'Empowering Women in Rural and Informal Settings through Capacity Development'

Final Evaluation Report

Implemented by SEWA BHARAT Supported by UNWOMEN

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November 2014

Acknowledgements

This evaluation would not have been possible without the active support of and cooperation from several actors and stakeholders.

First and foremost, we would like to offer our heartfelt thanks to the women from the communities in Jodhpur and Almora where SEWA BHARAT is implementing running the UNWOMEN supported project on promoting women's economic rights. The women in these communities opened their doors and hearts to us; they shared their thoughts and feelings with utmost sincerity and forthrightness, which we value deeply.

We would also like to thank SEWA BHARAT's teams at Jodhpur and Almora for their engagement and sincere efforts that made the evaluation a meaningful exercise for all. Moreover, this evaluation would not have been possible without the support and cooperation of the Monitoring and Evaluation (M&E) team at UN WOMEN India MCO in Delhi. The programme and M&E staff members at UN WOMEN India MCO at New Delhi have been very forthcoming and open about discussing their experiences, as well as the strengths and weaknesses of the project, which has enabled us to provide honest and constructive feedback.

Anuradha Rajan & Mini Thakur

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List of Acronyms and Abbreviations

APL	Above Poverty Line
АРМС	Agricultural Produce Market Committee
ASHA	Accredited Social Health Activist
BPL	Below Poverty Line
CEDAW	Convention on the Elimination of All Forms of Discrimination against
	Women
DAC	Development Assistance Committee
DV	Domestic Violence
FGD	Focus Group Discussion
нн	High-High
ICDS	Integrated Child Development Services
IDI	In-Depth Interview
IGMSY	Indira Gandhi Matritva Sahyog Yojana
INR	Indian Rupee
ксс	Kisan Credit Card
КІІ	Key Informant Interview
КРІ	Key Person Interview
MFI	Micro Finance Institutions
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act (also
	sometimes referred to as NREGA)
MKSP	Mahila Kisan Sashaktikaran Pariyojana
OECD	Organisation for Economic Co-operation and Development

PDS	Public Distribution System
PRI	Panchayati Raj Institutions
SEWA BHARAT	Self-Employed Women's Association of India
SHG	Self Help Group
ТоС	Theory of Change
ToR	Terms of Reference
ТоТ	Training of Trainers
тт	Tetanus
UNEG	United Nations Evaluation Group
UN	United Nations
UN WOMEN	United Nations Entity for Gender Equality and the Empowerment of
	Women
VAW	Violence against Women
VLC	Village Level Committee

Glossary

r	1
Bandhej	Tying and dying cloth. This process typically consists of folding, twisting, pleating, or crumpling fabric or a garment and binding with string or rubber bands, followed by application of dye.
Bicholia	Middlemen/ women or contractors
Kanyadaan Yojana	A scheme launched by the state government of Uttarakhand wherein parents are offered a cash incentive if they do not marry their daughters before the legally mandated age of 18 and educate her.
Meso-level	A level that falls between the micro and macro. In sociology it often refers to groups of people and those who form a sub system.
MNREGA	The Mahatama Gandhi National Rural Employment Guarantee Act is a government scheme to enhance the livelihood security of rural populations by ensuring 100 days of wage employment in a year to adult family members.
PDS	Public Distribution system wherein the government supplies subsidised essential edibles such as food grains, oil and kerosene to the poor.
Tripartite meetings	Meetings wherein three key stakeholders representing different interests are invited to dialogue and discuss issues. In the case of the current evaluation it refers to meetings involving three key stakeholders- government, contractors or middlemen/women and women workers.
Ward	An electoral sub division

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I. Executive Summary

1.1 Context and Methodology

The UN Women-SEWA Bharat's collaborative project 'Empowering Women in Rural and Informal Settings through Capacity Development' was a two-year project (2012-14) implemented in two States of India - Uttarakhand and Rajasthan. The expected outcome of the project was to address the challenges faced by women in rural and informal settings involved in agriculture and traditional craft products and to enhance and increase their productivity, income level and access to social protection measures. In Uttarakhand, 1500 women chilli growers from rural areas of Almora district and in Rajasthan, 1500 women tie-and-dye workers were covered under the project.

This project targeted women in rural areas (in **Almora** district) and low income urban areas (in **Jodhpur** district). It was designed to increase their productivity and income by mobilising them for skill enhancement in textile based handicrafts (called *Bandhej*) in **Jodhpur**; and agricultural processes related to growing Chilli (a pungent spice widely used in India) in **Almora** district. The project sought to enhance incomes of the beneficiaries by helping them improve the quality of their products and by enabling their access to markets. The project design also included building the women workers understanding of social protection measures and capacitating them to seek these entitlements. The project design also included advocacy with duty bearers for women's access to markets and social protection measures.

Towards the end of the second year, UN Women commissioned an **Independent Evaluation** of the project, aimed at measuring achievements against outcomes and examining the project's contribution in furthering women's economic rights and economic empowerment. The Evaluation also intended to bring forth useful lessons and recommendations for this and other similar projects in future. The Objectives of the Evaluation were:

- What have been project achievements against outcomes?
- How has the project furthered women's economic rights and in what ways has it contributed to their economic empowerment?
- What are some of the key lessons this project has to offer in terms of sustainability and long term impact?
- What recommendations can be drawn from the evaluation to inform similar projects in the future?

The Evaluation followed the OECD/DAC recommended criteria i.e. relevance, effectiveness, efficiency, sustainability and impact. UNEG norms and UN Women's Evaluation policy were used for guiding the Evaluation framework. The Evaluation was carried out by a lead evaluator and a co-evaluator who complemented the findings with quantitative analysis, comparing baseline and end line data.

The Evaluation used **Mixed Method Design** using both **Quantitative and Qualitative Data**. Altogether 504 women respondents were covered through **Quantitative Survey** which probed aspects such as profile of the project participants; their access to formal institutions; level of skills and awareness on aspects of the selected trade; decision making on issues relating to productive work and assets, access to social security and relevant government schemes, and the ways in which the project has impacted their lives. **Qualitative methods** included **In-depth interviews (IDIs), Focus Group Discussions (FGDs),** and **Key Person Interviews (KPIs)** with women and other key stakeholders. **Reflection exercise**, using **'Appreciative Enquiry'** method was undertaken with the project staff of SEWA BHARAT.

The Evaluation was carried out by a **Team of two Consultants**. The overall Evaluation was led by Senior Consultant, Anuradha Rajan, who focused on the **Qualitative Tools** while Mini Thakur (who had previously undertaken the baseline survey) focussed on the **Quantitative**, **End line Survey**. Both the Consultants triangulated the data to validate the evaluation findings for the overall report. The detailed background of the Evaluation Team Consultants is mentioned in **Annexure III**.

1.2 Key Findings

1. In terms of sheer proportions, more women from Almora have reported benefits on various fronts than their counterparts in Jodhpur. In Almora, better management of earnings and savings, increased knowledge about the production process, greater confidence to negotiate rates and increase in knowledge of government schemes are the most significant gains in that order within the livelihoods domain.

2. In Jodhpur, apart from the gains mentioned above, the most significant gains reported by women include increased knowledge about government schemes.

3. In terms of enhanced capacities to produce high quality products, women in Almora were able to recall and apply what they have learnt much more effectively that their counterparts in Jodhpur. This stems in part from the control women have over the production process and their ability to negotiate the value add chain.

4. The project has provided high value for money. The cost of the project per beneficiary (including programmatic, operational and overheads) comes to be Rs 1429 (approximately US \$24) spread over a two year period.

5. The projected outreach of the project is approximately 3000 (1500 in each site) women, over two years. The quarterly reports submitted by SEWA BHARAT suggest that they have managed to reach out to 1005 women in Almora and Jodhpur, which is less than the target set by the project.

6. A promising strategy employed by the project to make the project sustainable has been to create a cadre of agyavaan or women leaders. Similarly, initiating the setting up of cooperatives in Almora and trade committees in Jodhpur are very effective strategies towards building sustainability within the project. However, this requires significant consolidation.

7. The project is too nascent to show impact at this point but some of the likely long-term changes are reflected in the way women's participation and leadership has evolved over the project period. Thus for example, in Jodhpur, women's mobility for training and capacity building projects has opened the idea that at least in groups and escorted by another reliable woman, women can step out of the house. Similarly, in Almora, the coming together of the SHG has created a space for the women to meet and discuss issues, gain information and also save for a rainy day.

1.3 Conclusions

1. **The project is highly relevant** given the socio-economic context of the selected areas and the profile of women being targeted by the project.

2. In **Jodhpur**, the project has worked more consciously around the output of improving wages. However, the output related to getting women to set up and run their own enterprises is very complex - the current set of strategies are not adequately geared to address the same.

3. In **Almora**, strategies and activities are relatively much more aligned to each other and addressing a deeply felt need of reviving agriculture and making it a viable livelihood option.

4. The outcomes of the project will take a minimum of five years to come to fruition, given the time frame as well as the manner in which it is currently being implemented.

5. At a conceptual and operational level, there seems to be a lack of definition about how the articulated outcomes will be achieved. While activities at the level of the women have been intensive and a lot of effort has been placed in skill building, there is a dearth of strategies around linking them to markets, particularly in **Jodhpur**.

6. While SEWA BHARAT staff members, both at the managerial and field level, are highly motivated and have been able to effectively mobilise women, their experience on several project requirements is limited. These include aspects such as growing collectives and coaching them to become functional; value chain analysis and forging market linkages.

7. Transfer of learnings from other projects/experiences of SEWA BHARAT to this project is absent. This gap points to a lack of organizational processes for cross learning and reflection. Similarly, UN Women's engagement with the project appears to have declined overtime, impacting critical reflection and mid-course corrections.

1.4 Recommendations

1. Continued support to the project is strongly recommended so that the gains made during the last two years can be consolidated.

2. The project will benefit from drafting **the theory of change** to assess the long term and short term objectives and strategies of the project, and the degree of alignment between objectives, strategy, outcomes, indicators and activities.

3. Since this project is heavily dependent on **capacity building** a clear focus is required on how every opportunity in the project can be used for capacity building.

4. **Mapping out a line of value addition** in the *bandhej* and the chilli trade from the very beginning right up to the point to where a completely sellable product is prepared, needs to be undertaken.

5. **Staff capacity building** needs to be addressed so that they are able to intervene more effectively on the livelihoods component of the project. Staff capacities need to be specially built around **identifying entry-points**, **building alliances**, and **setting up institutions**. In the same vein, **capacity building of women workers** has to be significantly enhanced around financial literacy, entrepreneurship, leadership, various aspects of marketing.

6. **Stronger leadership** around ideation and mentoring from the parent organisation and from senior management towards field staff within the organisation would be beneficial.

7. A **focused strategy** is required to follow up with stakeholders engaged through tripartite meetings. Similarly, **building linkages** with stakeholders needs to be systematically taken up.

8. The project also needs to revisit ways in which women workers can be strengthened to deal with barriers emerging from the formal and informal structures.

II. Introduction

UN Women is supporting 'Empowering Women in Rural and Informal Settings through Capacity Development', a project on capacitating women in rural areas and low income urban wards by increasing their productivity, income and access to social protection schemes. The project covers women involved in agriculture and traditional craft production. It is being implemented in Almora district of Uttarakhand and Jodhpur district of Rajasthan. The desired outcome of the project is enhancement in women's productivity, income levels and access to social protection measures. The project's strategy has been to build women's skills in specific economic activities (chilli production in Uttarakhand and Tie and Dye work in Jodhpur), use the opportunity to build their understanding of social protection measures and also capacitate them to seek these entitlements. The project also seeks to advocate with duty bearers for the promotion of women's access to social protection measures.

Map: Almora District in the State of Uttarakhand



Uttarakhand State

The project was initially supported for one year July 2012-July 2013 in **Almora** (1000 women chilli growers in three blocks) and **Jodhpur** (1000 women engaged in tie and dye work in 16 urban wards¹). At the end of this phase (July 2013), positive results were recorded in terms of organising women farmers/craft workers, enhancing their knowledge levels on production techniques, value addition, processing/packaging and their direct access to market². It was felt that the benefits of the project could be optimised if the support was extended for another year. It was felt that the extension would be useful for women to be able to better manage their collectives (cooperatives/trade committees); negotiate with stakeholders, advocate for social protection, gain direct access to markets and address issues related to their rights as workers (for instance minimum wages). As a consequence, UN Women decided to further support the project for one year (until June 2014).



Map: Jodhpur District in the State of Uttarakhand

¹ The ToR for extension of project, however notes covering 10 wards

² ToR for extension of UN Women-SEWA Bharat collaboration.



It is worth noting that although project gains were discernible and the next phase was envisaged as consolidation of advances made in the first phase, the project objectives and strategies remained the same. The target was expanded to add 500 new beneficiaries in both locations taking the total coverage from 2000 to 3000 (a total of 1000 new beneficiaries were added).



III. Scope of the Evaluation and Methodology

3.1 Evaluation Objectives and Questions

The Results Framework of the project is given below:

Table 1: Results Framework

Project Outcome – To address the challenges faced by women in rural and informal settings involved in agriculture and traditional craft products, to enhance and increase their productivity, income level and access to social protection measures. Outputs

- Women in rural and informal settings, engaged in agriculture and traditional craft products have enhanced competencies and capabilities in producing and marketing quality products and managing their enterprises.
- Women involved in agriculture have enhanced access to formal mechanisms of finance, direct markets (without middlemen), agricultural extension services, *kisan* credit cards and relevant social protection measures.
- Women in rural and informal settings have increased control over earnings and resources.

Indicators

- Increased skills and income among women, their access to social protection measures and control over resources.
- Number of women trained in entrepreneurship development in chilli and tie-and-dye production.
- Number of women involved in chilli production accessing formal mechanisms of finance, direct markets (without middlemen), agricultural extension services, *kisan* credit cards and relevant social protection measures.
- Numbers of women involved in tie-and-dye products have enhanced access to formal mechanisms of finance, direct markets (without middlemen), minimum wages and other relevant social protection measures.

UN Women commissioned an independent end-of-project Evaluation with the following **objectives:**

- What have been project achievements against outcomes?
- How has the project furthered women's economic rights and in what ways has it contributed to their economic empowerment?
- What are some of the key lessons this project has to offer in terms of sustainability and long term impact?
- What recommendations can be drawn from the Evaluation to inform similar projects in the future?

The **specific questions** addressed by the Evaluation were:

• What is the relevance of the project to the local context, with specific reference to women workers?

• Are the project goals, outcomes, outputs, indicators and activities logically connected through a theory of change? Does the project management structure contribute to the efficient running of the project?

- To what extent have project objectives and outcomes been achieved? What has contributed to achievement of outcomes and what factors have been barriers?
- What kinds of monitoring systems has the project adopted?
- How far have project strategies been cost effective in making an impact on the ground and at various levels?
- Can the project interventions continue beyond the support period? What kinds of mechanisms have been put in place to ensure sustainability of the project?

• Has the project helped in bringing long term changes in attitude towards women workers' (access to and use of resources, decision-making power, division of labour etc.), within their own setting as well as among external stakeholders?

3.2 Evaluation Framework

The Evaluators³ in conducting the Evaluation adopted the United Nations Evaluation Group (UNEG) norms and standards, adhered with UN Women's overall Evaluation policy and used OECD DAC Framework. The project has been assessed against the five key parameters of Relevance, Effectiveness, Efficiency, Sustainability and Impact. Details covered under each parameter are mentioned in Annexure I. In its design, the Evaluation is Gender Responsive as it integrates concepts and principles in its evaluation Questions, Tools and Processes to analyses the impact of the project – 'Empowering Women in Rural and Informal Settings through Capacity Development' in advancing the rights of the rural women in informal settings who are economically and socially marginalised. The Evaluation analyses the impact of the program within the complex socio-cultural, political and historical contexts and barriers of each of the two project States. The Evaluation Questions reviews how the program strategies – (a) enhancing capabilities in producing and marketing quality products and access to formal mechanisms of finance, direct markets (without middlemen), and relevant social protection measures; (ii) increased control over earnings and resources- has been effective in addressing the structural barriers and imbalance in power relations to bring about a transformative change by empowering these vulnerable women to take decisions which affect their lives.

3.3 Methodology

The Evaluation has adopted a **Mixed Method Design**, which included **Quantitative** as well as Qualitative Methods of inquiry to address the Evaluation Questions. The Quantitative Survey used **ex-ante and ex-post comparison** measured through baseline and endline surveys in the intervention area, though there was no control group.

3.3.1 Quantitative Methods

The quantitative method of Evaluation has covered direct project beneficiaries, i.e., women. A **survey tool** was used to carry out the quantitative elements of the Evaluation.

Quantitative Method of Evaluation has assessed key changes among women in terms of:

- Income levels
- Knowledge/skill building
- Women's access to institutions, collectives and social protection schemes
- Shifts in decision making related to the income earned
- Gains women attribute to the project.

The quantitative data aimed at providing a comparison between baseline and end line data generated under the project.

³ Brief description of the evaluators and their CV's are placed in Annexure IV.



The baseline tool was initially developed and pilot tested by UN Women and SEWA BHARAT in 2012. It was used for collecting baseline data for the two phases of the project, once in 2012 and later in 2013, for the second phase. This tool was later modified to add questions that could bring out the effectiveness of project intervention during the end line survey. Local surveyors were identified through SEWA BHARAT in the two project

locations and were trained by the evaluator.

3.3.2 Qualitative methods

Qualitative Methods of Evaluation have been used to assess:

- Context of the intervention
- Relevance of the intervention
- Strategies deployed by SEWA Bharat to achieve project objectives
- Alignment of project objectives to outcomes, strategy and activities
- Impact of the intervention on the lives of the women, which was assessed through:
 1) The perspective of the women workers

2) The perspective of the spouses of some of the project beneficiaries as well as other key informants

Qualitative methods used for assessing the project have included:

- In-Depth Interview with direct project beneficiaries
- **Group Discussion** with direct project beneficiaries
- Key Informant Interviews
- Interactions with the spouse of some project beneficiaries

Picture 1: FGD in Bhikiyasen Block, Almora, Uttarakhand

• A reflection exercise using the Appreciative Inquiry Approach with the project staff of SEWA BHARAT

3.4 Sample Size

For the survey, the sample size for the baseline and end line are 550 and 504 respectively. The table below gives the distribution. Baseline data was conducted in 2 rounds- first in 2012 and the second at the end of 2013 in new locations added as part of project extension.

Table 2: Sample Distribution: Quantitative Survey

Location	Sample Size For Baseline	Sample Size For Endline
Almora	250 (200 in round 1, 2012 and 50 in round 2, 2013)	254
Jodhpur	298 (199 in round 1, 2012 and 99 in round 2, 2013)	250
TOTAL	550	504

It was initially proposed to apply purposive sampling for selection of villages/urban wards for the end line survey i.e. the sample would include villages from both phases (2012 and 2013). 8-10 villages were to be selected randomly from the list of villages engaged in 2012, and 4-5 villages those joining the project in 2013. This meant 80 per cent of the respondents were to be covered from phase I of the project and 20 per cent from phase II in each of the two locations. However, due to various constraints, including festivals and monsoons, this could not be followed as planned. Finally, in **Almora** 50 per cent women covered during end line were from phase I (2012) while in **Jodhpur** only 20 per cent were from 2012.

The Evaluation covered 35 women, 3 spouses and five key informants through qualitative methods. 15 women were selected from each site for in-depth interviews and FGD's. The selection criteria included women who were deeply engaged with the project and had displayed significant leadership skills and those who were relatively less engaged with the project. Women from both phases of the project were represented in this sample. The purpose of distributing the sample in this manner was to assess whether the changes brought about by the project were similar or markedly different in these two groups. 35 women, 3 men (spouses of beneficiary women) and 5 key informants were covered. The table below provides the break-up

District		Number of	respondents	
	Women	Spouses	Key Informants	Method
Jodhpur	5	2	3	Interviews
	10	-	-	Group
				discussion
Almora	6	1	2	Interviews
	14	-	-	Group
				discussion
Total	35	3	5	

Table 3: Sample covered through Qualitative Methods

The domains of information covered by each method are included in Annexure II.

3.5 Limitations to the Evaluation

The understanding of the context developed over the implementation period, certain questions within the survey tool had to be modified. This posed limitations in comparing the baseline with end line on certain parameters. Missing responses on certain questions were also noted in case of baseline round II as well as end line in Jodhpur. In such cases, the baseline round I, which was comparatively sound was used for comparison. Qualitative data

was also used for validation/interpretation of data on points where data quality was not satisfactory. Overall, the quantitative data should be viewed as broad indicative patterns, which were validated and triangulated through qualitative data.

IV. Evaluation Findings

This section of the report has been organised under the different parameters mentioned in the Evaluation Framework.

4.1 Relevance

A. Relevance Stemming From the Socio-Economic Context

<u>Jodhpur</u>

At the individual (micro) level of women workers, the SEWA BHARAT - UNWOMEN project for women artisans in **Jodhpur** is very relevant. Women are currently entering the workforce in large number albeit as informal and contract workers. The women being mobilised by SEWA BHARAT in **Jodhpur** are located in urban slum areas. They are largely home based workers, engaged in tie work, decorating bangles and other such activities. They work on



a piece meal basis where the profit margins are very low (some tie workers make 50 paisa to a rupee on small pieces). Their labour is seen as unskilled and does not allow them to command higher rates. The middle men and women or *bicholias* also bemoan the fact that their profit margins are quite low, which prevents them from offering a better price to the women and girls who produce piece meal work. At the same time, women and girls in the areas covered by the project, like lakhs of other workers in the informal sector, are not covered by any labour laws and hence are unable to demand better remuneration. Their ability to bargain with middle men is limited by the fact that they are not organised/ unionised.

Social Context of Jodhpur

The social context within which the project is located is very complex. Women under the project are predominantly from Muslim communities and they inhabit some of the most poorly maintained parts of the city. Access to clean drinking water is unavailable. **Sanitation is very poor**, with overflowing drains and garbage heaps at every corner. Women have **poor education and low levels of literacy.** Their **mobility is severely restricted**. They rarely go out of the home and when they do, it is in groups, along with male escorts. Girls marry very young, by the time they are 16 or 17; and often to men within the extended family. They are seldom able to study beyond class VIII as this involves moving outside the immediate community, which is frowned upon by male members of the family. Lack of mobility means women's participation in any economic activity outside the home is out of the question. Therefore, income generation opportunities have to be home based.

Table 4: Religion profile of project participants: Almora and Jodhpur

Religion	Almora	Jodhpur	
Hindu	100	1.6	
Muslim	0	98.0	
Christian	0	0.4	
Source: Endline survey, 2014			

The fact that the women have low literacy skills also means that they are often unable to manage the accounts of how much they are owed by the middle men, who sometimes do not pay immediately, but stall them for one reason or the other. The benefits of trainings to upgrade their skills cannot be easily accessed by the women, both on account of restricted mobility and because getting used to new ways of tie and dye requires practise and frequent application. Breaking into the circuit of middle men and women is also not feasible as it requires a thorough understanding of the trade and capital investment. Value adding work (such as dying cloth in addition to tying it) requires adequate space, water facilities and capital for initial investment. All these are beyond the reach of the women from these communities.

Figure 2: Educational Profile of Respondent Women



At the same time, boys too, do not opt for higher education. Men are mostly self-employed (shop keepers, vegetable vendors etc.). The economic status of families is quite low and therefore, any extra source of income is of great value. The restrictive environment for women and girls is also reinforced by and reflected in the physical spaces they occupy. The entire area is very congested, connected by a narrow network of lanes. Ventilation and natural light are poor.

Given this social and economic context, SEWA BHARAT's project in **Jodhpur** is highly relevant as well as very challenging. They are working with some of the most vulnerable groups in urban areas of **Jodhpur**. The project's core focus has been on:

- Building awareness among women about their status as workers
- Exploring ways of organising these women to demand a better price for their work

- Upgrading their skills so that they become commercially competitive in the market
- Facilitating access to social protection measures

One such measure is securing the Artisan Card, which in turn, helps the women secure protection measures such as life insurance and educational allowances for their children. However, the objective of getting the women to set up and run their own enterprises is difficult to meet as the current set of strategies are unable to address structural barriers. Moreover, progress of the project at the meso level is slow. In **Jodhpur**, there have been ongoing efforts to build linkages with various stakeholders such as middle men, expert dyers, government officials in the department of textiles and the labour commissioner's office. However, these linkages appear to be stronger with those stakeholders who are from the trade rather than with government officials. A case in example is the Handicrafts Promotion Officer, Ministry of Textiles in Jodhpur. He spoke at length of the functioning of his own department but seemed unaware of the work being done by SEWA BHARAT, even though he was one of the speakers at the tripartite meeting.

A significant step taken by SEWA BHARAT has been in organising a tripartite meeting which brought together different stakeholders to dialogue on minimum and fair wages for women in the tying end of the *bandhej* business. However, in-spite of confirming their presence, no representative from the department of labour, which is the nodal department for regulations on wages, attended the tripartite meeting. Even during the Evaluation visit, a meeting with officials from this department could not be set-up in spite of repeated calls and messages, suggesting that probably the linkages with these officials may need strengthening.

<u>Almora</u>

been more on capacitating women farmers to improve agricultural productivity and on enabling them to secure a better price for their crops. Chilli and Turmeric are grown here in plenty but the prices the women secure for their produce are compromised because they are forced to sell it to middle men due to the low shelf life of the produce and lack of viable markets. Sometimes the middle men would also pay in kind or delay cash payments.

In **Almora**, the focus of the project has Picture 2: Personal Interview, Sult Block, Almora, been more on capacitating women Uttarakhand



Social Context of Almora

Uttarakhand is an ecologically fragile zone with rich flora and fauna but prone to landslides and flash floods during monsoons. **Communication and mobility is hugely challenging** as villages are far flung and spread out, connected by poor transportation facilities. The terrain is mountainous and soil quality is poor. Cultivation is dependent largely on rainfall, making it difficult for families to survive on agriculture alone. All these factors as well as the attraction of job prospects and other livelihood options in the plains has led to the migration of men in very large numbers to towns and cities in other parts of India. Consequently, women are often left behind to take care of the fields, home, children and elders in the family. Their labour is crucial for carrying out both household chores and agricultural operations in the hills. While women manage all the farming operations, they are seldom formally recognised as farmers. Land is often in the name of the men.

At the same time, reckless cutting down of trees for resorts and houses has led to deforestation of large tracts of land. This has given rise to the peculiar problem of **frequent incursions** by wild boar/ pigs and monkeys **into agricultural fields**, which leads to the destruction of standing crop and saplings. This has become a huge menace in rural areas. Thus there are few incentives for families and women to continue farming activities. At the same time, **access to entitlements** for people from poor families (such as old age and widow pensions or other government schemes) **is simply absent**.

Within this context, SEWA BHARAT's micro level intervention with women farmers is well placed. It involves the following processes:

• Helping women gain skills that can improve their yield and also helping them secure a better rate for their produce. This process was facilitated by SEWA BHARAT through the following means:

1. Purchasing the produce at a reasonable price from women farmers.

2. Providing **training on improved cultivation practices** such as the ways to prepare and use organic fertilisers, how to prepare compost pits, natural methods of keeping pests in check, water harvesting techniques etc.

3. Providing training on cleaning, storage and maintenance of the produce.

• Building women's awareness about government schemes and projects for the protection of the poor, thus initiating a demand for services and entitlements.

In Almora, the linkages with the bank for ensuring financial inclusion of women seem to be the strongest. Some of the outputs of the same are:

• As a result of the financial inclusion project in which SEWA BHARAT has tied up with the State Bank of India, 87 per cent women in the end-line survey reported having a bank account whereas this figure stood at only 4 per cent during the baseline survey⁴.

• The number of women owning ration cards rose from 81 per cent during baseline to 98 per cent during end line, although only 67 per cent reported benefiting from the PDS system.

• The number of women reporting holding a *Kisan* Credit Card in their name rose from 2 per cent at baseline to 10 per cent during end-line.

• However, widow and old age pensions have been accessed to a much lesser extent.

B. <u>Clarity of Project Strategy, Design and Theory of Change</u>

⁴ Due to poor data quality in baseline round 2 on this indicator, figure of round 1 has been taken for comparison.

SEWA BHARAT's project is trying to address barriers to enhance the economic returns for the labour invested by women. However, the social (in the case of **Jodhpur**) and physical (in the case of **Almora**) challenges which the intervention responds to are substantial. This necessitates the development of a clear strategic plan which entails addressing details like strengthening women workers, engaging with decision makers and converting handicrafts production into a commercially viable process.

The proposal has articulated that the project would build the skills of women workers so that they become commercially competitive, make them aware of entrepreneurial options and ways to succeed as entrepreneurs, create their direct access to buyers and raise their awareness about social protection measures. However, how this will be done and how that will lead to the changes envisaged is unclear. This lack of clarity is also felt at an operational level, where the project is handling multi-level challenges. Some of these challenges are:

- Woman's own skill sets
- Paucity of economic resources
- Community norms around women's mobility and public participation
- Lack of literacy skills
- Lack of awareness and information
- The grip that middle men and wholesale/retail traders have on the market
- Lack of infrastructure and adequate social protection measures
- Poor implementation of existing schemes

The project would have benefited from a clearly articulated theory of change that would have outlined the potential ways and steps to overcome these challenges and the linkages between them. Thus, what comes across is that conceptually the project is very ambitious in terms of what it seeks to achieve whereas, at an operational level there are several layers of actors and challenges that have either not been accounted for or dealt with sufficiently in conceptualising the project. Similarly, the project proposal is more or less silent on how the advocacy agenda will be implemented.

C. Linkage between Outcomes and Activities

There are several outcome level changes which the project seeks to focus on:

- Enhancing the competency and capability of women workers to produce quality products
- Enhancing women's workers competency and capability to market quality products
- Building women workers competence and capability in managing their enterprises
- Improving both access of women workers to better income and control over their earnings
- Women workers gain enhanced access to formal mechanisms of finance, direct markets (without middlemen), agricultural extension services, *Kisan* Credit Cards, minimum wages and relevant social protection measures.

However, the concomitant indicators to assess the achievement of these outcomes are not sharply defined. For example, there is only one indicator for assessing enhanced competency, capability as well as ability; and it is articulated as increased skills, income, access to resources as well as social protection measures fleshing out outcome measures such as competence

and capability might have fed into articulating a clearer results framework. The remaining indicators are framed in such a way that they essentially capture targets and outreach rather than change. A clear logical pathway that links outcomes and indicators seems to be missing in the results framework.

Concurrently, the key activities with women farmers in achieving these outcomes have consisted of:

- Training of women farmers on organic farming methods, compost management, water harvesting and cropping methods.
- Exposure and training of women farmers on cooperatives, its purpose, benefits of joining cooperatives, setting by-laws.
- Holding regular meetings with members of the savings groups organised by SEWA BHARAT and motivating them to form cooperatives.
- Formation of producer groups and using these to procure chilli and turmeric as well as hold discussions on cooperatives.
- Setting up of a chilli and turmeric processing plant leading to a value add to the production of chilli and turmeric.
- A training on VAW issues by Mahila Samakhya.
- Facilitating access to schemes such as widow pensions, old age pensions, ration cards etc.

The formation of cooperatives has been the main focus of the work in the second year. Hence several discussions on how to form cooperatives, what it means and the advantages of joining them have been undertaken. Members have been recruited too.

In Jodhpur, the key activities with craftswomen have been:

- Organising meetings with small groups to discuss the importance of collectivisation, the need to demand better wages, improve skills and gain mobility
- Discussing the formation of trade committees
- Forming trade committees
- Organising and preparing the women for a Tripartite meeting with key stakeholders from the government and trade.
- Selection of women leaders (*agyavaan*) who can help mobilise the group and facilitate the flow of information on various government entitlements and social protection measures.
- Capacity building of master trainers to develop better quality handicrafts and tie and dye products
- Training of craftswomen to undertake colouring and dyeing of cloth.
- Facilitating access to government entitlements such as old age pensions, widow pensions, disability benefits etc.
- Enabling access to artisan cards, which in turn opens access to several other benefits.

Thus the focus of activities has been on capacitating women workers with skills and information. However, this kind of capacity building may have not automatically led to some of the outcomes envisaged, especially women setting up and managing their enterprise. There are significant steps and processes such as figuring out which processes in the tie and dye business can be intervened with or disrupted in the short run, so that women are benefited without requiring too much capital investment. This kind of strategizing would of

course, need to include a thorough analysis of the various steps and processes in the entire trade of tie and dye, where women can be engaged more productively than they are at present; and where changes can be negotiated in the short and long run.

The quantitative method of Evaluation has covered direct project beneficiaries, i.e., women. The Evaluation showed that SEWA BHARAT needs to focus more closely on some of these aspects to bring greater alignment between outcomes, strategies and activities. The current project staff members are all diligent and committed to meeting project outcomes. But they also have to contend with several stakeholders all of whom impact the changes the project seeks to bring as well as several environmental barriers. The Evaluation process showed that this level of staff can be strengthened much more with inputs on strategy and approach. For example, in **Almora**, while setting up of cooperatives is a laudable step and all the field as well as senior staff are aware of this approach, there is very little clarity on what exactly this entails, the exact operational details involved, a deeper understanding of how exactly would it benefit the women and the risks and benefits involved. Consequently, at the village meetings organised as a part of the Evaluation, most women, including the village level animator, were not able to share the purpose behind setting up the cooperative. In fact, they had more questions than answers and were curious to understand more about how cooperatives work and how it would help them.

D. Mechanisms for Learning

<u>Almora</u>

At Seem village in Bhikaseyen block, there are at least **three savings groups**, two of which have been running for 2 years. There is also a **producer group** in this village. The women all spoke about the benefits of having formed a savings group. They are able to meet on a regular basis. The money saved is given out on loans for repairing houses, for wedding expenses, to buy buffaloes, for naming ceremonies, for travel purposes etc. They feel this way they are not dependent on the money lender or others.

In addition, the savings meeting also gives them an opportunity to meet and talk, share about what is happening. The group shared that they are keen to take up an income generation project to augment their family income but don't know what to do. They have been discussing about starting a cooperative since June last year but have not moved forward very much. Umaji, the local field staff showed the receipts that have been prepared for membership fees for becoming a share holder in the cooperative. But beyond this, the group really did not have any clear idea of what a cooperative means, how it runs, and what all it. Thus, the idea of building a cooperative needs more thought.

During the same meeting, the field staff mentioned she had visited SEWA BHARAT Ahmadabad recently and learnt a great deal about how cooperatives work there. She was encouraged to share about this. Umaji spoke at length about the cooperatives she had visited, the various income generation activities they were engaged in, the inspiration this visit had created in her, the sense of collective power women experienced and their focus on a common purpose. However, the sharing was entirely around the 'product' and had very little analysis of the 'processes. Thus while the group was enthralled by what Umaji described as her experience, there was little they could understand in terms of how women had managed to change their economic status, their journey of change and the details of how such cooperatives were set up, were being managed and how they had overcome challenges.

Exposure visits are very beneficial in terms of opening one's eyes to other possibilities and opportunities. However, they can be utilised optimally as a tool for learning when they are structured such. In this context, it was felt that holding exposure visits is an excellent way to motivate the formation of cooperatives but they can be used effectively when the visit includes specific steps for learning. For example, thorough preparation before the visit where the group analyses the purpose and intent of the visit- i.e. why this visit is being undertaken and how can it be utilised for learning; encouraging the participants to prepare a roster of questions that would be asked by them to unpack processes of change; daily debriefing of the visit; writing diary entries of what they had observed; culling out key steps in running a cooperative; preparing what to share in the group etc.

Thus, the project requires more direction and focus to achieve its outcomes. Moreover the senior leadership in both SEWA BHARAT and UNWOMEN need to invest on time on developing well-planned, coherent strategies.

4.2 Effectiveness

A key area of Evaluation was whether the project has met its outcomes and results, as described in the table below.

Project Outcome – To address the challenges faced by women in rural and informal settings involved in agriculture and traditional craft products, to enhance and increase their productivity, income level and access to social protection measures.

- Outputs
- Women in rural and informal settings, engaged in agriculture and traditional craft products have enhanced competencies and capabilities in producing and marketing quality products and managing their enterprises.
- Women involved in agriculture have enhanced access to formal mechanisms of finance, direct markets (without middlemen), agricultural extension services, *kisan* credit cards and relevant social protection measures.

Women in rural and informal settings have increased control over earnings and resources.

Indicators

- Increased skills and income among women, their access to social protection measures and control over resources.
- Number of women trained in entrepreneurship development in chilli and tie-and-dye production.
- Number of women involved in chilli production accessing formal mechanisms of finance, direct markets (without middlemen), agricultural extension services, *kisan* credit cards and relevant social protection measures.
- Numbers of women involved in tie-and-dye products have enhanced access to formal mechanisms of finance, direct markets (without middlemen), minimum wages and other relevant social protection measures.

In terms of awareness about the UN Women SEWA BHARAT project, 98 per cent of all respondents in **Jodhpur** and 79 per cent women in **Almora** were aware of the project during end line survey. Baseline figures on these counts were 5 per cent and 19 per cent respectively.

Table 5: Proportion of Women Aware Of UN Women SEWA BHARAT Project

Almora		Jodhpur	
Baseline	Endline	Baseline	Endline
19%	79% (84% of these know it as	5%	98%
	SEWA BHARAT)		

74 per cent of the respondents in **Almora** reported during the endline that they have attended some kind of project related training organised by SEWA BHARAT; whereas in **Jodhpur** the same number stands at 38 per cent. It is however, important to note here that, under the project, SEWA BHARAT targeted 180 women through six training programmes in **Almora** and 200 women in **Jodhpur**. Additionally, 35 master trainers were developed through 2 Training of Trainers (ToTs) in **Jodhpur**.

Verification of the training related data by SEWA BHARAT also suggests that workers' right, wages, health etc. are discussed only in monthly trade committees in **Jodhpur** /cooperative meeting in **Almora**. Specific themes related to production, value chain, skill enhancement are covered during 'skill trainings' in **Jodhpur**. This indicates that women, while responding to questions related to training, have considered all opportunities of acquiring knowledge/skills that were provided through various mechanisms within the project.

Table 6: Usefulness of Trainings Attended By Respondents

Usefulness of trainings		% of those who attended in Jodhpur
Improved knowledge of the production process	96	38
Improved skills/ New Designs	46	42
Improved ability to keep account of wages and sales	19	19
Helped understanding the value chain/profit margins by middlemen	15	18
Better understanding of government support/ government schemes and projects for artisans	13	59
Improved knowledge about wages	11	58
Improved understanding of workers' rights	2	57
Improved understanding of health issues related to this work	0.5	37

Respondents from **Jodhpur** have found the contents related to government schemes, wages, workers' rights and the production processes more useful; whereas in **Almora**, the usefulness has been reported as stemming from improved knowledge of the production process and new skills. This clearly reflects the nature of the trade in each site. In **Jodhpur**, the work is more piece meal whereas in **Almora** the entire production process – agriculture- is central to the trade. It is heartening to note that issues of wages, workers' rights and government support

has resonated well with women from urban areas, where middlemen and women are entrenched players.

However, achievement of project outcomes shows mixed results.

<u>Almora</u>

It is important to understand project achievements and outcomes vis-à-vis the context in which the project has unfolded in **Jodhpur** and **Almora**; as well as the model of mobilising women. As mentioned earlier, the constraints and challenges in **Jodhpur** are more severe and cut across the level of the family, community and structural level.

In **Almora** the challenges are more physical and environmental in nature. Social norms are of course not entirely gender friendly in **Almora** either, but the situation is somewhat better because most households are run by women as men have migrated to the plains. Therefore women enjoy greater mobility and decision making. Most households have some land for cultivation and maintain cattle. Education for girls is encouraged and in all the sites visited within **Almora**, we met girls who were at least 12th pass. Uttarakhand also has a history of mobilisation of women for various causes- such as protests against alcohol, deforestation, education, government mandated projects to set up *mahila mangal dals* (women welfare groups) etc. Given this context, the autonomy women enjoy in **Almora** is higher and this has impacted project outcomes.

Another significant difference has also been that in **Almora**, SEWA BHARAT has mobilised women around savings and credit. This has cemented the groups in a different way. It is also important to note that in **Almora**, there is a difference between the articulation and confidence level among groups from older areas such as Sult, where the organisation has been working from the last four years. Here the changes among the women are a cumulative result of SEWA BHARAT's past work before the UN Women project began. The women from Sult are much more expressive compared to women from Bhikyassen block where the project has been working only since the last 2 years.

A. Application of Skill Building Inputs

<u>Almora</u>

In terms of enhanced capacities to produce high quality products, women in **Almora** have been able to recall and apply what they have learnt, more substantially than their counterparts in **Jodhpur**. The survey findings from **Almora** indicate a remarkable improvement from baseline, in women's knowledge levels about key production processes and product quality, except on packaging and labelling techniques, which remained almost same as baseline⁵ (Figure 2). Reflecting this shift, the proportion of women having 'no-knowledge' has declined (refer Figure 3) on all parameters except the type of manure to be used.

⁵ Women were asked to rate themselves on the processes on a scale of 1-4 where 1-no-knowledge, 2-somewhat knowledgeable, 3- knowledgeable, and 4-very knowledgeable.

Figure 2: Proportion Of Women Rating Themselves 'Very Knowledgeable' On Key Production Processes and Product Quality: Almora



B stands for Baseline; E for Endline

Figure 3: Proportion Of Women Having 'No Knowledge' On Key Production Processes and Product Quality: Almora



<u>Jodhpur</u>

The *Bandhini* (local name for the Tie and Dye work) workers in **Jodhpur** have gone through several rounds of trainings and learnt how to sew different patterns and motifs. They have also learnt colouring techniques. But in one-on-one interactions as well as three focus group

discussions in the 3 wards– at Sakina Colony, Khetanadi and Khanda Fasla – women reported that they had not been able to apply what they had learnt, in any sustained way thereafter.

• At Khanda Falsa, the women had produced some motifs on bed sheets for the Ruaab outlet managed by SEWA BHARAT, but apart from this, they were continuing to work for middle men.

• Similarly in Sakina Colony, the women shared that they were awaiting work orders promised during the trainings. In all three sites, the women were keen to get work which is home based.

• At Khetanadi they spoke of the pressures of housework and child care due to which getting out of the house is very difficult for them.

Thus the project is yet to deliver on imparting skills which would improve their economic status.

Survey results from **Jodhpur** that assess knowledge levels on key steps in production process and product quality have not shown much improvement over the baseline. The proportion of women rating themselves as 'very knowledgeable' remained low during both baseline and end line, except on the parameters- 'knowledge about occupation health' and 'knowledge about market needs' (refer Figure 3). However, the proportion of women having 'noknowledge' has declined on several other parameters such as 'type of colours to be used', 'terms of payment', keeping financial records' etc. This essentially means that while those who have gained significant knowledge have remained more or less the same, the proportion of those who have no knowledge have moved to either some or average levels of knowledge.



Figure 4: Proportion of women rating themselves 'very knowledgeable' about key production processes, product quality and related parameters-Jodhpur

The larger question here is also why the skill building has been around stitching and creating motifs when these are largely women in the tying business and probably are more knowledgeable about and skilled at it. Some of the products (bed sheets, table cloth) prepared by the women were put up for sale during the tripartite meeting. This was the first occasion when the women who had been trained in stitching have actually used their skills for commercial purposes. The items were well made but require more polish and a better finish to become competitive within the mainstream market.

One of the middle women (Ramja Behn at Light House) shared during the course of the Evaluation that she does not give the tying work in *bandhej* to women in the city of **Jodhpur**. She gives it out to women in Nagaur (a district nearby) because they know how to make really small *bandhej*. She said that women earn 100 to 150 rupees a day for this work. She does not give this work to the locals because according to her they tie big *bandhej* and do not make the finer ones which are preferred.

Therefore, it would appear that the kind of skill building that has taken place within the project needs to be analysed more critically for the future.

By contrast, the groups in **Almora** reported greater application of what they had learnt. In both one to one interactions and group discussions, they were able to share many minute details that they had learnt during the trainings such as preparing organic compost, storage of seeds, management of crops etc. The table below illustrates an increase in the use of organic fertilisers and pesticides.

Table 7: Showing Use of Fertiliser and Pesticides in Almora

Use of fertilisers and pesticides (Almora)	Baseline	Endline
Use of fertiliser	83	97
Organic fertiliser (of those who use fertilisers)	80	99
Use of pesticide	60	57
Organic pesticide (of those who use pesticides)	63	77

Although the groups in both Sult and Bhikyasen Blocks of **Almora** district reported that they do not always sell their produce (of chillies, ginger and turmeric) to SEWA BHARAT, yet they have benefited greatly when they have done so. For example, the women from Sult said that when they sold the produce to SEWA BHARAT in 2013 they secured almost double the market price. In Seem Block, the women mostly sell their produce to middlemen or their husbands carry the produce for sale to the local market. However, the women reported that henceforth they would sell directly to SEWA BHARAT as they would be able to secure a good rate.

B. Marketing and Enterprise Management

The outcome related to marketing quality products and women managing their enterprises have been met partially in Almora. In Jodhpur, it is unrealistic to achieve this outcome, given the pace of the project, the strategies being employed and the challenges it has to contend with. In Jodhpur, the women have not yet reached the stage of even producing handicrafts/bandhini for middle men using the training they have received, on a sustained basis, let alone marketing these products or setting up an independent enterprise.

65 per cent of women farmers in **Almora** have reported that the SEWA BHARAT Cooperative was the key source for selling their produce; although 46 per cent also depend on agents/contractors for sales. 69 per cent women reported using block level markets to sell their produce during the baseline; none of them reported it as their sales destination during the endline.

In Sakina Colony in **Jodhpur** the women admitted that although they have learnt the colouring process, they have been unable to put these learnings to use as it requires a great deal of investment and equipment.

Manjeet Bhai, who trained the women on colouring shared that the women needed to be trained more thoroughly on this process as it can be quite complicated. *"I explained the process to them 4 times and they said they didn't understand therefore I explained again but they didn't understand. You have to stand there and watch what is going on.....they stood next to me only on the first day. After that they were doing their own thing."*

Manjeet Bhai said the use of toners was something the women couldn't understand. The fact that many of these women are barely literate complicates their ability to gain skills which require numerical skills needed in deciding proportions to mix colours etc.

However, the proportion of women using local markets (*haats*) to sell chilli remains unchanged at 24 per cent.



Figure 5: Destination for Sale of Product: Almora

Clearly, SEWA BHARAT is the most favoured selling point for women. In **Almora**, producer groups have acquired chilli to the tune of approximately 18 and a half quintals from 183 members of Sult and Bhikasiyen blocks from August 2013 – January 2014. According to the women from Sult, they have made twice the profits they normally make by selling their

produce to SEWA BHARAT. A chilli processing plant was set up in **Almora** to create a value added product. But it has broken down and has not been repaired so far. This has impacted women's ability to set up their own economic enterprise.

In **Jodhpur**, while trade committees have been set up, in practise, many women do not recognise this as a separate body. Meetings refer to any coming together. The women did not seem to understand the difference between belonging to a trade *samiti*/ committee and a *mohalla* meeting. This came across very clearly in all three communities because when the women were asked if they are part of the trade *samiti*, it drew a blank in all three FGDs. The field worker shared that women are able to understand the term women's group but they do not necessarily know the term trade *samiti* as a nomenclature for the group. The concept of "*Agyavaan*" or woman leader was very clear and the women in each of the



communities were clearly aware of who is the Agyavaan, but the term trade *samiti* does not resonate with them.

C. Access to Social Protection Measures

The outcome related to enhanced access to entitlements has shown promising results.

In **Jodhpur**, the women from Khanda Fasla shared that the project staff had helped many of them secure Adhaar cards, while one of them had also been able to access the maternity benefit project. Similarly, many women have been helped to apply



for artisan cards. Though they are yet to receive them, the women were not very clear of the benefits of owning such a card. The women from Khetanadi ward shared about how they have been duped by middle men who assured them of loans from banks for a commission. The women paid up money but never received any loans. After the SEWA BHARAT project staff began visiting the community, they have learnt to refuse the services of such fraudsters.

The women cited the following as barriers in accessing social protection schemes:

• Lack of support from family members was reported as the most common cause during the baseline (mentioned by 62 per cent of the participants), which dropped to 2 per cent during the end line.

• Lack of information was mentioned as the most significant cause in the end line (64 per cent), whereas in the baseline, only 34 per cent of the participants had mentioned this as the barrier.

This may be pointing to the realisation that information and awareness on social protection measures is the most significant factor impacting access to social protection measures. Familial constraints are either proximate or notional or not as significant as assumed by the women.

The end line survey in **Almora** shows that there has been a significant improvement in access to agriculture extension services of Department of Agriculture. The results of the same are:

- Approximately 32 per cent of respondents reported receiving seed purchase services and the same number also received information about fertilizers.
- 15 per cent of the respondents received awareness training, while a very small percentage reported receiving other kinds of services, like skills training, equipment and crop insurance etc.
- 40 per cent of the respondents reported not being aware of any of the services at all.

Results of the baseline survey:

- 26.4 per cent (66 of the 250 participants) responded to the question of whether they had availed of any services from the agriculture department.
- 46 percent of them received awareness training. 11 received seed purchase services, and only a handful of them received assistance in terms of skills, fertilizer and equipment.

In other words, access to agricultural services seems to have grown considerably since the **project started**. At the same time, linking families to the Kanya Daan scheme has been initiated in many places. The proportion of women holding insurance policies has increased from 11 to 21 per cent from baseline to end line which is a heartening trend. Discussions around life insurance have been held in meetings and trainings with women farmers. Interestingly, more than half (54 per cent) of the women farmers holding insurance policies have taken it in their names.



Figure 6: Access To Insurance Schemes: Almora and Jodhpur

Linking women with formal mechanisms of finance and helping them access direct markets is yet to take place in both sites. A significant amount of capacity building on various fronts needs to take place before these women can assume the role of independent entrepreneurs.
The project in **Jodhpur** has been advocating with policy makers and officials in the labour department to improve the wages being currently paid to women in the tie and dye business. A tripartite meeting was organised in May 2014 wherein representatives from the handicrafts development office and Department of Industries were invited to understand the problems faced by women *bandhej* workers and find common ground for better wages and working conditions. The meeting was unfortunately not attended by anyone from the labour department but the officials present were able to hear testimonies of women workers and shared about ways in which the government is trying to help artisans.

The following are the field notes of a *mohalla* meeting which was attended during the course of the Evaluation visit. During the meeting, the project staff discussed the issue of access to government entitlements.

Box 1: Excerpt from the field notes

I observed a mohalla meeting held at Gaglaav community, a slum community at the foothill of the Mehangarh fort. We walked through a congested set of narrow and very dirty lanes where filth and garbage was piled in every corner. Most houses had goats tied outside and the lanes were full of goat droppings. An open drain ran along one side of the lane. The community consists of high walled houses whose insides belie the state of the external state of the slum. The insides are made of mosaic and tiles. In every house, one could see people busy with embroidery or colouring or tying leheriya cloth or some other kind of handicraft.

We met in a space meant for community feasts (it is called a nauree). A group of 7 - 8 women and about 6 adolescents and a whole bunch of children had gathered for the meeting. It opened with introductions. And then Komal (a project staff) asked the group what had happened as a follow up about the issue of garbage disposal which had come up during the last meeting. The women said the municipality had sent two people to conduct a survey of houses and taken everyone's names and signatures. But there was no movement after that - although they had assured the community women that they would install plastic buckets for waste disposal. Komal suggested that they could now meet the paarshad (Corporator) to ensure action is taken regarding the timely removal of garbage. The women said they would plan to meet the Corporator. She then asked the women whether they had received ration cards - (they had filed their applications through SEWA BHARAT's support). Most of them reported they had not. Komal shared that ration cards were being despatched in a phased manner by the civil supplies office and that they would get it soon. The women were appreciative and said they would wait for a few more days before deciding what to do next.

A woman on the side then said she needed an income eligibility certificate for obtaining scholarship for her son. Komal told her to bring the child's birth certificate, a copy of the ration card and residence proof such as electricity bill, the next time and she would help her approach the appropriate office. Another woman wanted a marriage certificate –

Komal told her to bring the relevant documents. Yet another woman wanted a birth certificate and she was also told about the relevant documents to be brought the next time around. The women also raised the issue of lack of adequate water supply. They shared that it was understandable if it happened only during summers but it had become so rampant now that they sometimes did not receive water for up to 4 days at a time. Or else the water would be let out at 6 AM and continued till 6 the next morning and was then suddenly shut off. This erratic supply caused problems during the month of Ramzaan as people need to

wash frequently for prayers. Komal again suggested that these issues be raised with the Corporator and be included in a letter the community should give him. After this, the issue of schools was brought up by one of the women. She was turned away saying that admissions were closed and that Muslims were anyways not interested in educating their children (another woman said she was turned away because admission forms were not available). Komal said that the school authorities would have to be met and they would plan for this soon.

The meeting highlighted the multiple issues faced by marginalised communities in urban areas. The SEWA Bharat team is undoubtedly helping the communities deal with basic and essential civic needs.

The figure below indicates the key gains women have reported from being associated with the project.



Figure 7: Women's Perceptions on Gains from Project

The figure above shows that:

<u>Almora</u>

a) Proportionately, more women from **Almora** have reported benefits on various fronts than their counterparts in **Jodhpur**.

b) In Almora, better management of earnings and savings, increased knowledge about the production process, greater confidence to negotiate rates and increase in knowledge of government schemes are the most significant gains in that order within the livelihoods domain. This shows that the outcomes related to enhanced competencies in producing quality products has been well met in Almora. Similarly, enhanced access to social protection measures has also been achieved to a good extent.

c) **80 per cent of respondents have reported increase in income** as a positive fallout of associating with SEWA BHARAT.

d) Social restrictions surrounding women's mobility in **Almora** is not a major constraint and therefore figures as a lesser recognised benefit.

e) In, Almora, the figures seem to suggest that women are now being increasingly consulted in family decisions, participating more in resolving community disputes and attending PRI meetings. However, these results need to be read with caution because many households in the area are managed by women as the men have migrated to the plains for work. Therefore, these are essentially women headed households where women become decision makers by default many times than by design.

<u>Jodhpur</u>

f) In **Jodhpur**, the most significant gains reported by women include **increased knowledge about government schemes, increased knowledge of production process** followed by **increased ability to negotiate wage rates**, in that order within the livelihoods domain. These figures again need to be read with caution because the data also shows that close to 90 per cent of the workers are dependent on middle men and contractors as suppliers of work; and during community discussions, they spoke about the lack of viable wages for the amount of work they put in.

g) Increase in income as has been reported by only 30 per cent of the respondents. This has also emerged as an issue during community interactions, where women spoke about economic constraints within the household. Survey data from the end line has also shown that the proportion of women reporting a monthly household income of rupees thousand or less has risen from 9 per cent during baseline to 40 per cent during end line. Therefore it is possible that overall income levels in



the community have also fallen and this is reflected in the data on gains from the project.

h) Larger numbers of women from **Jodhpur** have said that they are **experiencing ease in going out** for trainings and meetings as a result of the project. Since mobility is a serious constraint in **Jodhpur**, this is a heartening trend. However, household level changes in terms of greater decision making, participating in community level issues and meetings held by bodies of local self-governance, the gains are very small.

Box 2: Case study of Amina Behn (Jodhpur)

Amina is a middle aged woman from Khanda Falsa colony in **Jodhpur**. She does not know her exact age but knows her husband is about 5 years older than her. She is illiterate and lives with her husband and 4 children (2 daughters and two sons). Amina's husband is a rickshaw driver. They have difficulty making ends meet and she augments the family income by makes ties on *sarees*.

Najma Behn, the worker from SEWA Bharat has been visiting their community since the last 2 years and motivating the women to upgrade their skills. During her initial visits she explained that the rates they were receiving for their labour was very low. She motivated the woman to step out of the house and learn more skilled ways of making the tie, embroidery, even dyeing work, so they could earn better return for their labour. Amina Behn says that in her community women and girls are not allowed to step out of the house. But after listening to Najma Behn they understood the value of sending their girls out of the house for trainings. They trusted Najma Behn found the courage to send the girls for training with the view that if at least the girls could learn new techniques of tying, skills such as embroidery etc. this would enable them to command better wages and return for their efforts. Amina Behn says "Najma explained your time is up but make the girls capable-send them out and let them learn new skills in tying and embroidery. Their future should improve"

Amina Behn points out that she along with other women from the community have seen how dyeing of cloth and *kasheeda* embroidery work is done. This exposure, she says made them feel happy because they have never stepped out of their community. The middle man would bring the tie work and they would make the tie. They also realised that there are ways of actually augmenting the value of what they were currently producing. If we get together we can do this work. We haven't learnt but will get the girls to learn- 20 or 15.

Women's mobility in this community is heavily restricted. Talking of how they managed to negotiate with their husbands for going out for trainings, Amina Behn said, "We explained to them and told them to trust us. We said Najma Behn cares for our future and that of our children. We don't go out just like that, for random reasons - so let us and the girls, go out for these trainings. We will go with her and come back with her. The men then agreed and said, if you are going to be accompanied by her, you can attend the training."

The women have attended 4-5 such trainings and meetings. Apart from this, SEWA Bharat has also helped women understand the relevance of documents such as the Adhaar Card and the certificate that declares they are from a minority community (Amina referred to this as a pehchaan patra). Explaining this she says, "We didn't know about Adhaar card or that a caste certificate (pehchaan patra) has to be made. We understood the children need it. She helped us get these made. Earlier we didn't know all this. We told her and she took us to the relevant office and got this made."

Amina Behn was unable to name the exact office where the Adhaar cards are prepared but could name the area they had visited. When asked what else she learnt about women's rights, Amina Behn shared that she has been constantly motivated by the SEWA Bharat staff to try and ensure that skills related to *kasheeda* and tying are improved among girls. Talking of how the participation in the project has impacted her, Amina Behn says, "We didn't know anything before but now wherever she calls us we go with her, we ask the girls to pay attention to what she is saying. If we are together and stay united we can do something." Although the girls have been trained in *kasheeda* embroidery, they have not really applied it any further. Amina Behn shared that they have tried to keep up the practise of kasheeda and even borrowed an old sewing machine on which the girls can continue trying the embroidery but they have not really consistently applied much of what they learnt. Similarly although they have learnt colouring they have not managed to do anything much with this knowledge. When asked why this was so, Amina Behn pointed out "We have not started colouring because we don't have so many colours; you need money to buy these. We saw how it is done but haven't started. We have understood the process. But if we get together we can do this. It cannot be done alone. Yeh sab judne se hota hai, akele nahin hota. Ek doosre ke se salaah lene se hota hai."

While the income levels do not seem to have changed, Amina Behn shared that Najma Behn has taught the women the importance of saving. They have become more conscious of putting away money and using it to meet daily expenses. She points out that when they are able to do good work, they earn up to Rs. 300 a month otherwise maybe 100-150. Amina Behn's husband is agreeable towards her involvement in the SEWA Bharat project, but he is clear that while the women and girls can step out for the kind of training the project provides, they cannot do the same for any other kind of work. Amina Behn says, "Our future is gone/over but we want to improve their life. They should leant stitching, they should be able to stitch and wear at least their own clothes. And at our end we need to work together."

Box 3: Case study of Shanti Devi (Almora)

Shanti Devi is 35 years old and is from the Toliyun village. She has studied up to class 5, after which she left school due to economic problems in the family. Her husband and she survive by farming on the small piece of land they own. Sometimes he also works as a cook in the several hotels that dot the highway on the hills. Shanti Devi has been married for 20 years and has two sons and a daughter. Shanti grows paddy and *Mandua* (a variety of lentil). Pushpa Behn motivated the women from her village to form an SHG. They encouraged them to save money which could act as a source of loan in times of need. Shanti Devi recollects that before the formation of the SHG they had to depend on relatives. Bank procedures were often very cumbersome to seek loans.

During SHG meetings held every 2-3 months, there are discussions on savings, lending and borrowing; the SHG operates a bank account. "Earlier if we had to deal with the bank officials I would shiver, but now there is no fear, because we know how the bank works" Shanti Devi recalls. However she also rues that the workload of managing the household and farm work is so excruciating that she does not find time to attend every meeting.

Shanti Devi grows chillies, turmeric and ginger. She has sold the produce of turmeric and chillies to the producers group in the past when she needed money. Although she has learnt

vermiculture she has not used this process to prepare fertiliser. However, she uses organic fertiliser in her fields which she prepares using cow dung.

Box 4: Case study of Ramoti Devi (Almora)

Ramoti Devi is 60 years old and belongs to Toliyun village in Sult Block of **Almora** district. She has been living here for the last 45 years since her marriage. Ramoti Devi's husband does not have a job as such and whatever earnings accrue from the land they own, is what sustains them.

Ramoti Devi has eight daughters and one son. He is in class XII whereas the youngest daughter has recently completed her matriculation. Ramoti Devi herself has never attended school. She cannot read and write. Although they had a savings and credit group running in their village since the last 8-9 years, it dissipated and all the members distributed the accumulated money.

Ramoti Devi recalls that Pushpa Behn, a field worker from SEWA Bharat convinced them of the importance of starting an SHG, the value of organic farming techniques and encouraged them to sell their produce of chillies to the producer group managed by SEWA Bharat, as they would receive a much better price for the same.

The group saves Rs. 50 during their monthly meetings. The SHG uses its savings to lend money on lower interest rates to its members (Rs. 2 for every 100 which is much lower compared to Rs. 5 charged by the local money lender). Ramoti Devi has taken a loan of Rs. 20,000 towards the repair of her house. The SHG meeting lasts for about two hours during which time the women discuss about their lives, what is happening with their families, issues such as education and/or the SEWA Bharat worker in the village, Usha Devi, talks to them about government entitlements and schemes.

An important village level initiative taken by the SHG has been to clear the hill tracks leading to the village which were covered with an overgrowth of wild grass and shrubs. This has earned a lot of goodwill for the women among the villagers and with the panchayat. She says that when the SHG decided to undertake this so that people could walk easily, many villagers were amused. "Will you get money" they asked the SHG women but the women felt clearing the pathway would help everyone- especially children going to school. Ramoti Devi is deeply committed to savings. "Even if we don't have enough to eat, we still save" she says. While this sounds ominous, she clarifies that the availability of credit for some emergency that might crop up is a very big concern for many women. "See, how useful this has been" she says pointing to the roof of her house which she got repaired through a loan taken from the SHG. 'I run the house on my own. I was able to save and use the money." She points out that before she became a member of the SEWA Bharat SHG she did not recognise the difference between kinds of notes- 10 rupee and 5 rupee ones. She feels she has come a long way since then. She has managed to save money in the SHG as well as the post office. She says she would earlier prepare the chillies for sale and hand over the money to her husband. But now she keeps the money with herself as she has feels the SHG and saving money has made her stronger. "I give my husband 10 or 20 rupees for bidis or his expenses." Ramoti Devi's strength comes from the sense of support that she has experienced due to the savings activity and the SHG. She says she feels important in the village because the SHG is well known and they are in a position to offer loans to those who need it. She shares that earlier they used to be in a position of asking others for loans but today that situation has been reversed. "Ab hum bhaari mehsoos karte hain, bhaari ban gaye hain" she says.

Ramoti Devi has attended three different trainings on organic farming. She now practices what she has learnt, for example, she shared that she does not use cow dung directly but turns it into compost before using it.

4.3 Efficiency

The key project strategies currently include:

- Capacity building through formal trainings and ongoing discussions
- Exposure visits to other SEWA BHARAT projects and centres
- Organising savings and credit groups (in Almora)
- Holding regular group meetings for surfacing issues linked to livelihoods
- Group/mohalla meetings to discuss better access to government entitlements.
- Advocacy with governmental officials
- Identifying women leaders who can motivate the group and serve as a link between SEWA BHARAT and the community women.

A. Financial Efficiency

The total allocation for the two-year of the project was INR 42, 88,132 (USD 77,966.00). As of 31st August 2014, 94.2 per cent of the allocated budget was utilized. SEWA BHARAT sought one month extension (September 2014) for winding up the project and the utilisation percentage is likely to increase further.

Figure 8: Budget Distribution by Broad Heads



Figure 9: Allocation and Utilisation of Funds under the Project



B. <u>Key Observations On Financial Aspects</u>

- Programmatic expenses form 68% of the total allocation.
- Per beneficiary cost of the project (including programmatic, operational and overheads) comes to be Rs 1429. In this sense, the project appears to have given a high value for money.
- The budget analysis shows that although the project coverage (number of beneficiary) was the same for both the locations, programmatic allocations for **Almora** were 43% higher than for **Jodhpur**.
- The disbursement schedule shows that the budget utilization and financial reporting was largely on time.

The projected outreach of the project is approximately 3000 (1500 in each site) women, over two years. The quarterly reports submitted by SEWA BHARAT suggest that they have managed to reach out to 1005 women in **Almora** and **Jodhpur**, which is less than the target set by the project.

C. Project Management

In **Jodhpur**, a team of 4 field workers and the coordinator (all based in **Jodhpur** city) are involved in running the project. The state manager is based in Delhi and makes frequent visits to **Jodhpur**. In **Almora** the field workers operate from their own villages and the coordinator is located in **Almora**, which is about 2.30 - 3 hours from the closest field area. The field workers conduct meetings with the women's groups on their own and also with the facilitation of the coordinator. The state manager in Uttarakhand is located in Dehradun. In terms of proximity, the state manager in Uttarakhand is more easily accessible and is able to make frequent visits to the project area. While this may not have a direct bearing on the field operations, it could potentially impact the advocacy component of the project. The Evaluation process has not brought out any stark differences in this regard, but the kind of support and oversight that is possible when project leaders are locally present cannot be over looked either.

The distribution of work in **Jodhpur** has been such that all the field workers try and attend all *mohalla* committee/trade committee meetings wherever they may be held. This is to ensure follow-up and effective coordination among field level staff members. Another key reason for

this step also seems to have been the experience of the field team as well as the kind of areas which are to be covered. However, the team now wants to delimit the geographical areas of work. The Evaluation also concurs that this is probably a more efficient way of distributing the work as the team is surer now of the way forward.

The field team in **Jodhpur** is very hardworking, committed and sincere. They have understood the process of creating access to government entitlements. However, issues around better wages for *bandhej* workers, addressing middle men and creating direct access to markets requires a combination of information, skills, practical tips and analysis of what are the entry points for women. These are areas in which the field level staff require capacity building. The same may be said of **Almora**, where the field team is extremely diligent; they are well versed with how to access government schemes and entitlements. However, they are not as well versed in issues around how to use the producer groups to create direct access to markets; how cooperatives can be effective mechanisms and what other livelihood options are viable.

D. Monitoring and Learning

The current monitoring mechanisms in **Jodhpur** include a **weekly** and **bi-annual review meeting**. The weekly meeting is held on Saturday. The first half of the meeting is spent on reviewing the project according to what was planned the previous week; taking stock of what was achieved and what was left out. The remaining part of the meeting is spent on planning for the next week and discussing any other relevant issues. Each team member prepares her work-plan for the coming which is submitted to the coordinator. The minutes of these meetings were rather sketchy and are maintained in a register. Similarly, details of community level meetings, *mohalla* meetings etc. are maintained in a register and these too are quite basic. Based on these



reports, a **monthly report** is sent to SEWA BHARAT in Delhi which contains details of all projects in **Jodhpur**. The Delhi office compiles a **quarterly report** for UNWOMEN.

The current monitoring systems are largely geared towards assessment of deliverables and outputs. Neither the records in the registers nor the quarterly reports have sufficient reflection on strategy and approach - which are imperative given the kind of changes this project seeks to bring about. In Almora also, the reports are largely geared towards reporting on activities. There is little by way of using these reports to reflect and analyse whether the current set of activities and approach is aligned to the outcomes and goal of the project.

SEWA BHARAT has over the years conducted significant work around advocating the rights for women workers and establishing protection mechanisms for them. They have worked extensively in the domain of unionising workers, mobilising women for direct access to markets, engaging with the meso layer of middlemen and women, seeking and managing finances for entrepreneurial work, and advocating with state actors for enforcement of adequate protection frameworks. A greater transfer of learning from the parent body to the current project might have benefitted the teams in addressing some of the challenges it is

wrestling with. Exposure visits and training by senior master trainers from SEWA BHARAT is one way in which the project has tried to leverage the organisational strengths of SEWA BHARAT but in terms of strategic inputs, one finds there is little engagement or mentoring from the organisation. For example, if SEWA BHARAT is working with similar groups elsewhere, how have they managed to break out of the middlemen and retail nexus? What has worked well in mobilising state actors to enforce laws on minimum wages and other social protection measures?

In the same vein, it also appears that UNWOMEN's own engagement with the project has waned over time. There have, for example, been no field visits during the last one year to the project and the quarterly reports seem to be the only way the project has been monitored. Time constraints and lack of adequate personnel are two key reasons but it would not be incorrect to say that overall UNWOMEN's own connection with the project has been low during the last year.

Trip reports emanating from field visits to **Jodhpur** by **UN Women staff** during the inception phase of the project in Sept. 2012 reveal several **recommendations to address the constraints observed by the visitors**, some of which were:

- Desisting from training women on dyeing as this is not viable
- The need to teach women skills in high quality tying work and skills to access markets directly
- Beginning with training on stitching skills as this is what women have demanded
- Issues emanating from severe restrictions around mobility of women.

Close to two years later one can see a movement on some of the constraints identified and some constraints which are as severe as they were before. It is very creditworthy that the project has managed to slowly get the women out of their homes and attend trainings and meetings of various kinds. However, creating direct linkages with the markets have not taken place on scale and this can realistically take place only when backward and forward linkages can be well thought through and established.

The way the outcomes and outputs are currently worded, it appears that the project aims at supporting women in setting up enterprises that are managed by them; at the same time, it also aims at improving wages of those women who want to continue operating within the existing network of middle men and contractors. These are mutually exclusive positions and require different approaches and strategies. Achievement of both objectives also implies intense investment of resources (time, finances, skill development and building linkages). Trying to work on both outcomes in the same area simultaneously is not viable, as is visible in **Jodhpur**.

It is important for SEWA BHARAT and UNWOMEN to identify which objective they would like to pursue closely and identify the kind of efforts and approaches each objective entails. For example, removing middle men and building enterprises means skill building on a range of issues over time which would in turn create sustainable businesses. In contrast, improving wages would require advocacy and lobbying with state and non-state actors and may not necessarily lead to creation of enterprises.

4.4 Sustainability

This project requires considerable time and investment in terms of strategic re-alignment and approach, capacity building and skill enhancement before it can become self- sustaining. Realisation of outcomes related to economic interventions is difficult to achieve in the short span of two years, particularly in the case of **Jodhpur** where the trade encompasses multiple layers of actors.

In **Almora** too, the process of forming viable producer groups which can function without the support of SEWA BHARAT on a regular basis is underway, albeit slowly. They require more skill building in creating a presence in the market, tying up with retailers and setting up proper storage facilities. A chilli processing plant set up near Sult Block is not functioning because the machines have broken down and there is no one in the area that can repair these. The mechanic would have to be called from Almora or Ranikhet. These are difficulties which have to be resolved before a value added process can be set up that can contribute to the sustainability of the activity.

Strong mobilisation of the affected population and organising them to represent their demands requires time and sustained effort. The issue is also complicated in **Jodhpur** because of social norms around women's mobility. SEWA BHARAT has made a commendable beginning in this regard but field level organising needs more consolidation. The visit to the field in **Almora** seems to suggest that women are marginally better prepared to take up responsibilities and run business enterprises but require significant direction and guidance.

In **Jodhpur**, the desire to run enterprises is not very strong or evident. Women are more interested in securing better wages even if this means working through middlemen. They do not want to move outside their homes as this is something they do not seem to be able to negotiate or manage. Some of the findings from the end-line survey reveal that:

• In terms of selling the products, 90 per cent of the women depend on contractors.

• In terms of source of work, 71 per cent women got their work orders through contractors and 28 per cent noted other sources during baseline. At the time of end line, however, 93 per cent women noted middlemen and 6 per cent noted orders from factories as their source of work, indicating that dependence on middlemen is still very high, perhaps more so in new project locations. Sound community mobilisation and organisation are critical and require strengthening for sustainability of the project. When the project started, the issue of sustainability does not seem to have been significantly factored in; although the creation of a cadre of *Agyavaan* or leaders can be viewed as a step in this direction.

In both **Almora** and **Jodhpur**, these are older women who are not tied down by household responsibilities and those seen as responsible and





credible by community women. In the FGDs in both places, the *Agyavaan* women were articulate, outspoken and willing to assume responsibility. However, the women from **Almora**, on account of their educational level and slightly better economic status seemed to be more aware and informed than their counterparts in **Jodhpur**. However, in both sites, it is important to capacitate these women with stronger leadership skills, information about their entitlements and the various dimensions of livelihoods the project is addressing; build greater awareness on gender and rights; capacitate them to think big, evolve an agenda for their groups and develop as mentors for more leaders to emerge.

In **Almora**, the **financial inclusion component** of encouraging women to open and operate bank accounts has been very effective.

- 87% of respondents have access to formal banking services, as opposed to 4% at the baseline.
- 99% respondents reported saving regularly through banks or SHGs, whereas at the baseline only 59% had reported regular savings.

In the hills, the scourge of alcohol means that many women land up having to shell out their savings to finance the drinking habits of their spouses. According to SEWA BHARAT, this has been stymied by the opening of bank accounts. This has been a positive step in making the women financially a little more secure. Linkage with banking operations can pave the way for sustainability of financial operations in future.

In both **Jodhpur** and **Almora**, strategies for advocacy with state and non-state actors have to be deepened to create supportive structures for enforcement of women workers rights. The success SEWA BHARAT has obtained in Bikaner, where *papad* makers have made it to the list of workers covered under the Minimum Wages Act, can show new ways forward of doing the same with the *bandhej* workers in **Jodhpur**, if this is the direction the project wishes to take. The success of tripartite meetings in making this happen prompted a similar strategy in **Jodhpur**. The meeting started off a dialogue with the relevant government officials, yet it would have to be backed with many more such meetings; regular sharing of data and feedback from the field and a great deal of mobilisation and organising on the ground.

4.5 Impact

Impact may be defined as the result that occurs when one phenomenon affects the other. In a sense, it is often the result of two things influencing or affecting each other. Often, project level impact is larger than its results.

Given the nascent stage at which project results are at this stage, it would be unfair and unrealistic to expect significant impact. Indeed, visible are glimmers of potential impact. Thus for example, in **Jodhpur**, women's mobility for training and capacity building projects has opened the idea that women can step out of the house, albeit in groups. The field workers shared that creation of various identity documents such as *aadhar* card, caste and minority status certificates have helped several children gain admission to school. In Khanda Fasla and Ganglaav wards, women have taken up the issue of sanitation disposal by the municipality. In Khanda Fasla ward, the women formed a small delegation and went to meet the Corporator to petition him to get the garbage removed. They met with success on this front. In the committee meeting at Ganglaav ward too, described earlier in the report, the women have got involved in monitoring garbage removal from the community.

Similarly, in **Almora**, the coming together of the SHG has created a space for the women to meet and discuss issues, gain information and also start saving. In **Almora**, the project organised a training session on Violence against Women by Mahila Samakhya (a women's education Programme). This training has created awareness on services available for women facing domestic violence. In Seem village, the group handled a case of domestic violence, where with the intervention and counselling by the group, the woman was rescued and finally decided to separate from her abusive husband.

Box 5: Best story of change according to the field worker Uma Devi (part of the appreciative inquiry workshop held with Almora team).

A camp was held for SEWA Bharat on domestic violence by a resource person from Mahila Samakhya, who spoke on women's awareness. She told the field workers that if anyone if facing violence, what are the services available and about the DV law. Umadevi shared this in her village meeting. There was a woman facing violence at home due to her alcoholic husband. She wanted a divorce but was unable to articulate her feelings as soon as she heard about services for domestic violence. She waited for two meetings to pass and then came forward to the group members and shared that she wanted a divorce and wanted to bring up her children on her own. Umadevi introduced the woman to the counselling centre in the district. The woman sought help from them and finally decided she was sure she wanted to take a divorce. She sought a *talaaknama* from the panchayat and separated from her husband. He cannot access her or the children now according to the rules of the panchayat decision. The SHG provided a platform to her to bring focus to her decision.

• Other benefits of becoming part of the project:

A. Enhanced Mobility

The confidence the women have experienced as a result of going out and participating in the various meetings and trainings organised by SEWA BHARAT has been mentioned from all sites in both the States. In **Jodhpur**, the fact that the women were able to step out of their homes and participate in a programme/ activity outside their community was the first and most emphatic response to the question around what had changed. They said this helped to gain more knowledge (*Bahar kee jankaari mili; hoshiyaari badhi* is how the women expressed this).

Nasreen, a young woman, has begun teaching at a school nearby due to the motivation by the field worker at Khetanadi.

In this context, it is significant that compared to baseline, many more women have reported becoming members of collectives of one kind or the other. For instance, almost all women in **Almora** are part of producer groups and/or SEWA BHARAT Union. In **Jodhpur**, during the baseline, only about 36 per cent of the respondents reported being members of any group. This number has risen to 92 per cent in the endline. Women reporting membership in trade committees increased from 18 percent to 85 per cent from baseline to end line. **Membership in collectives and mobility are interconnected**, with each reinforcing the other.

B. SHG Solidarity And Savings As Key Contributors To Change

The key changes reported by the women in Sult Block (Almora) centred on the value of savings and the sense of control this has given them. In the same block, many women shared that they had no inkling about bank operations before becoming part of the SHG. Now, each one of them has managed to open a bank account due to SEWA BHARAT's project on financial inclusion. The women reported that they have now learnt 'to talk', that is speak confidently and in a clear way with outsiders - many of them were unable to even converse in Hindi which they are able to now do; they also spoke about how they have understood organic methods of farming. They even shared about how their dressing and general physical upkeep is much better since they have become part of the savings group. One of the women, Devaki Devi, from Toliyun village nearby shared about how shabbily dressed she used to be in the past - her clothes and hair would be unkempt. After becoming part of the SHG, saving money, learning about the outside world and attending trainings ad exposure visits to other places, she says she has learned to dress well and present herself properly. Other women in the group too spoke of a sea change in Devaki Devi after she has joined the group.

The women in Sult shared that the sense of solidarity they experience by holding the SHG meetings as well as attending trainings outside makes them feel very good. The women also share about what they learn as part of the SHG, with other family members and their children. The group also felt that they now interact more with the village headman. One of the women shared about how she raised an issue in the *gram sabha* about how the Panchayat always awards the contract of NREGA to two specific men and why is it that they never considered women for this work. The panchayat then decided to also involve a woman in managing the work of NREGA. The SHG members have also been in the fore front of anti-alcohol agitations in the village. Now, at least in their village, there is no open sale of alcohol.

The savings group enables the women to seek credit on easy terms and many of them reported they have fallen back on the SHG during difficult times (for example, one women said she took a loan for her children's' school books, another for repairing a wall in her house and a couple of them were forced to take a loan to meet family needs when there was no wage labour available).

Figure 10: Sources of Credit Accessed By Women Farmers in Almora



The survey data from the end line shows that in terms of sources of credit being accessed by women, there is a positive shift from informal sources of credit such as family members and moneylenders to credit from SHGs.

The women from Sult have been on an exposure trip to SEWA BHARAT Gujarat and started a cooperative but here again when asked about what exactly the cooperative does and how it functions, the group was unable to share anything much beyond the fact that they have formed it so that they can start an income generation project.

4.6 Conclusion

1. The project is working with highly vulnerable communities and addressing the crucial need of viable livelihoods. It is very relevant given the marginalisation experienced by Muslim women in **Jodhpur**, and the struggle of women in **Almora** to make agriculture economically viable.

2. In **Jodhpur**, the project outputs include capacitating women to set up their own enterprises as well as ensuring minimum wages and other social protection mechanisms. Its core focus has been on building awareness among women about their status as workers; organising these women to demand a better price for their work; upgrading their skills so that they become commercially competitive in the market and facilitating access to social protection measures. However, the output on which the project has worked more consciously and visibly has been around improving wages. The output related to getting women to set up and run their own enterprises is in the nascent stage. This is because the current set of strategies are not adequately geared to address issues such as specific skill in tying, understanding of market trends, quality control, financial literacy and marketing.

3. In **Almora**, the project is operating in a context where agriculture is becoming increasingly difficult because of environmental factors, lack of labour and competing demands on women who are left behind to manage the family. Thus, by making agricultural produce an economically lucrative option, SEWA BHARAT is addressing the issue of building locally viable livelihood options for women by using their assets. Thus, there is little doubt that the project is highly relevant.

4. The project outcomes are unaligned with the current implementation framework. At a conceptual stage, there seems to be a lack of clarity about how the articulated outcomes will be achieved. For example, the project aims to build the skills of women workers so that they

become commercially competitive. However, how this will be done and how that will lead to the changes envisaged in unclear.

5. This lack of clarity is also felt at an operational level, where the project is struggling to cope with challenges at multiple levels - such as the women's own skill sets, lack of economic resources, community norms around mobility and participation of women in public spaces, lack of literacy skills, lack of awareness and information, the grip that middle men and wholesale/retail traders have on the market, lack of infrastructure and adequate social protection measures as well as poor implementation of existing schemes. The absence of a clear theory of change suggests that the project is very ambitious in terms of what it seeks to achieve and at an operational level there are several layers of actors and challenges that have either not been accounted for or dealt with sufficiently in conceptualising the project.

6. Conceptually and operationally one does not get a sense of a clear plan around how the advocacy agenda will be implemented.

7. The project is being implemented by a very committed team but the role clarity on the

approach for setting up enterprises, cooperatives, producer groups - their functions, roles and advantages - is unclear. It appears as if the strategizing for the project has not involved everyone involved in delivering the strategy.

8. The designing and delivery of some of the current activities such as exposure visits and training projects needs to be revisited to make them critically aligned to the project goals and outcomes.





9. Current mechanisms of monitoring seem to be task oriented. Whether these are helping the promotion of the broader project goal needs to be gauged on a regular basis. Even mapping out the value chain analysis which traces how *bandhej* or agricultural production process moves from the source to the end would help identify the potential entry points.

10. The savings and credit model in **Almora** has been useful in mobilising women and bringing them together on a platform for other activities as well. However this has not been the case in **Jodhpur**. The strength of mobilisation has therefore been quite different. In order to set up and manage their own enterprises, SHGs may serve as a better platform as the degree of cohesiveness is likely to be more due to savings, lending and borrowing over a long period of time.

11. Application of skills acquired is higher in **Almora** than **Jodhpur**. This seems to be stemming from several reasons. In **Almora**, the economic activity women engage in is complete in itself, that is, they control it from sowing seeds to reaping the produce. In **Jodhpur**, the work is piece meal. Therefore, application of skills is more in the control of the middle men, retailers and market trends. Agricultural products, like handicrafts, are also prone to price fluctuations, but the difference is that there is a fairly good and consistent market for spices. In the case of handicrafts, the markets are very sensitive to change in preferences; innovations in designs colour etc. All of these require a good understanding of what is preferred and what sells well. Therefore, upgrading skills is very important.

12. At the same time, adequate marketing linkages are essential to make the skill acquisition meaningful and worthwhile. Skill upgradation has to be complemented with work order/marketing support to make the intervention successful. Without the forward linkages with markets, women may become skilled wage workers but this may not necessarily help them gain direct access to markets.

13. Educational and financial literacy levels in **Almora** are far better as compared to **Jodhpur** which also has bearing on the application of skills.

14. As a corollary to the above, while the women in **Jodhpur** have been trained in new designs such as birds, flowers, adding *sitaras* and have made bags, bed-sheets, pillow covers etc. but they have not had a chance to apply this in their own work or make anything that can be sold. The reason is that what they can make is of no interest to the middle-men or bicholias who are bringing work to them; the women don't have the resources to make these things on their own. So the training they received has been used largely to make items which have been displayed in the tripartite meeting. Thereafter, it doesn't seem like they have managed to prepare or sell any more products. The quality of products produced, while good, is not at par with commercial standards available in the market. This is something to address if the women want to gain direct access to markets or set up their own enterprises.

15. The project in **Almora** has fared better than **Jodhpur** in terms of achievements against outputs related to production and marketing of products. However, both sites have been equally successful in facilitating access to a large number of social protection measures.

16. The management of the project has been more long distanced in **Jodhpur** than **Almora**. While the Evaluation process has not brought out any stark differences in this regard, but the kind of support and oversight that is possible when project leaders are locally present cannot be over looked either.

17. The field teams in both sites are extremely hard working, committed and dedicated. Their rapport with the community is really good and they have come a very long way from the observations of the reports in the inception stage where the UN Women team has noted that the field staff looked lost and unsure. They are now thoroughly acquainted with the project details. However, their understanding of entitlements and schemes is better than their grasp of how the economic dimensions of the *bandhej* trade or the chilli trade can be addressed by the project.

18. More transfer of learning from the parent body to SEWA BHARAT to the current project would have been advantageous. This process might have benefitted the teams in addressing some of the challenges it is wrestling with. Exposure visits and training by senior master trainers from SEWA BHARAT is one way in which the project has tried to leverage the organisational strengths of SEWA BHARAT but in terms of strategic inputs one finds there is little engagement or mentoring from the parent body.

19. The same is also true of UN Women and its lack of engagement with the project. There was considerable more engagement during the start of the project but it seems to have waned over a period of time which has impacted critical reflection and mid-course corrections.

20. The project has not been able to give significant thought to sustainability. This is inevitable given the complexity of project demands and the multiple levels at which it needs to engage with various actors. Two years is a very short period of time within which such complex interventions can become sustainable. However, the process of appointing Agyavaan or women leaders to spear head the project at the community level, is a very good start in this direction. The agyavaan women who have been identified are also very outspoken, articulate and seem capable of motivating the group forward.

21. At the impact level, the project is currently able to offer a glimmer of possibilities. Currently the project is at too nascent a stage to demonstrate impact at the level of improved income levels. However, access to social protection measures has led to women's groups mobilising around better sanitation for their communities, opening discussions on domestic violence and developing a sense of solidarity.

Box 7: Insights from the Appreciative Inquiry process held with the Almora Team of SEWA Bharat

Appreciative Inquiry is rooted in the belief that we learn more from excellence than failures. The exercise of using positive experiences to learn what works well and how it can be amplified was applied with the SEWA Bharat team in **Almora**. Using the typical 4 D approach – Discover, Dream, Design and Deliver, the team first examined the best stories of change that the project has to offer. These stories were examined to surface strategies that led to them happening. Staff shared stories of how women had secured a reliable and safe line of credit through SHGs; stories of leadership and courage; instances where the SHG had dealt with a case of domestic violence; an innovative savings process adopted by marginalised communities and stories where women had become highly articulate, confident and were mobilising more women to form SHGs. As each one narrated their story, others were encouraged to ask questions around what exactly happened, how it happened, where, why etc. Given below is one such story,

A camp was held for SEWA Bharat on domestic violence by a resource person from Mahila Samakhya, who spoke on women's awareness. She told the field workers that if anyone if facing violence, what are the services available and about the DV law. Umadevi shared this in her village meeting. There was a woman facing violence at home due to her alcoholic husband. She wanted a divorce but was unable to articulate her feelings as soon as she heard about services for domestic violence. She waited for two meetings to pass and then came forward to the group members and shared that she wanted a divorce and wanted to bring up her children on her own. Umadevi introduced the woman to the counselling centre in the district. The woman sought help from them and finally decided she was sure she wanted to take a divorce. She sought a talaaknama from the panchayat and separated from her husband. According to the rules of the panchayat decision, he cannot access her or the children. The SHG provided a platform to her to bring focus to her decision.

When the group examined what was the 'formulae' for success that emerged from these stories, the following insights emerged (the discovery phase):

- Savings has been a very useful strategy because it is linked to a sense of security about the future.
- Repeated visits to the community and repeated efforts to engage the women through informal meetings, house to house visits and other interactions.
- Convincing women about the SHG being a forum to learn about multiple things, beyond home and hearth. Women in the hills are constrained by the heavy burden of work at home and outside, therefore they receive very few opportunities to learn and grow. Using this argument to stress the need to step out ad learn something new.
- The staff broke their own hesitation around going out for meetings, speaking openly in front of others- in a sense, setting an example for other women.
- Holding meetings across all classes and castes of women
- Encouraging women to become familiar with bank processes, getting to open accounts under the financial inclusion scheme.
- By exposing women to a variety of schemes and entitlements by inviting resource persons from different government departments to hold talk to the SHG women.
- Increased mobility which built the self-confidence of staff and community women.
- Creating a sense of solidarity and collective strength among the women
- Small savings are a big support

- First equipping oneself with knowledge and then sharing the same with others.
- Serving as a role model for others.
- Increased opportunities to see new places, become mobile, learn new things, become exposed to how good schools and hospitals, health facilities and hostels look like.
- Creating an aspiration for a better life through exposure visits and mobility.

This session led to articulation of the many small ways in which exposure and mobility has the potential to open one's eyes to immense possibilities.

Picture 5: Appreciative enquiry with field staff, Sult Block, Almora, Moving to the next Uttarakhand phase, the team



team engaged in looking at what their project could look like in the coming future (dream phase). The team members were asked to depict visually what the future could look like. This exercise was fun filled and intense. For two members of the staff, this was the first time they were drawing anything on chart papers, after

their school days, which was really long ago as they were in their late 30s or early 40s. For others thinking of ideas pictorially was new. After about half an hour everyone's pictures were ready and each of them explained what they saw as the ideal future. Interestingly, the project managers had made pictures which were more project focussed, for example, pictures of women collectivising and starting a chilli marketing unit, producing value added products, learning new skills or coming together as a strong group. The field workers on the other hand had drawn pictures of what they and their village would look like in the future. Hence one of the field workers had drawn a picture of a railway line extending right up to her village so that women could travel in comfort to different parts of the district and state. Another field worker had made a happy picture of her children and her, where they are well educated, with a steady career and she has saved enough for herself. In jest she remarked that her husband was nowhere in this picture as she would have left him behind! Yet another field worker had made a picture of the sun rising over her village where there is a lot of prosperity and everyone is economically satisfied. This exercise clearly brought out the organic links the staff were making between their own lives, their families, their villages and the project- these were all intrinsically linked for them.

The group then examined what would need to happen to make this dream a reality (design phase). This included the following steps:

• Creating greater awareness among women about the quality of their produce so that it is marketable and competitive.

- Advocating with the government departments for better implementation of schemes and entitlements. Pressure may also need to be applied in the form of group protests.
- More careful planning of one's own salary so that the staff also demonstrate greater commitment to savings.
- Timely and prompt despatch of information on accurate market prices for chilli and turmeric through mobile phones.
- Greater focus in SHG meetings on the value of collectivisation.
- More intensive quality checking of the produce so that it becomes competitive.
- Ensuring timely sale of chilli through better planning.
- Thinking of creating a system of facilitating women to transport the produce so that quality is not affected.

At the end of the exercise the staff took photographs with the pictures they had drawn and wanted to carry them home to show them to their children and family! The AI exercise was short as time was a constraint but it enabled the group to reflect on what approaches had facilitated the best to emerge in the programme and also look forward to what needed to be done for the future. As a part of the Evaluation, it helped surface what had worked well.

4.7 Recommendations

1. At the end of two year, the project is at a 'take-off' stage as far as its key objectives are concerned. The Evaluation team recommends continued support to the project because of its potential and promise.

2. The project will benefit greatly from **fleshing out the theory of change** for the project to assess what should be long term and short term objectives of the project; strategies flowing from the same and the degree of alignment between objectives, strategy, outcomes, indicators and activities. Revisiting the assumptions inherent behind each outcome would enable the project team to assess the soundness of the overall strategy and effectiveness of current activities.

3. Since this project is heavily dependent on **capacity building** as a key strategy for change, there needs to a clear focus and thinking on how every opportunity in the project can become a method of capacity building which is truly transformative, that targets not just skill enhancement but also attitudes.

4. **Mapping out a line of value addition** in the *bandhej* and the chilli trade from the beginning to the point till a completely sellable product is prepared, which includes each and every process involved, who does it, what it entails, why and how much value this adds, would be very helpful in systematically identifying which could be potential entry points for women workers. This process should be shared with the women workers to co-create what is the most feasible kind of intervention that would augment their income, without exploiting them.

5. Continued support to the project is strongly recommended so that the gains made during the last two years can be consolidated. The kind of changes envisaged by the project requires time and sustained inputs over a longer period. The project has the **potential to make significant gains given investment of time and thought leadership**.

6. **Staff capacity building** needs to be addressed so that they are able to intervene more effectively on the livelihoods component of the project. Staff capacities need to be specially built around identifying spaces within the trade where disruption can occur in favour of women and building alliances at various levels, as well as institution building (setting up cooperatives and producer groups). Direct supervision from other experienced teams of SEWA BHARAT, from other locations where successful cooperatives are at a mature level.

7. **Capacity building of women workers** has to be significantly enhanced around financial literacy, entrepreneurship, leadership, various aspects of marketing.

8. The project would benefit with **stronger thought leadership** from the parent organisation and senior management within the organisation.

9. The overall context in which SEWA BHARAT is working in **Jodhpur** is very difficult because the *bandhej* workers are really very small fish in the whole chain of tie and dye work. There are enormous backward and forward linkages which need to be established so that the women can set up and manage viable economic units. Dyeing is a labour and capital intensive process. The handling of colours requires special skills and expertise as well as the capital to make it work. Colours are expensive- dyeing requires enough water, gas/ fuel and a space for colouring cloth as well as drying it. Since this is obviously not possible for women to mobilise right now, they must be **mobilised to add value by learning** better *bandhej*, finer designs, colour combinations etc. While this kind of training has been imparted it has not really translated into better products and the women continue to make what the bicholias or middlemen tell them to make. This is a very important meso layer that needs to be strategically addressed, for example, what are the ways in which middle men stand to gain from regulation of tie and due work?

10. A focused strategy is required to **follow up with stakeholders engaged through tripartite meetings**. **Building linkages with stakeholders** who could play a facilitative role in promoting rights of women workers needs to systematically taken up.

Picture 6: Field staff, Almora, Uttarakhand



11. SEWA BHARAT's project is trying to address barriers to better economic returns for the labour invested by women. However, the social (in the case of **Jodhpur**) and physical (in the case of **Almora**, Uttarakhand) environmental challenges the intervention has to deal with are significant. These are certainly not amenable to change in the short run. One of the ways to

address these challenges would be to have a clear strategy that addresses constraints at

various levels. This would include ways of strengthening women workers to deal with barriers emerging from the formal and informal structures; strategies of engaging decision makers who control policies and their implementation; as well as ways to demonstrate that it is possible to convert home based traditional handicrafts into commercially viable activities.

V. Annexure I

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EVALUATION FRAMEWORK

Relevance (and strategy fit between needs identified and approach employed by project)		
 Parameters of relevance according to UNWOMEN's Evaluation policy: Are the project objectives addressing identified rights and needs of the target group(s) in national and regional contexts? How much does the project contribute to shaping women's rights priorities? Do the activities address the problems identified? What rights does the project advance under CEDAW, the Millennium Development Goals and other international development commitments? Is the project design articulated in a coherent structure? Is the definition of goal, outcomes and outputs clearly articulated? Parameters of relevance being employed by the current Evaluation: 		
Evaluation Criteria	Method/Tool(s) and Respondents	
To what extent is the project relevant to the national and local context, with specific reference to women workers?	Desk review or project documents/pre project concept notes	
Does the project design translate the needs identified through a well-defined Theory of Change (ToC)?Desk documents/pre project oncept notesProject concept		
Are the project goals, outcomes, outputs, indicators and activities logically connected?	Review of log frame (UNWomen and SEWA BHARAT Bharat)	
To what extent do the project objectives contribute to UN Desk Review Women's Economic Empowerment portfolio within the UN Women India Strategic Plan (2014-2017)?		
To what extent are the project interventions informed by needs and interests of diverse groups of stakeholders? Desk review/KII with partner/QUANTITATIVE survey		
Whether the project management structures and partnerships KII with UN Women and Partner(s are relevant to the design and objectives of the project?		
Effectiveness		
 Parameters of effectiveness according to UNWOMEN's Evaluation policy: What has been the progress made towards achievement of expected outcomes and expected results? What are the results achieved? What are the reasons for the achievement or non-achievement of outcomes set? To what extent have beneficiaries been satisfied with the results? Is the project cost-effective, i.e. could the outcomes and expected results have been achieved at lower cost through adopting a different approach and/or using alternative delivery 		
 mechanisms? 5. What is UNIFEM's comparative advantage in designing and 6. Does the project have effective monitoring mechanisms in results? 7. To what extent the objectives have been achieved, and 	place to measure progress towards	
 benefits meet fairly the needs of disadvantage women. 8. What are the changes produced by the project on legal and policy frameworks at the national and regional level? 9. To what extent capacities of duty-bearers and rights-holders have been strengthened? 		

9. To what extent capacities of duty-bearers and rights-holders have been strengthened?

10. To what output have the connection of conder or walling adve	ventes haan anhancad?	
10. To what extent have the capacities of gender equality advo Parameters of effectiveness being employed by the current Evaluation		
To what extent were the project objectives and outcomes achieved? (Baseline-Endline comparison) What has contributed to achievement of outcomes and what factors have been barriers?	Quantitative Survey, Review of progress reports, FGD/KIIs and in- depth interviews with beneficiaries	
Has the project led to unintended results as well?	Quantitative Survey, Review of progress reports, FGD/KIIs	
How effective were the management arrangements in project implementation and delivery of results?Interview at Women levelsPartner and U Women levelsOutput U U UWhether the project addresses the right, equality and inclusion issues identified at the conceptualisation stage (or later in the UInterview at Women levelsPartner and U UU		
course of implementation)?Quantitative SurveyHow effective are the monitoring and reporting mechanisms in tracking progress and informing management decisions?Desk Review and KII at UN Women SEWA BHARAT		
How effectively were the capacity gaps of beneficiaries and partners addressed by UN Women?Review of progress reports and KI with the Partner/UN Women leveWere the advocacy and visibility (of identified issues and concerns) efforts effective in informing relevant policies/laws?KIIs with external stakeholders an UNWOMEN		
 Parameters of efficiency according to UNWOMEN's Evaluation pol 1. What measures have been taken during planning and impleare efficiently used? 2. Have the outputs been delivered in a timely manner? 3. Could the activities and outputs been delivered with fewer quality and quantity? 4. Have UNIFEM's organizational structure, managerial sup effectively supported the delivery of the project? 5. To what extent are the inputs and outputs equally distriwomen, and the potentials of disadvantaged women been 6. How does the project utilize existing capacities of right beau outcomes? 	ementation to ensure that resources er resources without reducing their port and coordination mechanisms buted between different groups of utilized to realise their potential?	
Parameters of efficiency being employed by the current Evaluation	ו	
How efficient was the resource use –allocation schedule, adequacy and distribution?	Review of project finance document; KII with UN Women and Partner	
To what extent were the project strategies cost effective in making an impact on the ground and at various levels?	Review of project finance document; KII with UN Women and Partner	
What measures were in place to track and inform finance related decisions within the project? Desk Review, KII with UN W and SEWA BHARAT What evidences are in place to indicate potential resource KII-SEWA BHARAT and UN W		
What evidences are in place to indicate potential resource KII-SEWA BHARAT and UN Wome leveraging? Has SEWA Bharat's organizational structure, managerial support and coordination mechanisms effectively supported the delivery KII-SEWA BHARAT/desk review of the Project? Figure 1		

Was the human recourse support (by UNI Mamon and SEMA	Deck Deview KII with LIN Women	
Was the human resource support (by UN Women and SEWADesk Review, KII with UN WoBHARAT) available and efficiently used?and SEWA BHARAT		
How well were the partner's (and local leaders') capacities utilised	Desk Review, KII with UN Women	
in favour of project objectives?	and SEWA BHARAT	
What factors (institutional and capacity related) have worked in	Quantitative survey/KIIs/FGDs	
favour of the project results, and what limitations were faced?		
Sustainability		
 Parameters of sustainability according to UN Women's Evaluation 1. What is the likelihood that the benefits from the project long period of time if the project were to cease? 2. Is the project supported by national/local institutions? leadership commitment and technical capacity to continue it? 	will be maintained for a reasonably Do these institutions demonstrate	
 Are requirements of national ownership satisfied? What operational capacity of national partners, also known technology, finance, and staffing, has been strengthened? What adaptive or management capacities of national partners and project and process management, networking and linkage Do partners have the financial capacity to maintain the beat 	rtners, such as learning, leadership s have been supported?	
Parameters of Sustainability being employed by the current Evalu	ation	
What evidences are there to indicate that the project interventions can continue beyond the support period?	KIIs with external stakeholders, partners, UN Women and through FGDs	
Are there positive indications of applying project experiences for replication (by partner/government/UN Women)?	KIIs with external stakeholders, partners, UN Women and through FGDs	
To what extent are the capacities (technical, management and	Desk Review	
advocacy) likely to sustain and benefit other similar interventions?	KIIs with external stakeholders, partners, UN Women and through FGDs	
To what extent have the Partners been able to link with the Desk Review and KIIs with ex Government Machinery and their accountability mechanisms? stakeholders, partners, Have any of the project successes been institutionalised? Women		
Has the project been able to generate interest and commitment from external stakeholders (local and national) on adopting/supporting the goals of the project?	KIIs with external stakeholders partners, UN Women and FGD's.	
Do partners have technical and financial capacity to sustain the results?	KIIs: partner, UN Women	
What factors are required to scale up initiatives in each of the two project areas and what is the strategy to do so if required?	KII's with UN Women and other relevant stakeholders in project area	
Impact		
Parameters of impact according to UNWOMEN's Evaluation policy 1. What are the intended and unintended, positive and negat	ive, long term effects of the project?	

- 2. To what extent can the changes that have occurred as a result of the project be identified and measured?
- 3. To what extent can the identified changes be attributed to the project?

- 4. What are the positive and negative changes produced directly or indirectly by the project on the opportunities of different groups of women, and on the socioeconomic conditions of their localities?
- 5. What is the evidence that the project enabled the rights-holders to claim their rights more successfully and the duty-holders to perform their duties more efficiently?
- 6. To which extent efforts have been successful to stop harmful and discriminatory practices against women?

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VI. Annexure II

END LINE QUESTIONNAIRE FOR ALMORA

Permission to conduct the interview:

_____ (Signature of respondent)

I. INTRODUCTION

Interviewer Name: ______

Date of Interview: _____

Place of interview: _____

II. Demographic Information

1. What is your name?		
2. What is your age?		
0	Less than 25 years	
0	Between 25 – 40 years	
0	Between 41 – 60 years .	
0	Above 60 years	
3. Ad	dress :	
Name	e of Village:	
Name	e of Panchayat:	
Name	e of block:	
	hat is your religion?	
0	Hindu	
0	Muslim	
0	Christian	
0	Sikh	
0	Jain	
0	Others	
5. What is your caste/community?		
0	Scheduled Caste	
0	Scheduled Tribe	
0	Backward Caste	

0	General Caste
0	NA
6. W	hat is your education level?
0	None
0	Neoliterate (read and write)
0	Primary
0	Upper Primary (6 th -8 th grade)
0	High School (9 th -10 th)
0	Intermediate (10 th -12 th grade)
0	Graduate
0	Post Graduate
	hat is your marital status?
0	Single
	Married (If married, go to Question 9. If not, ask Question 8)
	Single, then are you:
0	Widow
0	Unmarried
0	Separated/Divorced Not Applicable
	bes your family have PDS/ration card?
9.00	No
0	Yes, as APL
0	Yes, as BPL
0	Yes, as Antyodaya
10.	Do you have any of the following identity documents?
0	Ration card on your name/having your name
0	Aadhar card
0	Residence proof on you name/having your name
0	Kisan Credit Card in your name
0	Voter identity card
0	Any other (please specify)
11.	Do you have a MGNREGA Job Card?
0	Yes
0	No
12.	Have you received any training through SEWA BHARAT?
0	Yes
0	No(If No, go to Question 14, else ask Question 13)
13.	If yes, how was this training useful? (more than one response possible)
0	Improved knowledge of the production process
0	Improved skills/ Helped in trying new designs
0	Helped understanding the value chain/profit margins by middlemen
0	Improved knowledge about wages
0	Improved ability to keep account of wages and sales
0	Improved understanding of workers' rights
0	Better understanding of government support available for artisansImproved understanding of health issues related to this work
0	
	Any other (please note)

0	Training was not useful in any way
0	Not applicable
14.	How many members in your family participate in this work?
15.	Do children help you carry out this work? (If answer is yes ask Question 16, else
mov	ve to Question 15).
0	Yes
0	No
	16. If yes,
0	Girl Child
0	Boy Child
0	Both
0	Not applicable
17.	Are you member of any group? (Please mark all that apply.)
0	SHG
0	Producer's group
0	SEWA BHARAT union
0	Cooperatives
0	Not applicable
18.	If you are part of producer group or trade committee, what kind of support do you
rece	eive from it? (Please mark all that apply.)
0	Counselling support
0	Technical support (knowledge on production process)
0	Financial support (loan or contingency)
0	Support to get agriculture inputs (seeds, fertiliser)
0	Support to sell the product
0	Support to negotiate with the agents who buy product
0	Others (specify)
0	Not applicable

III.UNDERSTANDING OF ORGANIC PRODUCTION TECHNIQUES

19. What is your current level of understanding of the various aspects chilli organic farming techniques and production? Please rate each aspect of the training listed below on a progressive scale of 1 to 4, where 1= not at all/I don't know; 2= somewhat knowledgeable; 3=knowledgeable; 4=very knowledgeable.

19.1 What type of manure to use?

Error!Error!Error! NA

19.2 How much manure to use?

Error!Error!Error! NA

19.3 How much water required?

Error!Error!Error! NA

19.4 When water is required?

Error!Error!Error! NA

19.5 Preparation of fields/nursery etc.

Error!Error!Error! NA

19.6 How and where to develop the chilli saplings?

Err	ror!Error!Error! NA
19.	7 How to transplant chilli saplings?
Err	ror!Error!Error! NA
19.	8 Understanding of quality of the produce: (weight/colour/length)
Err	ror!Error!Error! NA
19.	9 Different varieties of chilli?
Err	or!Error!Error! NA
19.	10 What is your knowledge of sorting techniques and grading of chilli produce?
Err	ror!Error!Error! NA
19.	11 What is your knowledge of packaging and labelling of chilli produce?
Err	ror!Error!Error! NA
20.	Are you using pesticides right now?(If the answer is yes ask Question 21, else move
to	Question 22)
0	Yes
0	No
21.	If yes, then which kind of these pesticides are you using?
0	Organic
0	Chemical
0	Don't Know
22.	
	uestion 24)
0	Yes
0	No
23.	
0	Organic
0	Chemical
0	Don't Know

IV.FINANCIAL INFORMATION AND ACCESS TO RESOURCES AND MARKETS

24.	Normally how many months do you work in chilli production? months per year		
25. Rs	What was your income from selling chilli last season/year? (Individual)		
26. <i>m</i>	26. Do you have income from other sources? (If answer is yes ask Question 27, else move to Question 29)		
0	Yes		
0	No		
27.	What are the sources of your individual income? (please mark all that apply)		
0	Self-employed (such as shop or any other work)		
0	Small business ((e.g. running a shop in own home, selling things from house to house)		
0	Paid Employment		
0	Service (e.g. cook in mid-day meal scheme, helper in ICDS centre, ASHA, teacher, auxiliary nurse midwife, domestic help etc.)		

0	Wage laboure	r

O Pension

O Livestock (milk, chickens, goats, etc.)

O Not Applicable

Others_

28.	What is your total monthly household income from other sources (other than
	illi sales)? (Household)
0	Less than Rs. 1,000
0	Rs. 1,001– Rs. 2, 000
0	Rs. 2,001 – Rs. 3,000
0	Rs. 3,001- Rs 5000
0	Rs 5001-Rs 8000
0	Rs 8001-Rs 10000
0	Rs 10001-Rs 20000
0	More than Rs 20000
29.	Not Applicable
	Do you have any asset/property on your name?(If answer is yes ask Questions 30 se move to Question 32)
0	Yes
0	No
30.	Which of the following assets/properties are in your name?
0	Land
0	House (kutcha or pucca)
0	Vehicle
0	Small shop inventory
0	Other (please specify)
0	Not Applicable
31.	What is the source of your asset/property? (please mark all that apply)
0	Self-earned property
0	Property from husband
0	Property from in-laws
0	Property from parents
0	Government allotted/ or government scheme property (e.g. Indira Awaas Yojana)
0	Other (please specify)
0	Not Applicable
32.	Do you own jewellery? (Individual)
0	Yes
0	No
33.	Do you have a bank account in your name? (If answer is yes ask Question 34, else
	ove to Question 35)
0	Yes
0	No
34.	If yes, what type of account do you have?
0	Individual
0	Joint
0	SHG

0	Not Applicable		
35.	5. Are you able to save regularly? (If answer is yes ask Question 36, else move to		
Qı	uestion 37)		
0	Yes		
0	No		
36.	If yes, then where do you save?		
0	Bank account		
0	Saving groups/associations		
0	Others (specify)		
0	Not applicable		
37.	What is the source of water you use for your work (for irrigation)		
0	Ponds/river/well		
0	Canal/Irrigation		
0	Common dug-well/naula		
0	Any other (specify)		
38.	Which of the following sources of credit do you have access to? (Please mark all		
	at apply.)		
0	Moneylender		
0	family members		
0	SHG		
0	Nationalised bank		
0	Cooperative bank		
0	Private bank		
0	MFI (microfinance institutions)		
0	No source of credit is accessed		
0	Others, please specify		
39.	What kind of markets do you access for selling the product? (Please mark all that		
	ply.)		
	Local haat		
0	Through contractors/middlemen		
0	Block level market		
0	District level market		
0	Exporters		
0	SEWA BHARAT (through cooperative)		
0	Government Mandi/APMC		
0	Any other (Please specify)		
0	Not applicable		
40.	Do you have a Kisan Credit Card (KCC) on your name?		
0	Yes		
0	No		
41.	What is the current rate of chilli (per kg)?Rs/Kg		
42.	Do you have any links with Mahila Kisan Sashaktikaran Pariyojana (MKSP)?		
72.			

0	Yes
---	-----

O No

O Not applicable

V.CONTROL OVER RESOURCES AND DECISION MAKING

43.	Are you involved in the decision-making about money (expenditure and saving)?
0	Yes
0	No
44.	Are you involved in the decision-making about land/productive assets (purchase
ar	nd sales)?
0	Yes
0	No
45.	Are you able to decide yourself what crops to grow?
0	Yes
0	No
46.	Are you able to take your own decision about the kind of income generation work
yc	ou want to take up?
0	Yes
0	No
47.	Are you involved in the decision-making on water resources?
0	Yes
0	Νο
48.	Are you involved in the decision-making about sales and marketing the product
yc	ou make?
0	Yes
0	No

VI.ACCESS TO SOCIAL PROTECTION

49.	Are you accessing - agriculture extension services of the Department of			
Α	Agriculture? Please mark all that apply.			
0	Awareness training			
0	Skills training			
0	Seeds purchase			
0	Information about Fertiliser			
0	Equipment			
0	Crop insurance			
0	Not aware			

50.	Do you have an insurance policy?(If answer is yes ask Questions 51 and 52, else		
m	move to Question 53)		
0	Yes		
0	No		
51.	51. If yes, whose name?		
0	Husband		
0	Self		
0	Joint		
0	Not Applicable		

0	Any Other
52.	If yes to previous question, then which insurance schemes?
0	Health
0	Asset
0	Life
0	Not applicable
0	Any other (please specify)
53.	Do you have a pension policy? (If answer is yes ask Question 54, else move to
0	vestion 55)
0	Yes No
54.	If yes, in whose name?
0	Husband
0	Self
0	Joint
0	Any other
55.	Are you accessing the following benefits under various schemes (Please mark all
	at apply.)
0	Nanda Devi Yojna
0	Gauri Devi Kanyadhan Yojana
0	PDS (ration card)
0	ICDS (anganwadi/balwadi)
0	Indira Awas Yojana/housing
0	Crèche (shishugrih)
0	IGMSY (govt loan for individual enterprise)
0	Iron TT Vaccine, supplementary nutrition at Anganwadi
0	MGNREGA
0	Widow pension (if applicable)
0	Janani Suraksha Yojana - JSY (if applicable)
0	Disability support (if applicable)
0	Not accessed any scheme
0	Others (specify)
56.	In your opinion, what barriers are encountered by women in accessing social otection schemes? (Please mark all that apply.)
<u>р</u> і О	Lack of information
0	Complex government procedures
0	Required documents not available
0	Need for guarantor
0	Lack of freedom as a woman to go out to government offices for information and
	services
0	Lack of support from family/community
0	Applied, but no response received
0	Others, please specify
57.	Are you aware of any organisation that with women chilli producers?
0	Yes
0	No

58.	If yes, what is the name of that organisation?		
0	SEWA BHARAT		
0	Others		
lf th	If the answer to the question above is YES, please ask the following questions else thank		
	e respondent and finish the survey :		
59.	When were you first contacted by SEWA BHARAT workers?		
0	2012		
0	2013		
0	2014		
60.	What support have you been provided so far by SEWA BHARAT		
0	orkers/volunteers? (multiple response possible) Support to become member of SHG/trade committee		
0	Training opportunities on production processes		
0	Training on financial and book keeping aspects		
0	Leadership training		
0	Support for negotiation on wages /selling price of product		
0	Knowledge about health and safety aspects of work		
0	Knowledge about rights of workers		
0	Accessing government schemes/services		
0	Getting work orders from new sources		
0	Procurement of Chillies		
61.	Has participation in SEWA BHARAT's activities like procurement of chillies, helped		
in	crease your knowledge about production processes?		
0	Yes		
0	No		
62.	Are you a member of SEWA BHARAT supported producer group?		
0	Yes		
0	No		
63.	Are you a member of SEWA BHARAT supported cooperative?		
0	Yes		
0	No		
64.	Have you ever attended cooperative meeting?		
0	Yes		
0	No Don't know		
65 .	Have you ever attended a cooperative's leadership training?		
05.	Yes		
0	No		
0	Don't know		
66.	Has SEWA BHARAT's support helped increase your own income from work?		
00.	Yes		
0	No		
67.	Do you think that participation in activities by SEWA BHARAT has increased your		
	owledge about government schemes you can benefit from?		
0	Yes		
0	No		
68.			
---	--	--	--
	since you got associated with SEWA BHARAT?		
0	Yes		
0	No		
69.			
	efore being part of SEWA BHARAT's work?		
0	Yes		
0	No		
70.	, , , , , , , , , , , , , , , , , , , ,		
	your life?		
0	Yes		
0	No		
71.			
	ork/project related activities like training, etc.?		
0	Yes		
0	No		
72.	, , , , , , , , , , , , , , , , , , , ,		
_	ic.?		
0	Yes		
0	No		
73.			
_	mily decisions?		
0	Yes		
0	No		
74.			
0	Yes		
0	No		
	Has it helped in dealing with/addressing violence faced at home?		
0	Yes		
0	No		
0	Not Applicable (never faced violence at home)		
	Has it helped in dealing with/addressing violence faced in public?		
0	Yes		
0			
0	Not Applicable (never faced violence in public)		
77.			
0	Yes		
0	No		
78. Any other kind of changes apart from those mentioned above? (Open ended question)			
•••••			

END LINE QUESTIONNAIRE FOR JODHPUR

Pern	Permission to conduct the interview:	
	(Signatu	re of respondent)
INTR	NTRODUCTION	
Inter	iterviewer Name:	
Date	ate of Interview:	
Place	lace of interview: Name of the colony	area/ward
I. DE	DEMOGRAPHIC INFORMATION	
1	1 What is your name?	
2 \	2 What is your age?	
-	O Less than 25 years	
0	O Between 41 – 60 years .	
0	O Above 60 years	
	Colony/ locality:	
-	4 What is your religion?	
_		
0	Christian	
0		
0		
5 \ 0		
0		
0		
0		
0		
0	-	
0		
_		

0	Primary (Class 5)
0	Secondary (6-8)
0	Senior Secondary (9-10)
0	Higher Secondary(11-12)
0	Graduate
0	Post Graduate
7 \	What is your marital status?
0	Single
0	Married
8	If Single, then are you:
0	Widow
0	Unmarried
0	Separated/Divorced
	Does your family have a PDS/ration card?
0	No
0	Yes, as APL
0	Yes, as BPL
0	Yes, as Antyodaya
10	Do you have any of the following identity documents?
0	Ration card on your name/having your name
0	Aadhar card
0	Residence proof on you name/having your name
0	Artisan Card
0	Any other (please specify)
11	Do you have a MGNREGA Job Card?
0	Yes
0	No
	How did you first learn this skill (tie and dye)?(<i>if answer is 'training' go to Question 13,</i>
	else go to Question 14)
	Family
0	Training
0	Other
	If answer to previous question is "Training", then where did you receive this training?
0	Private institute
0	Private training under an expert individual
0	Government run training institute
0	Any other (please specify)
	Have you received any training through SEWA BHARAT? (If answer is yes ask question
	15, else move to question 16).
0	Yes
0	No
	If Yes, how was this training useful? (more than one response possible)
0	Improved knowledge of the production process
0	Improved skills/new designs and patterns learned
000	Helped understanding the value chain/profit margins by middlemen Improved knowledge about wages/piece-rate

0	Improved ability to keep account of wage and sales
0	Improved understanding of workers'/artisans' rights
0	Improved understanding of schemes/govt. programs for artisans
0	Improved understanding of health issues related to this work
0	Any other (please note)
0	Training was not useful in any way
161	How many members in your family participate in this work?
17	Do children (below 14 years old) help you carry out this work?(If answer is yes ask
	question 18, else move to question 19)
0	Yes
0	No
17.	1 If yes,
0	Girl
0	Воу
0	Both
18/	Are you member of any group? (Please mark all that apply.)
0	SHG
0	Producer's group; trade committee
0	Other Member Based Organization
0	Cooperatives/Union (formally registered)
0	N.A.
	f you are part of producer group or trade committee, what kind of support do you
1	receive from it? (Please mark all that apply.)
0	Counselling support
0	Technical support (knowledge on production process)
0	Financial support (loan or contingency)
0	Support to get tie and dye work
0	Support to sell product
0	Support to negotiate with the agents who give work
0	Others
0	N.A.

II. UNDERSTANDING OF PRODUCTION TECHNIQUES

production techniques? a progressive scale of 1	of understanding of the various aspects tie and dye Please rate each aspect of the training listed below on to 4, where 1= not at all/I don't know; 2= somewhat ledgeable; 4=very knowledgeable.
20.1 Market needs	
Error!Error!Error!Error!	NA
20.2 Kinds of pulses to use for	tying
Error!Error!Error!	NA
20.3 New designs	
Error!Error!Error!	NA
20.4 Types of fabrics	
Error!Error!Error!	NA
20.5 Types of colours to use fo	r dyeing
Error!Error!Error!	NA

20.6	20.6 Understanding of quality of raw materials		
	Error!Error!Error!NA		
20.7	Terms of Payment		
Erro	or!Error!Error!NA		
20.8 Record keeping system (passbook, accounts etc.)			
Error!Error!Error!NA			
20.9	Health issues related to work		
Erro	or!Error!Error!NA		
21 Is	21 Is your work seasonal in nature?		
0	Yes		
0	No		
22 W	/hat is the source of your work assignments?		
0	Middlemen		
0	Factory		
0	SEWA BHARAT		
0	Others		

FINANCIAL INFORMATION AND ACCESS TO RESOURCES AND MARKETS

23 Normally how many days in a month do you get this (Tie and Dye) work? days per month			
24 W	24 What is the daily income (in Rs) from this work when you have work? (Individual)		
0	0-50		
0	51-99		
0	100-200		
0	200-300		
0	300& above		
	e you paid the same wage for the same work as the men?		
0	Yes		
0	No		
26 Are	you aware of the minimum wage a worker is supposed to get?		
0	Yes		
0	No		
	you have income from other sources?(If answer is yes ask questions 28, else		
	ve to question 29)		
0	Yes		
0	No		
-	28 If yes, what are the other sources of your income? (please mark all that apply)		
	lividual)		
0	Self-employed (such as shop or any other work apart from Tie and Dye work)		
0	Own field and farms		
0	Small business ((e.g. running a shop in own home, selling things from house to		
	house)		
0	Paid Employment		
0	Service (e.g. cook in mid-day meal scheme, helper in ICDS centre, ASHA, teacher,		
	auxiliary nurse midwife, domestic help etc.)		
0	Wage labourer		

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0	Pension
0	Livestock (milk, chickens, goats, etc.)
Others	5
29 W	hat is your total monthly household income from all sources? (Household)
0	<= Rs. 1,000
0	Rs. 1,001– Rs. 2, 000
0	Rs. 2,001 – Rs. 3,000
0	Rs. 3,001- Rs 5000
0	Rs 5001-Rs 8000
0	Rs 8001-Rs 10000
0	Rs 10001-Rs 20000
0	>Rs 20000
	o you have any asset/property on your name? (Individual)(<i>If yes, ask questions</i>
	1 else move to question 33)
0	Yes
0	No
0	NA
31	If yes, which of the following assets/properties are in your name?
0	Land
0	House (kutcha or pucca)
	Vehicle
0	Small shop inventory
0	Jewellery
	NA NA
Oth	ner, please specify
32	Do you own jewellery? (Individual)
0	Yes
0	No
33	Do you have a bank account in your name?
0	Yes
0	No
33.	1lf yes,
0	Individual
0	Joint
0	SHGs
3/1	What is the source of your asset/property? (please mark all that apply)
54	(Individual)
0	Self-earned property
0	Property from husband
0	Property from in-laws
0	Property from parents
0	Government allotted/ or government scheme property (e.g. Indira Awas Yojana)
Other.	please specify
	······

55	Are you able to save regularly? (If answer is yes ask question 36, else move to
	question 37)
	Yes
	No
36	If yes, then where do you save?
	Bank account
	Saving groups/associations
	Others
37	What is the source of water you use for your work (for Dyeing process)
	Ponds/river/well
	Own bore well
	Government supply (Taps)
	Purchase
	Tank/Storage
	Other
	NA
38 Which of the following sources of credit do you have access to? (Plea	
	all that apply.)
	Moneylender
	Family members
	SHG
	Nationalised bank
	Cooperative bank
	Private bank
	MFI (can be multiple sources) – microfinance institutions
	Others, please specify
39	What kind of markets do you have access for selling the product? (Please mark
	all that apply.)
	Local market
	Main City Market
	Through contractors/middlemen
	Exporters
	SEWA BHARAT producer company (Ruaab)
	Online sources
	Any other (Please specify)
	37

CONTROL OVER RESOURCES AND DECISION MAKING

	40 Are you involved in the decision-making about money (expenditure and saving)?	
0	Yes	
0	No	
	41 Are you involved in the decision-making about land/productive assets (purchase	
	and sales)?	
0	Yes	
0	No	
	42 Are you able to take your own decision about the kind of income generation work	
	you want to take up?	

0	Yes	
0	No	
	43 Are you involved in the decision-making about sales and marketing the product	
	you make?	
0	Yes	
0	No	

ACCESS TO SOCIAL PROTECTION

44 Do you have an insurance policy? (If answer is yes ask questions 45 and 46, else	
	move to question 47)
0	Yes
0	No
	45 If yes, in whose name?
0	Husband
0	Self
0	Joint
0	Any other
	46 If the answer to previous question is YES, then which insurance schemes? (mark all applicable)
0	Health
0	Asset
0	Life
0	Any other (please specify)
	47 Do you have a pension policy?
0	Yes
0	No
	47.1 If yes, in whose name?
0	Husband
0	Self
0	Joint
0	Any other
	48 Are you accessing the following benefits under various schemes (Please mark all
	that apply.)
0	Palanhar Yojna
0	Artisan Cards
0	Artisan loan
0	Housing Scheme
0	Crèche
0	IGMSY (safe motherhood)
0	PDS
0	Iron/TT vaccine at Anganwadi
0	Widow pension (if applicable)
0	Disability support (if applicable)
0	Others
0	NA
	49 In your opinion, what barriers are encountered by women in accessing social
protection schemes? Please mark all that apply.	

0	Lack of information
0	Complex government procedures
0	Required documents not available
0	Need for guarantor
0	Lack of freedom as a woman to go out to government offices for information and
	services
0	Lack of support from family/community
0	Applied, but no response received
0	Others, please specify
	50 Are you aware of UN Women –SEWA BHARAT's work with women workers (Tie
	and Dye and other crafts)?
0	Yes
0	No
	he answer to the question above is YES, please ask the following questions, otherwise
	nk the respondent and finish the survey :
51	When were you first contacted by SEWA BHARAT workers?
0	2012
0	2013
0	2014
52	Are you a member of SEWA BHARAT supported Trade committee?
0	Yes
0	No
53	What support have you been provided so far by SEWA BHARAT workers/volunteers?
	(multiple response possible)
0	(multiple response possible) Support to become member of SHG/trade committee
0	(multiple response possible)Support to become member of SHG/trade committeeTraining opportunities on production processes
0 0 0	(multiple response possible)Support to become member of SHG/trade committeeTraining opportunities on production processesTraining on financial and book keeping aspects
0 0 0 0	(multiple response possible)Support to become member of SHG/trade committeeTraining opportunities on production processesTraining on financial and book keeping aspectsLeadership training
00000	(multiple response possible)Support to become member of SHG/trade committeeTraining opportunities on production processesTraining on financial and book keeping aspectsLeadership trainingSupport for negotiation on piece rates/wages
0000000	(multiple response possible)Support to become member of SHG/trade committeeTraining opportunities on production processesTraining on financial and book keeping aspectsLeadership trainingSupport for negotiation on piece rates/wagesKnowledge about health and safety aspects of work
0 0 0 0 0 0 0 0 0	(multiple response possible)Support to become member of SHG/trade committeeTraining opportunities on production processesTraining on financial and book keeping aspectsLeadership trainingSupport for negotiation on piece rates/wagesKnowledge about health and safety aspects of workKnowledge about rights of workers
0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(multiple response possible)Support to become member of SHG/trade committeeTraining opportunities on production processesTraining on financial and book keeping aspectsLeadership trainingSupport for negotiation on piece rates/wagesKnowledge about health and safety aspects of workKnowledge about rights of workersAccessing government schemes/services
	(multiple response possible)Support to become member of SHG/trade committeeTraining opportunities on production processesTraining on financial and book keeping aspectsLeadership trainingSupport for negotiation on piece rates/wagesKnowledge about health and safety aspects of workKnowledge about rights of workersAccessing government schemes/servicesGetting work orders from new sources
	(multiple response possible)Support to become member of SHG/trade committeeTraining opportunities on production processesTraining on financial and book keeping aspectsLeadership trainingSupport for negotiation on piece rates/wagesKnowledge about health and safety aspects of workKnowledge about rights of workersAccessing government schemes/servicesGetting work orders from new sourcesHas participation in SEWA BHARAT's activities helped increase your knowledge
0 0 0 0 0 0 0 0 0 0 54	(multiple response possible)Support to become member of SHG/trade committeeTraining opportunities on production processesTraining on financial and book keeping aspectsLeadership trainingSupport for negotiation on piece rates/wagesKnowledge about health and safety aspects of workKnowledge about rights of workersAccessing government schemes/servicesGetting work orders from new sourcesHas participation in SEWA BHARAT's activities helped increase your knowledge
0 0 0 0 0 0 0 0 0 0 0 0	(multiple response possible)Support to become member of SHG/trade committeeTraining opportunities on production processesTraining on financial and book keeping aspectsLeadership trainingSupport for negotiation on piece rates/wagesKnowledge about health and safety aspects of workKnowledge about rights of workersAccessing government schemes/servicesGetting work orders from new sourcesHas participation in SEWA BHARAT's activities helped increase your knowledge about production processes?Yes
0 0 0 0 0 0 0 0 0 0 0 0 5 4	(multiple response possible)Support to become member of SHG/trade committeeTraining opportunities on production processesTraining on financial and book keeping aspectsLeadership trainingSupport for negotiation on piece rates/wagesKnowledge about health and safety aspects of workKnowledge about rights of workersAccessing government schemes/servicesGetting work orders from new sourcesHas participation in SEWA BHARAT's activities helped increase your knowledge
0 0 0 0 0 0 0 0 0 0 54 0 0	(multiple response possible)Support to become member of SHG/trade committeeTraining opportunities on production processesTraining on financial and book keeping aspectsLeadership trainingSupport for negotiation on piece rates/wagesKnowledge about health and safety aspects of workKnowledge about rights of workersAccessing government schemes/servicesGetting work orders from new sourcesHas participation in SEWA BHARAT's activities helped increase your knowledge about production processes?YesNo
0 0 0 0 0 0 0 0 0 0 0 0 5 4	(multiple response possible)Support to become member of SHG/trade committeeTraining opportunities on production processesTraining on financial and book keeping aspectsLeadership trainingSupport for negotiation on piece rates/wagesKnowledge about health and safety aspects of workKnowledge about rights of workersAccessing government schemes/servicesGetting work orders from new sourcesHas participation in SEWA BHARAT's activities helped increase your knowledgeabout production processes?YesNoHas SEWA BHARAT's support helped increase your own income from work?
0 0 0 0 0 0 0 0 0 0 54 0 0 0 55	(multiple response possible)Support to become member of SHG/trade committeeTraining opportunities on production processesTraining on financial and book keeping aspectsLeadership trainingSupport for negotiation on piece rates/wagesKnowledge about health and safety aspects of workKnowledge about rights of workersAccessing government schemes/servicesGetting work orders from new sourcesHas participation in SEWA BHARAT's activities helped increase your knowledgeAbout production processes?YesNoHas SEWA BHARAT's support helped increase your own income from work?Yes
0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(multiple response possible)Support to become member of SHG/trade committeeTraining opportunities on production processesTraining on financial and book keeping aspectsLeadership trainingSupport for negotiation on piece rates/wagesKnowledge about health and safety aspects of workKnowledge about rights of workersAccessing government schemes/servicesGetting work orders from new sourcesHas participation in SEWA BHARAT's activities helped increase your knowledgeabout production processes?YesNoNo
0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(multiple response possible)Support to become member of SHG/trade committeeTraining opportunities on production processesTraining on financial and book keeping aspectsLeadership trainingSupport for negotiation on piece rates/wagesKnowledge about health and safety aspects of workKnowledge about rights of workersAccessing government schemes/servicesGetting work orders from new sourcesHas participation in SEWA BHARAT's activities helped increase your knowledgeabout production processes?YesNoDo you think that participation in activities by SEWA BHARAT has increased your
0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(multiple response possible)Support to become member of SHG/trade committeeTraining opportunities on production processesTraining on financial and book keeping aspectsLeadership trainingSupport for negotiation on piece rates/wagesKnowledge about health and safety aspects of workKnowledge about rights of workersAccessing government schemes/servicesGetting work orders from new sourcesHas participation in SEWA BHARAT's activities helped increase your knowledgeabout production processes?YesNoDo you think that participation in activities by SEWA BHARAT has increased your knowledge about government schemes you can benefit from?
0 0 0 0 0 0 0 0 0 0 0 54 0 0 0 55 0 0 56	(multiple response possible)Support to become member of SHG/trade committeeTraining opportunities on production processesTraining on financial and book keeping aspectsLeadership trainingSupport for negotiation on piece rates/wagesKnowledge about health and safety aspects of workKnowledge about rights of workersAccessing government schemes/servicesGetting work orders from new sourcesHas participation in SEWA BHARAT's activities helped increase your knowledgeabout production processes?YesNoDo you think that participation in activities by SEWA BHARAT has increased your

57	Do you feel more confident when negotiating about work orders and wage rates		
	after you got associated with SEWA BHARAT?		
0	Yes		
0	No		
58	Do you think you can now manage your earnings and savings better than you did before being part of SEWA BHARAT's work?		
0	Yes		
0	No		
59	Has your participation in the trade committee led to any changes in other spheres		
	your life?		
0	Yes		
0	No		
60	Is it easier for you to go out for work, meetings, or even travel outside the city for		
	work/project related activities like training, etc.?		
0	Yes		
0	No		
61	Is it easier for you to go out/travel outside for recreation, visiting your natal family,		
	etc.?		
0	Yes		
0	No		
62	Is there increased consultation with you by other family members for important		
fan	nily decisions?		
0	Yes		
0	No		
63	Has it contributed to increased participation of yours in resolving community		
lev	el issues?		
0	Yes		
0	No		
64	Has it helped in dealing with/addressing violence faced at home?		
0	Yes		
0	No		
0	Not Applicable (never faced violence at home)		
65	Has it helped in dealing with/addressing violence faced in public?		
0	Yes		
0	No		
0	Not Applicable (never faced violence in public)		
66	Increased participation in Gram Sabha/Ward Sabha/Village level committees?		
0	Yes		
0	No		
67	Any other kind of changes apart from those mentioned above? (Open ended		
question)			

QUALITATIVE TOOLS

In- depth Interviews were conducted using the following checklist of Questions

Socio-economic background

• Name, educational background, nature of work, number of family members, nature of work pursued by spouse, educational level of spouse and children

Length and motivation for engaging with the project

- How did the respondent become involved with the project
- Reasons she chose to get involved
- What was the entire process through which she became engaged with the project?
- In what ways has she been part of the project
- What activities she has been part of; trainings inputs she has received details of these aspects e.g. what exactly have these activities been, what was covered during the trainings, when did they take place, what was taught, what did she like the most etc.
- Why has she remained engaged in the project

What has been the outcome of engaging in this project? Benefits and risks

- What does she feel she has learnt after joining the project?
- Impact on self changes in thinking and understanding; are these changes also visible in behaviour?
- Awareness of government schemes and entitlements
- Access to government schemes and entitlements; what has been the process and what does she feel about it

What has been the relevance of the project in her life as in what needs has it met and what would a counter situation be

Her understanding of how the family and community see/ view her

- How does her spouse view her involvement in the project activities? Has it lead to greater decision making in the family? Has it made any difference to her status in the family?
- What will happen in the future when the project comes to an end; sustainability mechanisms
- Aspirations for the future for herself and her family

The **Domains of information** that were explored with the women through focus group discussions include:

- Motivation for engaging with the project
- What have been the various components of the project they have been involved in?
- What have they learnt after joining the project?
- What do they think women in the community have gained and lost by being part of this intervention vis-à-vis their own selves, their families and in the community?
- How does the community view the women? Has their status changed in any way?

- Access to government schemes and entitlements- any successes they have met in accessing such schemes
- What will happen in the future when the project comes to an end? What is the group's idea of sustainability?
- What is their definition of success?
- Aspirations for the future

With the **spouses of the women** beneficiaries of the project, the domains explored included:

- Knowledge about the organisation and project
- What did they feel when the project first started in their community?
- What do they know about the ways in which their spouse in involved in this project?
- What do they feel about the participation of their spouse in the project? Do they think it has been useful in any way for the family?
- Do they think there has been any change in their spouse because she has been part of the project?
- What have been the changes the project has brought in their quality of life?
- Any shifts in their own relationship with their spouse as a result of her involvement with the project?

In-depth interviews with the staff of UN Women as well as key project functionaries at SEWA BHARAT covered the following pointers:

- Duration of engagement with project
- What was the thinking behind the project design
- Why was SEWA BHARAT seen as an appropriate partner to do the project?
- What strengths did the organisation bring to the project?
- How has their experience in other projects influenced this project?
- What have been the key assumptions with which this project started?
- What have been the key strengths and weaknesses in the project design, in retrospect?
- How has the project been monitored? What kinds of mechanisms were put in place? How was this monitoring information fed back into the project?
- What have been the key outcomes of the project? Key shifts and changes it has led to?
- What were some of the assumptions that did not hold up during project implementation?
- If the project were to be redesigned today what would be retained in terms of the design and what would be changed? Why?
- What have been the strengths and weaknesses of the partnership between UNWOMEN and SEWA BHARAT? What could have been improved?

In the reflection exercises with the project staff the details of the project implementation plan and strategy were raised and discussed to explore assumptions, strengths and weaknesses. Using the appreciative inquiry technique the best stories of change were explored with the staff. The staff members were encouraged to recollect and share these stories in detail. The next step was to surface the steps that led to success in each of these stories- that is what worked well and why at the level of strategy and approach. These stories represented the potential of the organisation and helped surface lessons for future programming.

VII. Annexure III

RESPONDENTS COVERED USING QUALITATIVE METHODS

Almora, Uttarakhand			
In depth Interviews	FGD	Key Informant	
		Interviews	
Seema Mouliki in Nelpinakod	5 women from Sult block	Gram Pradhan from	
village Sult block		Toliyun	
Ramoti Devi from Toilyun village			
Shanti Devi from Toliyun village			
Janaki Devi Karakoti from Toliyun			
Hansi Devi from Sialkot	9 women from Seem village	Kusuma Devi Pradan	
		from Sialkot village	
Kalahari from Sialkot			

Jodhpur, Rajasthan					
In depth Interviews	FGD	Key Informant Interviews			
Amina Behan from Sakina Colony	5 women from Sakina Colony	Middle woman			
Mehrunissa from Sakina Colony	FGD with 5 women in Khetanadi	Majeed Bhai			
Akhtar Behn	Community meeting in Slum of Jodhpur	Raviveer Choudhary, Development Commissioner, Handicrafts Promotion Office			
Afsaana Behn		Husband of Akhtar refused to talk			
Saabra		Sabras husband			

VIII. Annexure IV

TERMS OF REFERENCE: EVALUATION OF PROJECT- 'EMPOWERING WOMEN IN RURAL AND INFORMAL SETTINGS THROUGH CAPACITY DEVELOPMENT'

Background

UN Women is the United Nations (UN) entity dedicated to promote gender equality and empowerment of women. UN Women was established in 2010 to accelerate the aims of the UN in tackling gender inequalities and meeting the needs of the worlds' women. UN Women focuses on five priority areas that are fundamental to women's equality and that can promote more broad based progress: *increasing women's leadership and participation; ending violence against women; promoting women's involvement in peace and security processes; enhancing women's economic empowerment; and highlighting the importance of a gender perspective in national development planning and budgeting.* Under the UN Women India MCO Strategic Plan (2014 – 2017), the Women's Economic Empowerment portfolio builds on the lessons learned from the successful pilot projects with rural and informal women workers. The focus of the work on Women's Economic Empowerment aims to engender rural livelihood policies, implementation and monitoring process. One of the key partners under the portfolio is the NGO-Sewa Bharat (the Self-Employed Women's Association).

UN Women MCO is supporting SEWA to empower women in rural and informal settings with the aim to increase women's productivity, income and access to social protection schemes through the project *"Empowering Women in Rural and Informal Settings through Capacity Development"*. The aim of the project is to build the capacities of rural, female, informal sector workers engaged in agriculture and traditional crafts. It is being implemented in two locations; Jodhpur, Rajasthan (16 wards-1000 women) and Almora, Uttarakhand (3 blocks-1000 women). The initial project time span was one year (July 2012- July 2013).See below the geographical coverage:

Uttarakhand					
Districts	Blocks	Beneficiaries (1 year)			
Almora	Bhikyasen, Sult ,Tadikhet and	1000 (existing) and 500 (new)			
	Dauladevi	women involved in Chilly			
		production in one block in Almora,			
		Uttarakhand			
Jodhpur					
Jodhpur	12 wards	(1000) existing and (500) new			
district		women involved in tie and dye			
		productions in 2 wards in Jodhpur,			
		Rajasthan			
Total		2000 women workers of informal			
		sector			

The project's strategy includes:

- Capacity development of women in rural and informal settings engaged in agriculture and traditional crafts products.
- Policy advocacy for the promotion of women's access to social protection measures.

A baseline assessment was undertaken in 2012 with the aim to understand women's socio-economic empowerment, their levels of technical production, marketing knowledge economic profile and access to social protection measures, and services. Data was collected from 399 women (200 from Almora and 199 from Jodhpur).

The baseline and progress reports noted strong potential in the women workers of both the locations. The reports showed significant ground work in organizing women agricultural producers and tie and dye workers, in developing their skills in production techniques, value addition, processing/packaging as well as marketing. The project was able to create a solid foundation for women to formalize their organizations into producer cooperatives and trade committees to assume greater managerial roles as well as to engage in policy advocacy. To enable these women to graduate to the next level with capacities to formalize, manage and run their cooperatives as well as engage in multi stakeholder negotiations and policy advocacy, the project was extended for another year (2013-August 2014). Under the contract, it was agreed that UN Women will support SEWA Bharat in conducting an End Line Survey in the project areas to assess the overall impact of the project by the end of the second year. However, since there is a possible case for extension for a consolidation phase, UN women will support a Mid Term Evaluation to inform the future direction of the project.

Objective

The main objective of the Consultancy is to conduct the Mid Term Evaluation in both project areas-Almora district of Uttarakhand and Jodhpur district of Rajasthan by (i) providing overall guidance to the project staff to collect and compile the mid line data; (ii) analysing the data to report progress against the project with recommendations for future direction.

Scope of Work

The Consultant will specifically perform the following responsibilities under this assignment:

Data Collection, Entry and Analyses: The Consultant will guide the project staff to collect and enter the quantitative data against the project framework indicators (as identified in the baseline survey) into the data entry template designed by UN WOMEN. The data will be used to review the project against the project outputs and outcomes. Additionally, the data will also inform the future activities, targets and recommendations

Progress against Objectives

Assess the extent to which the project strategies have contributed in achieving the following project activities and outcomes:

• Women in rural and informal settings engaged in agriculture and traditional crafts products have enhanced competencies and capabilities in producing and marketing quality products and managing their enterprises,

• Women in agriculture have enhanced access to formal mechanisms of finance, direct markets (without middlemen), agricultural extension services, kisan credit cards and relevant social protection measures

• Women in traditional crafts products have enhanced access to formal mechanisms of finance, direct markets (without middlemen), minimum wages and other relevant social protection measures.

 \bullet Women in rural and informal settings have increased control over earnings and resources

Sustainability, Replication and Scale up

• Review the contextual factors which are important in the sustaining and replicating the project interventions and its impact

• Assess the extent to which the Partners have been able to institutionalize or link with the Government/Non-Government Partners/CSOs

• Assess the factors required to scale up initiatives in each of the two project areas and strategy to do so if required.

Project Management

- Review the capacities (technical, administrative and advocacy skills) of the Partners to deliver the project objectives and how they can be strengthened to improve impact
- Review the M&E Framework including logframe indicators, tools and processes the Partners use to monitor and report their activities. Review the processes used to systematically document any advocacy initiatives that were undertaken?

Partnership Management

- Assess the level of engagement between the Partners and key Stakeholders at all levels and the ability to leverage the partnership process to inform the advocacy strategy.
- Assess the value of addition of UN Women in terms of the resources, oversight and technical support

Cost Effectiveness

Assess the level of investment, both human and financial resources, committed for implementing the project. Analyse the Budget and Expenditure over the two year period
Review the degree to which project strategies are cost effective in making an impact on the ground and at various levels?

Methodology

The Consultant will carry out the following suggested steps for the Mid Term Evaluation: •The Consultant will conduct a desk review of relevant documents to develop an Inception report with detailed scope of work and plan including time schedules, sampling and data analysis framework with tools.

•Based on the sampling, the Consultant will orient the staff to collect and enter the quantitative data against the project framework indicators as identified in the baseline survey into the data entry template designed by UN WOMEN (Translation support to be provided by UN Women for translating baseline data).

• The Consultant will use other tools to collect qualitative data from a sample of community members, staff and key Stakeholders

• The Consultant will collect Case Studies to reflect best practices from both the areas.

• The Consultant will share the Draft findings with the staff of both the project areas and with UN women Team in Delhi

• The draft Report will be circulated for comments to both UN Women and Partners and finalised by XXX.

Deliverables

The expected outputs of the assignment include:

• Inception Report with details on Scope of Work, Methodology, Tools and Timeframes

• A presentation on the draft evaluation findings

• Detailed Mid Term Evaluation Report with concrete recommendations to inform future strategy of the project.

Timing

The Consultancy is expected to begin in May 2014. The first draft of the Evaluation Report will be submitted by XX July 2014 and the revised, final Report by XX July 2014. The Consultant will be expected to provide XX days of inputs over a period of 3 months.

Action	By When	Who	
Signing of Consultancy Contract		UN	Wand
		Consultant	
Desk Review of secondary		Consultant	
Documents			
Inception Report		Consultant	
Orientation to Staff on Data		UN W	and
collection and entry		Consultant	
Survey in Jodhpur	June 1^{st} week ($2^{nd} - 6^{th}$)	Consultant	
Survey in Almora	May end (26th – 31 st May		
	2014)		
Submission of Draft Report		Consultant	
Presentation on initial draft		Consultant	
findings			
Submission of Final Report		Consultant	

Reporting

The Evaluation will be commissioned UN Women MCO. The Consultant will report to the Monitoring & Evaluation Analyst, UN WOMEN MCO.

Skills and Competencies

The Consultant should have the following qualifications and experience:

- Concept clarity on project planning and monitoring, including logical frameworks and indicators.
- Excellent analytical skills and prior experience of both quantitative and qualitative data analysis. Working
- Knowledge of gender and sex disaggregated statistics would be an asset.
- Experience in using statistical package such as SPSS/STATA
- Good writing skills and the ability to explain technical terms in a non-technical language

• Previous exposure to gender related projects, qualitative and quantitative data analysis and M & E assignments

Minimum Requirements for Qualification and Experience

- Master degree in gender studies, social sciences, statistics, population sciences or other relevant subject
- Over 5 years of professional working experience in international development with specialization in Monitoring & Evaluation and quantitative and qualitative data analysis.
- Fluency in English (both writing and oral)
- Good writing and documentation skills
- Proven track record of work in a multi-cultural and multi-disciplinary environment
- Knowledge and familiarity with countries in South Asia would be an advantage.

BRIEF DESCRIPTION OF EVALUATORS

Anuradha Rajan is a development professional with 20 years of experience in gender and development. She has extensive experience in research and programme design. She specializes in conducting impact assessments, baseline studies and evaluation studies. Her work experience spans engaging with grassroots organizations; leading the work of International Centre for Research on Women (ICRW) in India; and engaging in significant hands on impact measurement and evaluation research.

She began her career in the development arena with MAHILA SAMAKHYA, a women's empowerment programme. Following this she served as a lecturer in the Department of Urban and Rural Community Development at the Tata Institute of Social Sciences, (TISS) Mumbai. At TISS, she was also involved in data analysis and report writing for a research study on legal measures for domestic violence in India.

Between July 1998 and August 2005, Anuradha served as the Country Representative and then as the Country Director for the International Center for Research on Women, India. She established ICRW's first country office in New Delhi and as the country director provided technical, strategic and managerial leadership to ICRW India.

In October 2005, Anuradha set up her own consulting practice and to date have been continuously engaged in short and long term assignments with a wide variety of development agencies such as OXFAM GB and OXFAM India, UNAIDS, UNFPA, UNICEF, SAWF, CREA, CARE India etc. In the last eight years she have developed expertise in feminist monitoring and evaluation processes, gender mainstreaming using appreciative inquiry methods. formative research and qualitative assessments aimed at improving intervention programmes for women and girls, strategic planning processes for NGOs, large scale evaluation studies which are highly participatory, capacity building for NGOs on gender and mainstreaming of gender into existing programmes, capacity building for NGOs on M&E concepts, including how to develop theory of change for programmes and organisations.

Mini Thakur has more than 14 years of experience in managing development projects and providing advisory services to the leading national and international organisations. She specialises in RBM, M&E, qualitative research, and documentation. She has led several assessment and evaluation assignments, for international NGOs and UN agencies like UN Women South Asia Sub-regional office and the ILO.

Mini has worked with Ernst and Young as development sector expert; with UNDP in M&E segment; with PFI in managing advocacy project; and with United Nations Population Fund (UNFPA) India in partnerships and capacity building. She has extensive experience of working at the community level on issues of economic empowerment. Her core skills include conceptualizing, formulating and implementing development projects. She is specifically experienced in formulating M&E strategies, partnership strategies, and in applying project management tools, log-frame and results based management techniques.