BL	No. of Households EL	% of Households EL
Sundarpahari	85	74.6%	113	99.1%
Dumaria	96	88.1%	109	100%
Bishrampur	64	86.5%	74	100%
Nawadiha Bazar	91	77.1%	118	100%
Cumulative	336	81.0%	414	99.8%

	Output 1.3: 90% of targeted ultra poor households have at least 2 meals / day (N-415)			
	Baseline		Endline	
Block Name	No. of Households BL	% of Households BL	No. of Households EL	% of Households EL
Sundarpahari	70	61.4%	114	100%
Dumaria	45	41.3%	108	99.1%
Bishrampur	57	77.0%	74	100%
Nawadiha Bazar	49	41.5%	118	100%
Cumulative	221	53.3%	414	99.8%

	Output 1.4: 60% of targeted ultra poor women are raising kitchen gardens for at least 04 months/year for nutrition safety. (N-415)			
	Baseline		Endline	
Block Name	No. of Households reported doing Veg Cultivation before UPAJ Support BL (Asked in EL)	% of Households reported doing Veg Cultivation before UPAJ Support BL	No. of Households raising Kitchen Garden for at least 4 months EL	% of Households raising Kitchen Garden for at least 4 months EL
Sundarpahari	90	78.9%	98	86.0%
Dumaria	75	68.8%	82	75.2%
Bishrampur	6	8.1%	74	100%
Nawadiha Bazar	31	26.3%	114	96.6%
Cumulative	202	48.7%	368	88.7%

Outcome 2: 90% of targeted ultra poor families are covered in Community Institutions created under DAY-NRLM

	Output 2.2: 90% of targeted ultra poor didis are included or re-activated into community institutions of JSLPS (N-415)			
	Baseline		Endline	
Block Name	No. of Households are member of SHG BL	% of Households are member of SHG BL	No. of Households are member of SHG EL	% of Households are member of SHG EL
Sundarpahari	83	72.8%	113	99.1%
Dumaria	65	59.6%	103	94.5%
Bishrampur	33	44.6%	74	100%
Nawadiha Bazar	86	72.9%	118	100%
Cumulative	267	64.3%	408	98.3%

	Output 2.3: 90% of targeted ultra poor households are attending SHG meetings (N-415)			
	Baseline		Endline	
Block Name	No. of Households attending	% of Households attending Regular SHG meeting BL	No. of Households attending Regular SHG meeting EL	% of Households attending Regular SHG meeting EL
Sundarpahari	66	57.9%	107	93.9%
Dumaria	53	48.6%	101	92.7%
Bishrampur	20	27.0%	74	100%
Nawadiha Bazar	67	56.8%	118	100%
Cumulative	206	49.6%	400	96.4%

	Output 2.4: 70% of targeted ultra poor didis are doing savings regularly in SHG (N-415)			
	Baseline		Endline	
Block Name	No. of Households are saving in SHG BL	% of Households are saving in SHG BL	No. of Households are saving in SHG EL	% of Households are saving in SHG EL
Sundarpahari	69	60.5%	83	72.8%
Dumaria	51	46.8%	81	74.3%
Bishrampur	20	27.0%	74	100%
Nawadiha Bazar	66	55.9%	117	99.2%
Cumulative	206	49.6%	355	85.5%

	Output 2.5: 50% of targeted ultra poor women will access credit in 3rd year from SHG (RF/CIF) for economic activity (N-415)			
	Baseline		Endline	
Block Name	No. of Households taken Loan from SHG BL	% of Households taken Loan from SHG BL	No. of Households taken Loan from SHG EL	% of Households taken Loan from SHG EL
Sundarpahari	25	21.9%	55	48.2%
Dumaria	18	16.5%	63	57.8%
Bishrampur	19	25.7%	43	58.1%
Nawadiha Bazar	54	45.8%	62	52.5%
Cumulative	116	28.0%	223	53.7%

Outcome 3: 80% of targeted ultra poor families are receiving financial inclusion services through formal financial institutions like banks and/or community institutions like SHG.

	Output 3.1: 100a% of targeted ultra poor didis are having a regular active saving bank account (N-415)			
	Baseline		Endline	
Block Name	No. of Households have Saving Account in Bank of Post Office BL	% of Households have Saving Account in Bank of Post Office BL	No. of Households have Saving Account in Bank of Post Office EL	% of Households have Saving Account in Bank of Post Office EL
Sundarpahari	97	85.1%	114	100%
Dumaria	86	78.9%	109	100%
Bishrampur	70	94.6%	74	100%
Nawadiha Bazar	107	90.7%	118	100%
Cumulative	360	86.7%	415	100%

Output 3.2: 100% of targeted ultra poor didis are enrolled into at least one type of low-cost life insurance/accidental insurance (PMJJBY and PMSBY) (N-415)

	Block Name	Sundarpahari	Dumaria	Bishrampur	Nawadiha Bazar	Cumulative
Baseline	No. of HHs enrolled in PMJJBY BL	30	5	5	9	49
	% of HHs enrolled in PMJJBY BL	26.3%	4.6%	6.8%	7.6%	11.8%
Endline	No. of HHs enrolled in PMJJBY EL	104	81	72	107	364
	% of HHs enrolled in PMJJBY EL	91.2%	74.3%	97.3%	90.7%	87.7%
Baseline	No. of HHs enrolled in PMSBY BL	29	5	2	3	39
	% of HHs enrolled in PMSBY BL	25.4%	4.6%	2.7%	2.5%	9.4%
Endline	No. of HHs enrolled in PMSBY EL	108	96	74	118	396
	% of HHs enrolled in PMSBY EL	94.7%	88.1%	100%	100%	95.4%

Output 3.2: 100% of targeted ultra poor didis are enrolled into at least one type of low-cost life insurance/accidental insurance (PMJJBY and PMSBY) (N-415)

	Block Name	Sundarpahari	Dumaria	Bishrampur	Nawadiha Bazar	Cumulative
Baseline	No. of HHs enrolled in atleast one type of low cost Insurance BL	32	9	7	10	58
	% of HHs enrolled in atleast one type of low cost Insurance BL	28.1%	8.3%	9.5%	8.5%	14.0%
Endline	No. of HHs enrolled in atleast one type of low cost Insurance EL	109	98	74	118	399
	% of HHs enrolled in atleast one type of low cost Insurance EL	95.6%	89.9%	100%	100%	96.1%
Endline	No. of HHs Don't Know if there name is written in Atleast one type of low cost Insurance	6	15	0	1	22
	% of HHs Don't Know if there name is written in Atleast one type of low cost Insurance	5.3%	13.8%	0%	0.8%	5.3%

Output 3.3: 80% of targeted ultra poor women will save rs.1500 in 03rd year (SHG + Non SHG) (N-415)

	Block Name	Sundarpahari	Dumaria	Bishrampur	Nawadiha Bazar	Cumulative
Baseline	No. of Households have Saving of >1500 BL	17	17	20	12	66
	% of Households have Saving of >1500 BL	14.9%	15.6%	27.0%	10.2%	15.9%
Endline	No. of Households have Saving of >1500 EL	81	65	72	110	328
	% of Households have Saving of >1500 EL	71.1%	59.6%	97.3%	93.2%	79.0%
Endline	No. of Households don't know about SHG + non SHG Saving	20	39	7	4	70
	in %	17.5%	35.8%	9.5%	3.4%	16.9%

Outcome 4: 70% targeted ultra poor families have a minimum annual incremental income of Rs.15000 through project supported livelihood activities.

Output 4.1: 100% of targeted ultra poor families will have a household level livelihood plan by the end of 3 year of intervention. (N-415)

	Baseline		Endline	
Block Name	No. of Households BL	% of HHs BL	No. of Households EL	% of HHs EL
Sundarpahari	Not Applicable	Not Applicable	114	100%
Dumaria	Not Applicable	Not Applicable	109	100%
Bishrampur	Not Applicable	Not Applicable	74	100%
Nawadiha Bazar	Not Applicable	Not Applicable	118	100%
Cumulative	Not Applicable	Not Applicable	415	100%

Output 4.2: 80% of targeted ultra poor families have diversified livelihood, i.e. started at least 2 types of livelihoods with project supported grant. (N-415)

	Block Name	Sundarpahari	Dumaria	Bishrampur	Nawadiha Bazar	Cumulative
Endline (As per Respondents' Response)	No. of Households EL	109	74	58	117	358
	% of HHs EL	95.6%	67.9%	78.4%	99.2%	86.3%
Endline (As per Internal team's Response)	No. of Households EL	100	27	47	117	291
	% of HHs EL	87.7%	24.8%	63.5%	99.5%	70.1%
Endline [(Respondent = Y or Internal Team = Y) and (BL Asset + Income) = 0	No. of Households started 2 new Livelihood EL	96	63	43	114	316
	% of Households started 2 new Livelihood EL	84.2%	57.8%	58.1%	96.6%	76.1%
(BL Asset + Income) = 0 and (EL Asset + Income) > 0	No. of Households EL	99	68	51	115	333
	% of HHs EL	86.8%	62.4%	68.9%	97.5%	80.2%

Output 4.3: 70% of targeted ultra poor families' value of productive assets will increase by 30% by the end of 3rd year. (N-415)

Output 4.3b: 60% of targeted ultra poor families' value of productive assets will increase by 60% by the end of 3rd year. (SAY) (N-415)

	Endline		Endline	
Block Name	Increase of >=30% in Productive Asset Value (No. of Households)	Increase of >=30% in Productive Asset Value (% of Households)	No. of Households EL	% of HHs EL
Sundarpahari	102	89.5%	98	86.0%
Dumaria	98	89.5%	97	89.0%
Bishrampur	63	85.1%	60	81.1%
Nawadiha Bazar	107	90.7%	107	90.7%
Cumulative	370	89.2%	362	87.2%

	Output 4.4: 70% of targeted ultra poor families have a minimum of 30% enhancement from the current income through project supported livelihood activities by the end three years of interventions. (>30% and >=10000) (N-415)		Output 4.4a: 60% of targeted ultra poor families have a minimum of 80% enhancement from the current income (SAY) (N-415)		Output 4.4b: 60% of targeted ultra poor families have a minimum of 80% enhancement from the current income from all sources including social securities. (SAY) (N-415)	
	Endline		Endline		Endline	
Block Name	Increase of >=30% and >=10000 Rs. in Current Income (No. of Households)	Increase of >=30% and >=10000 Rs. in Current Income (% of Households)	No. of Households EL	% of HHs EL	No. of Households EL	% of HHs EL
Sundarpahari	42	36.8%	66	57.9%	47	41.2%
Dumaria	78	71.6%	64	58.7%	47	43.1%
Bishrampur	74	100.0%	26	35.1%	38	51.4%
Nawadiha Bazar	117	99.2%	90	76.3%	105	89.0%
Cumulative	311	74.9%	246	59.3%	237	57.1%

Outcome 5. Existing institution of DAY-NRLM would ensure 80% ultra poor families' access to government entitlement's like social security pension, Mahatma Gandhi NREGA, PMAY-G etc.

	Output 5.1: 90% of targeted ultra poor families are covered under at least one type of social security pension or any other pension scheme as appropriate. (N-415)			
	Baseline		Endline	
Block Name	No. of Households	in %	No. of Households (N-192 Eligible HHs)	in %
Sundarpahari	90	78.9%	43	93.5%
Dumaria	59	54.1%	56	100%
Bishrampur	34	45.9%	40	100%
Nawadiha Bazar	27	22.9%	50	100%
Cumulative	210	50.6%	189	98.4%

	Output 5.2: 80% of targeted ultra poor households (based on interest) would be linked to Mahatma Gandhi NREGA Job cards (N-415)			
	Baseline		Endline	
Block Name	No. of Households	in %	No. of Households	in %
Sundarpahari	44	38.6%	112	98.2%
Dumaria	40	36.7%	95	87.2%
Bishrampur	51	68.9%	74	100%
Nawadiha Bazar	40	33.9%	118	100%
Cumulative	175	42.2%	399	96.1%

	Output 5.4: 60% of children are attending anganwadi/schools with at least 70% attendance. (N-415 HHs)			
	Baseline		Endline	
Block Name	No. of Households (N-415)	in %	No. of Kids going Anganwadi and School (N-878)	No. of Kids going Anganwadi and school / No. of total kids (0-17) in household
Sundarpahari	56	49.1%	191	72.1%
Dumaria	59	54.1%	180	84.9%
Bishrampur	46	62.2%	117	86.7%
Nawadiha Bazar	56	47.5%	220	82.7%
Cumulative	217	52.3%	708	80.6%

A2. Social Category

No. and % of HHs in each caste Category				
Block Name	Caste Category	No. of HHs in each caste Category	% of HHs in each caste Category	Total HHs
Sundarpahari	ST-PVTG	80	70.20%	114
	ST-Non PVTG	23	20.20%	
	SC	11	9.60%	
	OBC	0	0.00%	
	Others	0	0.00%	
Dumaria	ST-PVTG	54	49.50%	109
	ST-Non PVTG	37	33.90%	
	SC	4	3.70%	
	OBC	14	12.80%	
	Others	0	0.00%	
Bishrampur	ST-PVTG	0	0.00%	74
	ST-Non PVTG	3	4.10%	
	SC	48	64.90%	
	OBC	23	31.10%	
	Others	0	0.00%	
Nawadiha Bazar	ST-PVTG	0	0.00%	118
	ST-Non PVTG	6	5.10%	
	SC	103	87.30%	
	OBC	7	5.90%	
	Others	2	1.70%	
Cumulative	ST-PVTG	134	32.30%	415
	ST-Non PVTG	69	16.60%	
	SC	166	40.00%	
	OBC	44	10.60%	
	Others	2	0.50%	

Increase in Income and Productive Asset value of Household (Block wise and Category wise)					
Block Name	Caste	Output 4.3: 70% of targeted ultra poor families' value of productive assets will increase by 30% by the end of 3rd year. (N-415)		Output 4.3b: 60% of targeted ultra poor families' value of productive assets will increase by 60% by the end of 3rd year. (SAY) (N-415)	
		Endline		Endline	
		No. of Households	in %	No. of Households	in %
Sundarpahari	ST-PVTG	72	90.0%	68	85.0%
	ST-Non PVTG	19	82.6%	19	82.6%
	SC	11	100.0%	11	100.0%
	OBC	0	0.0%	0	0.0%
	Others	0	0.0%	0	0.0%
Dumaria	ST-PVTG	46	85.2%	46	85.0%
	ST-Non PVTG	34	91.9%	33	89.2%
	SC	4	100.0%	4	100.0%
	OBC	14	100%	14	100.0%
	Others	0	0.0%	0	0.0%
Bishrampur	ST-PVTG	0	0.0%	0	0.0%
	ST-Non PVTG	2	66.7%	2	66.7%
	SC	43	89.6%	41	85.4%
	OBC	18	78.3%	17	73.9%
	Others	0	0.0%	0	0.0%
Nawadiha Bazar	ST-PVTG	0	0.0%	0	0.0%
	ST-Non PVTG	3	50.0%	3	50.0%
	SC	95	92.2%	95	92.2%
	OBC	7	100.0%	7	100.0%
	Others	2	100.0%	2	100.0%
Cumulative	ST-PVTG	118	88.1%	114	85.1%
	ST-Non PVTG	58	84.1%	57	82.6%
	SC	153	92.2%	151	91.0%
	OBC	39	88.6%	38	86.4%
	Others	2	100.0%	2	100.0%
		370		362	

No. of HHs saving >=1500 in SHG + Non SHG (N-415)					
Block Name	Caste	Output 3.3: 80% of targeted ultra poor women will save rs.1500 in 03rd year (SHG + Non SHG)			
		Baseline		Endline	
		No. of Households	in %	No. of Households	in %
Sundarpahari	ST-PVTG	12	15.0%	60	75.0%
	ST-Non PVTG	2	8.7%	17	73.9%
	SC	3	27.3%	4	36.4%
	OBC	0	0.0%	0	0.0%
	Others	0	0.0%	0	0.0%
Dumaria	ST-PVTG	7	13.0%	34	63.0%
	ST-Non PVTG	7	18.9%	18	48.6%
	SC	0	0.0%	1	25.0%
	OBC	3	21.4%	12	85.7%
	Others	0	0.0%	0	0.0%
Bishrampur	ST-PVTG	0	0.0%	0	0.0%
	ST-Non PVTG	2	66.7%	3	100.0%
	SC	13	27.1%	48	100.0%
	OBC	5	21.7%	21	91.3%
	Others	0	0.0%	0	0.0%
Nawadiha Bazar	ST-PVTG	0	0.0%	0	0.0%
	ST-Non PVTG	0	0.0%	6	100.0%
	SC	10	9.7%	96	93.2%
	OBC	1	14.3%	6	85.7%
	Others	1	50.0%	2	100.0%
Cumulative	ST-PVTG	19	14.2%	94	70.1%
	ST-Non PVTG	11	15.9%	44	63.8%
	SC	26	15.7%	149	89.8%
	OBC	9	20.5%	39	88.6%
	Others	1	50.0%	2	100.0%
		66		328	

Caste Category wise Total Income change, Total Productive Asset Value, and Saving in SHG + Others (N-415)

Block Name	Caste	Total Income Change (>=10000)	Total Asset Value (>=20000)	Saving (SHG + Others) (>=1500)
Sundarpahari	ST-PVTG	₹ 5,061.50	₹ 26,742.36	₹ 2,300.39
	ST-Non PVTG	₹ 13,683.20	₹ 51,937.46	₹ 1,869.55
	SC	₹ 12,298.65	₹ 25,730.45	₹ 4,122.86
	OBC	₹ 0.00	₹ 0.00	₹ 0.00
	Others	₹ 0.00	₹ 0.00	₹ 0.00
Dumaria	ST-PVTG	₹ 9,666.72	₹ 40,077.45	₹ 3,383.10
	ST-Non PVTG	₹ 17,225.41	₹ 36,188.51	₹ 4,229.20
	SC	₹ 15,750.00	₹ 25,504.11	₹ 8,800.00
	OBC	₹ 18,561.43	₹ 36,092.07	₹ 4,297.14
	Others	₹ 0.00	₹ 0.00	₹ 0.00
Bishrampur	ST-PVTG	₹ 0.00	₹ 0.00	₹ 0.00
	ST-Non PVTG	₹ 19,706.67	₹ 32,120.15	₹ 5,100.00
	SC	₹ 24,158.08	₹ 27,306.79	₹ 5,228.13
	OBC	₹ 31,995.48	₹ 22,568.03	₹ 4,348.26
	Others	₹ 0.00	₹ 0.00	₹ 0.00
Nawadiha Bazar	ST-PVTG	₹ 0.00	₹ 0.00	₹ 0.00
	ST-Non PVTG	₹ 39,233.55	₹ 26,276.85	₹ 4,866.67
	SC	₹ 30,164.05	₹ 32,377.39	₹ 6,483.12
	OBC	₹ 35,197.52	₹ 35,626.41	₹ 9,180.00
	Others	₹ 27,340.00	₹ 41,342.72	₹ 8,062.00
Cumulative	ST-PVTG	₹ 6,917.33	₹ 32,116.20	₹ 2,702.81
	ST-Non PVTG	₹ 18,066.30	₹ 40,399.39	₹ 3,417.14
	SC	₹ 26,896.20	₹ 30,305.11	₹ 6,008.95
	OBC	₹ 28,230.42	₹ 28,948.60	₹ 5,100.68
	Others	₹ 27,340.00	₹ 41,342.72	₹ 8,062.00

No. of HHs in each Composite Score Category - Comparison between caste Category (N-415)

Caste	Criteria Missed by >= 15%	Criteria Missed upto 15%	Criteria exceeded upto 15%	Criteria exceeded >= 15%	No. of HHs
ST-PVTG	14	51	16	53	134
	10.4%	38.1%	11.9%	39.6%	
ST-Non PVTG	0	15	2	52	69
	0.0%	21.7%	2.9%	75.4%	
SC	0	10	7	149	166
	0.0%	6.0%	4.2%	89.8%	
OBC	0	3	4	37	44
	0.0%	6.8%	9.1%	84.1%	
Others	0	0	0	2	2
	0.0%	0.0%	0.0%	100.0%	
Total	14	79	29	293	415
	3.4%	19.0%	7.0%	70.6%	

A3. Correlation Between POP Activities and Total Monetary Value

Correlation Between POP Activities (Goat, Pig, Poultry) and Total Monetary Value													
	POP vs Total Monetary Value (Goat)				POP vs Total Monetary Value (Pig)				POP vs Total Monetary Value (Poultry)				
POP Activities	Pearson Correlation Coefficient	P-value (Sig Value)	Correlation	Statistical Significance	Pearson Correlation Coefficient	P-value (Sig Value)	Correlation	Statistical Significance	Pearson Correlation Coefficient	P-value (Sig Value)	Correlation	Statistical Significance	
Medicine	0.16	0.001	Weak Correlation	Significant	0.77	0	Strong Correlation	Significant	0.636	0	Strong Correlation	Significant	
Vaccination	0.241	0	Weak Correlation	Significant	0.793	0	Strong Correlation	Significant	0.561	0	Strong Correlation	Significant	
Deworming	0.181	0	Weak Correlation	Significant	0.655	0	Strong Correlation	Significant	0.526	0	Strong Correlation	Significant	
Cleaning Animals	0.145	0.003	Weak Correlation	Significant	0.54	0	Strong Correlation	Significant	0.305	0	Moderate Correlation	Significant	
Keeping the shed clean	0.166	0.001	Weak Correlation	Significant	0.627	0	Strong Correlation	Significant	0.577	0	Strong Correlation	Significant	
Consulting	0.139	0.004	Weak Correlation	Significant	0.269	0	Weak Correlation	Significant	0.148	0.003	Weak Correlation	Significant	
Feeding nutritious food	-0.07	0.153	Weak Correlation	No Significant	0.479	0	Moderate Correlation	Significant	0.178	0	Weak Correlation	Significant	
Isolating sick animals	0.206	0	Weak Correlation	Significant	0.289	0	Weak Correlation	Significant	0.243	0	Weak Correlation	Significant	
Taking advice from a knowledgeable person when doctor is not available (like UPCM)	0.063	0.204	Weak Correlation	Not Significant	0.811	0	Strong Correlation	Significant	0.563	0	Strong Correlation	Significant	
Other	0.034	0.485	Weak Correlation	Not Significant	*	*		Not Significant	-0.006	0.903	Weak Correlation	Not Significant	
Isolating sick animals	Not Available				0.799	0	Strong Correlation	Significant	0.662	0	Strong Correlation	Significant	

Correlation Between POP Activities (Farming and Kitchen Garden) and Total Monetary Value

	Total Monetary Value_All_Farm				Total Monetary Value_KG			
	Pearson Correlation Coefficient	P-value (Sig Value)	Correlation	Statistical Significance	Pearson Correlation Coefficient	P-value (Sig Value)	Correlation	Statistical Significance
Made nursery before sowing	0.416	0	Moderate Correlation	Significant	-0.01	0.832	Weak Correlation	Not Significant
Prepared raised beds before sowing	0.38	0	Moderate Correlation	Significant	0.077	0.116	Weak Correlation	Not Significant
Maintained proper line distancing before sowing	0.307	0	Moderate Correlation	Significant	0.109	0.026	Weak Correlation	Significant
Other practices before sowing	-0.032	0.522	Weak Correlation	Not Significant	-0.087	0.078	Weak Correlation	Not Significant
Applied basal fertilizer or compost	0.402	0	Moderate Correlation	Significant	0.141	0.004	Weak Correlation	Significant
Used pesticides	0.364	0	Moderate Correlation	Significant	0.058	0.239	Weak Correlation	Not Significant
Carried out weeding	0.37	0	Moderate Correlation	Significant				
Other	-0.003	0.948	Weak Correlation	Not Significant	-0.014	0.776	Weak Correlation	Not Significant
Staking done for tomato					-0.053	0.278	Weak Correlation	Not Significant
Built machan for vine vegetables					0.094	0.057	Weak Correlation	Significant

			Critical Score	Generic Score	Total Score
Correlation Between Critical Score, Generic Score and Total Score and Total Monetary Value	Total Monetary Value of Goat	Pearson Correlation Coefficient	0.247	0.224	0.267
		P-value (Sig Value)	0	0	0
		Correlation	Weak Correlation	Weak Correlation	Weak Correlation
		Statistical Significance	Significant	Significant	Significant
	Total Monetary Value_Pig	Pearson Correlation Coefficient	0.789	0.778	0.798
		P-value (Sig Value)	0	0	0
		Correlation	Strong Correlation	Strong Correlation	Strong Correlation
		Statistical Significance	Significant	Significant	Significant
	Total Monetary Value_Poultry	Pearson Correlation Coefficient	0.683	0.628	0.687
		P-value (Sig Value)	0	0	0
		Correlation	Strong Correlation	Strong Correlation	Strong Correlation
		Statistical Significance	Significant	Significant	Significant
	Total Monetary Value_All_Farm	Pearson Correlation Coefficient	0.427	0.38	0.427
		P-value (Sig Value)	0	0	0
		Correlation	Moderate Correlation	Moderate Correlation	Moderate Correlation
		Statistical Significance	Significant	Significant	Significant
	Total Monetary Value_Kitchen garden	Pearson Correlation Coefficient	0.043	0.117	0.119
		P-value (Sig Value)	0.378	0.018	0.015
		Correlation	Weak Correlation	Weak Correlation	Weak Correlation
		Statistical Significance	Not Significant	Not Significant	Not Significant

A.4 Terms and Definitions

Cluster Level Federation (CLF):

The apex community institution aggregating VOs across a geographic cluster, providing oversight and linking community structures to block- and district-level government systems.

Household:

A family unit residing in the same dwelling, sharing the same kitchen, and supported under the UPAJ program.

Food Consumption Score (FCS):

A composite dietary diversity and food frequency indicator developed by the World Food Program (WFP). Calculated from household-reported consumption frequency of eight food groups over the seven days prior to the survey, weighted by the nutritional value of each group. Scores below 28 are classified as 'poor', 28.5–42 as 'borderline', and above 42.5–112 as 'acceptable'. The FCS captures both diversity and nutritional quality of diet, going beyond meal frequency alone.

Income:

- **Livestock income:** Income generated from the sale of livestock during the reference period of January to December 2025, including the value of livestock consumed by the household from its own production.
- **Income from vegetable cultivation:** Income generated from vegetable cultivation during the reference period, including income from vegetable sales and the value of additional vegetables consumed by the household from its own production compared with baseline.
- **Overall Income:** Earnings generated from all livelihoods sources during the reference period. This includes income earned through the sale of produce, livestock, and other livelihood activities

- **Program Supported Livelihood**

Income: Earnings generated from all livelihoods supported under the UPAJ program during the reference period. This includes income earned through the sale of produce, livestock, and other program-supported livelihood activities. Income from livestock and vegetable cultivation is calculated using the definitions above. Since input and production costs have not been deducted, the measure represents gross income.

Livelihood Support Grant (LSG):

The productive asset transfer provided to participating households. LSG-1 was the primary grant for acquiring livestock or other livelihood assets aligned with the household's approved plan. LSG-2 refers to a follow-on grant available for reinvestment and livelihood expansion. All grant transfers were made directly to participating women's individual bank accounts

Package of Practices (PoP):

The set of recommended livestock management practices promoted under UPAJ, covering: vaccination schedules; deworming; feed supplementation; machan construction (a raised platform shed designed to reduce ground moisture and infection risk); isolation of sick animals; regular shed cleaning; and appropriate feeding practices. Household compliance with the PoP is tracked against block-level benchmarks.

Particularly Vulnerable Tribal Group (PVTG):

A sub-category of Scheduled Tribes designated by the Government of India on the basis of pre-agricultural technology, stagnant or declining population, extremely low literacy, and subsistence-level economy. In Jharkhand, communities including the Paharia and Sabar are classified as PVTGs and are eligible for additional government provisions, including

dedicated PVTG pensions. The UPAJ evaluation sample includes 32% ST-PVTG households.

Productive Asset:

This includes cattle and other livestock, as well as productive and mobility-related assets such as motorcycles, bicycles, motor pumps.

Productive Asset Value:

Productive asset value is an assumptive value of current assets held by the household at the time of the survey (February 2026), including cattle, poultry, goats and pigs. It also includes assets such as bicycles, water pumps and motorcycles.

Self-Help Group (SHG):

A community-level savings and credit group of 10-15 women who meet regularly, contribute savings to a pooled fund, and access loans from that fund.

UPAJ Community Mobiliser (UPCM):

A community member — typically a woman drawn from the same village or settlement — recruited and trained by the program to serve as the primary household-level contact and field support worker. UPCMs facilitate weekly small group meetings, provide technical guidance on livestock care and kitchen garden practices, support documentation for government entitlements, and track household progress.

Village Organisation (VO):

A federation of SHGs at the village level, providing governance, accountability, and program monitoring. VOs verified household livelihood plans before grants were released and served as escalation structures when block-level processes stalled.

This study was conducted by Dialectics Services Pvt Ltd, commissioned by The/Nudge. The/Nudge is a technical partner to the Ministry of Rural Development and is working towards a poverty-free India within our lifetime, partnering with governments, markets, and civil society.

