Evaluation Study of ITC's Mission Sunhera Kal Programme Haridwar

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1.   Background

ITC, a leading private sector company in India, operates across various sectors, including Fast Moving Consumer Goods, Hotels, Paperboards and Packaging, Agri Business, and Information Technology. ITC prioritises contributions to economic, social, and environmental sustainability through its CSR initiatives, aiming to enhance societal well-being.

ITC focuses on contributing enduring value along all dimensions of the triple bottom line and contributing meaningfully to sustainable development and inclusive growth. ITC's presence across the three sectors of the economy enables the Company to make a larger contribution to the creation of sustainable livelihoods and building resilience among communities in its catchment areas.

In continuous efforts to meet ITC's overarching commitment to create significant and sustainable societal value for its stakeholders, **ITC's Social Investments Programmes** are implemented under the banner of **ITC Mission Sunehra Kal (MSK)** with a Two- Horizon approach to address the twin challenges of securing sustainable livelihoods today and tomorrow.

The ITC Mission Sunehra Kal (MSK) adopted a two-horizon approach to address sustainable livelihood challenges. Horizon-I focuses on climate-smart agriculture, Water Stewardship, Biodiversity Conservation, Livelihood Diversification, and Animal Husbandry, while Horizon-II emphasises Education, Youth Skills, Public Health, and Mother & Child Health. These initiatives are tailored to meet the specific needs of backward communities across 200 districts in 25 States/Union Territories.

A brief description of each of the thematic areas of intervention covered under the study is presented ahead:

Horizon II: building capabilities and capacities to empower the communities for a brighter future.

WASH: Enhance sanitation practices within the community and school environments through Information, Education, and Communication (IEC) initiatives and establish essential facilities and a conducive physically child-friendly environment in select schools or centres.

This programme closely aligns with the **Swachch Bharat Abhiyan**, which is being implemented in mission mode by the government. It focuses on **constructing toilets, promoting hygiene practices, eliminating open defecation, and ensuring the proper disposal of solid and liquid waste**. The policy encompasses both rural and urban areas, involving government institutions, NGOs, civil society organisations, and citizens.

Support in Education: Improve the educational attainment of children aged 3 to 14 by focusing on developing fundamental skills in vocabulary, numeracy, and writing, thereby enabling them to advance towards independent learning progressively.

This programme is closely aligned to**, 'National Initiative for Proficiency in Reading with Understanding and Numeracy' (NIPUN Bharat), which** was launched by the government of India on 5th July 2021. The aim is to ensure that every child in the country attains **foundational literacy and numeracy** by 2026-27.

Women Empowerment: Encouraging and training women for financial inclusion and enterprise development through the formation and adoption of SHGs (Self-help groups) among poor or ultra-poor females.

This programme draws close parallels with **The National Policy for Empowerment of Women and Rural Livelihoods Mission (NRLM)**, which aims to alleviate poverty by mobilizing rural households, particularly women, into self-help groups (SHGs) and providing them with financial assistance, skill development training, and access to markets to improve their socio-economic status.

Limitation of the Assessment Study for the Year 2021-2022

The Impact Assessment Study assessed the intervention year of 2021-2022 and it would be necessary to note that the study should be viewed in the light of various factors.

Below are the **limitations of our study**:

- Many questions depended on stakeholders' recall memory to draw pre-and-post-intervention school status. Since interventions occurred in 2021-22, recall memory-related questions were not viable enough to draw out exact results often.

- The desired number of target stakeholders was not available during the survey, and many stakeholders refused to interact or participate in the survey for undisclosed reasons.

- Social desirability and conformity bias can impact the open expression of non-conformity when individuals are asked to self-report their beliefs and conduct. In such cases, respondents may have provided answers that they perceive to be "right and appropriate," even if their own behaviour or beliefs do not align with their responses.
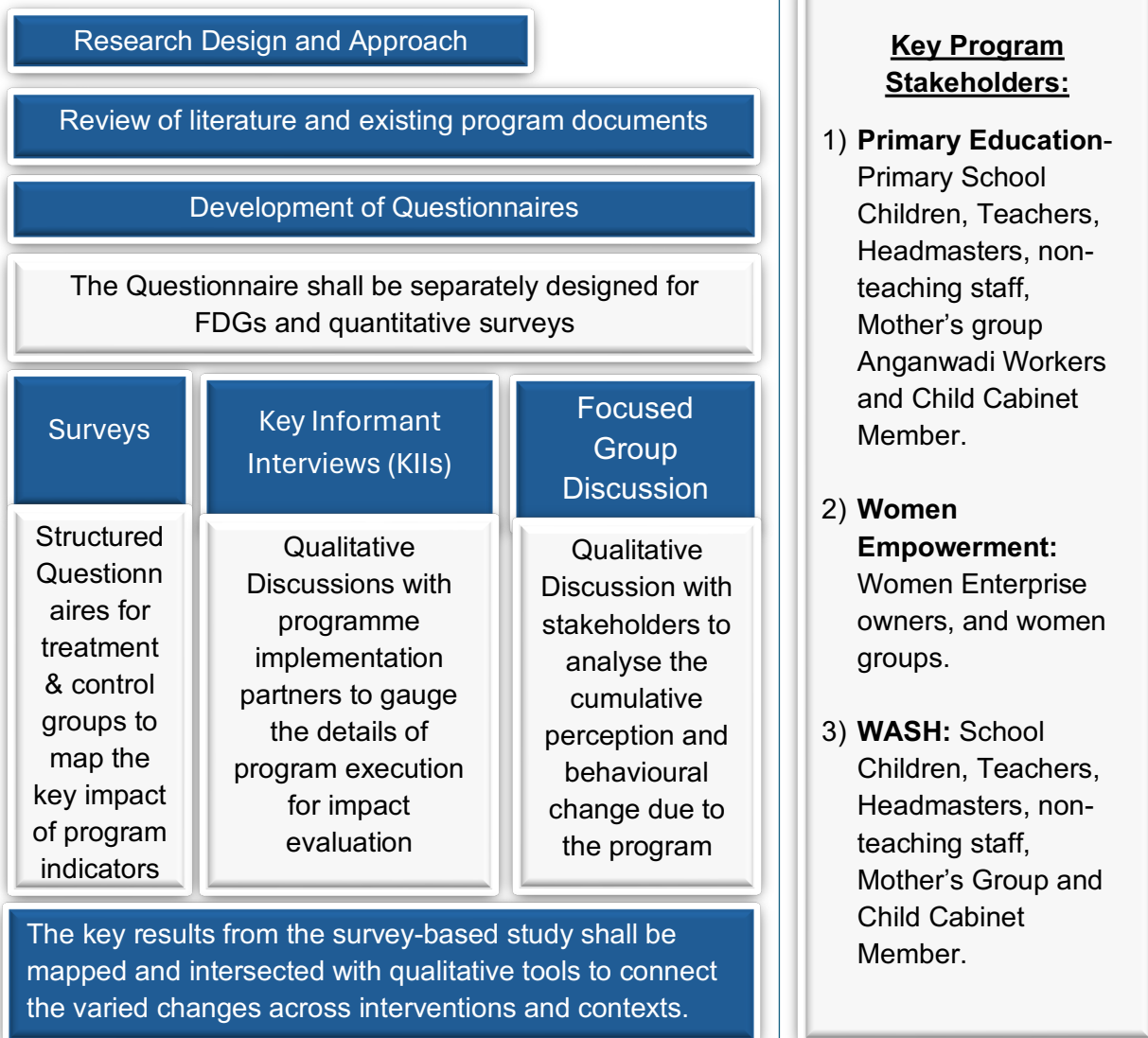
2.   Objective and Scope of Work

The primary objective of this assessment is to evaluate the success of the programs in terms of implementation, coverage, and achievement of intended outcomes and impacts. The findings below will also **make actionable recommendations** for improving the programme delivery. The study adopts both retrospective and prospective approaches, examining past achievements and identifying areas for future improvement, scale-up, and advocacy.

The retrospective approach has been analyzed using both deductive and inductive methodology. This involves examining the components that could have led to better outcomes and improvements, as well as identifying any factors that may have contributed to underperformance. Within the current study, the **key objectives** are to:

1) Evaluate the positive and negative impacts of a project or program on social and economic aspects.

2) Reviewed secondary literature and held key stakeholder discussions and developed an understanding of the projects.

3) Finalized key evaluation indicators and developed quantitative & qualitative data collection tools that could be used for periodical impact assessments for each of the programmes (Education, Drinking Water and Sanitation, and SHG Groups) in consultation with the ITC team.

4) Submitted inception report comprising of approach & methodology, sampling plan (project and control), implementation plan (with timelines), and data collection tools for assessment of each of the projects.

5) Analyzed quantitative and qualitative data using appropriate tools and techniques and presented findings and recommendations for each project.

6) The findings are presented in a consolidated format carrying separate sections for each of the three thematic areas, each covering all the findings of the projects under them.

3.   Research Methodology:

The research study adopts a mixed methodology by adopting both quantitative and qualitative tools for data collection. Quantitative tools consist of structured questionnaires administered to beneficiaries and control groups. On the other hand, qualitative tools include key informant interviews and focus group discussions, providing in-depth insights and contextual understanding.

	Key Program Stakeholders:
Research Design and Approach	1) **Primary Education**-Primary School Children, Teachers, Headmasters, non-teaching staff, Mother's group Anganwadi Workers and Child Cabinet Member.
Review of literature and existing program documents	
Development of Questionnaires	
The Questionnaire shall be separately designed for FDGs and quantitative surveys	
Surveys / **Key Informant Interviews (KIIs)** / **Focused Group Discussion**	2) **Women Empowerment:** Women Enterprise owners, and women groups.
Structured Questionnaires for treatment & control groups to map the key impact of program indicators / Qualitative Discussions with programme implementation partners to gauge the details of program execution for impact evaluation / Qualitative Discussion with stakeholders to analyse the cumulative perception and behavioural change due to the program	3) **WASH:** School Children, Teachers, Headmasters, non-teaching staff, Mother's Group and Child Cabinet Member.
The key results from the survey-based study shall be mapped and intersected with qualitative tools to connect the varied changes across interventions and contexts.	

The beneficiary questionnaire is asked to the key program beneficiaries to gauge the impact of the program on key program objectives, while the control questionnaire is asked to those, who are demographically similar to the beneficiary population but have not received any program-based assistance. The key impact parameters are then gauged on two parameters, and they are:

1) The program impact parameter will be compared to the baseline indicator

2) The program impact parameter will be compared to the control indicator

The study adopts a research design that shares some similarities with a randomized controlled trial but lacks one key element - random assignment to treatment and control groups. The participants are rather assigned to the treatment or control group based on some characteristic other than random assignment, such as geographic location, age, socio-economic conditions etc.

4.   Programme Sampling

We adopted a **theory-based evaluation approach**, which helped **outline the mechanism of change, test underlying assumptions, understand contextual factors, and document success factors, challenges, and risks.** This approach also examined the causal chain of results across various levels, including inputs, outputs, and outcomes. It assessed whether interventions were fit for purpose and how activities across different pathways complemented each other. **The evaluation was guided by the OECD-DAC criteria of relevance, coherence, efficiency, effectiveness, impact, and sustainability.**

The sampling for the beneficiary and control population under each program is done using the following rationale:

Quantitative Sampling						
ThematicArea	Stakeholders	Tool	Universe	Beneficiary Sample	Control Group	Rationale
Wash	Students	Survey	2406	332	22	**95% CL 5% MOE**
Women Empowerment	Self-Help Groups	Survey	528	130	26	**95% CL 7.5% MOE**
Education	Students	Survey	3557	347	35	**95% CL 5% MOE**
Total				810	83	893

The same size calculation for 893 population line items has been done basis of the following 95% confidence level and 5% margin of error, representing 7% of the total beneficiaries.

While conducting the survey, a higher number of samples were collected from the treatment villages. However, the sample size in the control villages was lower due to challenges in mobilization, as well as ongoing student examinations in schools.

Qualitative Sample			
S .No.	Stakeholders	Qualitative Tools	No. of Sample
1	Teachers	IDI	4
2	Headmaster	IDI	4
3	Non-teaching staff	IDI	2
4	Child Cabinet Member	IDI	4
5	Mother's Group	FGD	5
6	Education Department Official (Block and District Level)	IDI	1
7	Aganwadi Workers	KII	1
8	Project Manager NGO	KII	2
9	NGO Resource Persons/ Community Volunteers	KII	5
10	ITC Staff	KII	2
	Total		30

5. Findings and Discussions

Horizon II: Building capabilities and capacities to empower the communities for a brighter future.

In this section, the individual programs will be assessed separately, and the analysis will follow the following components,

- Stakeholder identification, location, and sampling

- Key Findings

5.1 Education: Pre-Primary, Primary & Upper Primary

The current segment evaluates the Support to Education Program of ITC Mission Sunehra Kal. The programme provides intensive remedial education aimed at enhancing the learning levels of 3- to 14-year-old children to develop basic skills in vocabulary, numeracy, and writing. The programme has a 4-part bifurcation, wherein a Readiness Programme runs in Anganwadis for children aged between 3 – 6 years, focusing on socio-emotional, language, numeracy, and cognitive development to help the pre-primary students build strong foundational learnings. While Balvachan Programme is for students at primary schools in 1st & 2nd standards who are behind in basic skills, wherein the students are selected based on their performance in schools and inputs from their respective teachers. The third component is the Read India programme, which runs for 44 days for students from 3rd to 5th standards, focusing on Hindi and Maths, and the fourth component is a 40-day programme for students from 6th to 8th standards, focusing on Hindi & Maths. The last two components require a baseline test for selecting students who need educational support.

The programme utilises pedagogy techniques such as "Teaching at the Right Level" (TaRL) and "Combined Activities for Maximised Learning" (CAMaL). However, during 2021-22, i.e., the assessment year, the programme adapted to pandemic restrictions and later the transition out of the lockdown for students. During the lockdown, the medium of delivery shifted to WhatsApp or SMS. The parents were sent messages, videos, and pictures with various activities and asked to perform them with their children. In addition, the NGO also undertook Mohalla and online classes wherever possible, with a particular focus on developing reading and math skills. After the relaxation of pandemic restrictions, the programme also helped students prepare for physical classes and catch up with their syllabus.

Key Findings:

The study aimed to assess the impact of the four components of the Support to Education Programme during the 2021-22 academic year, which was adapted to address the challenges brought about by the COVID-19 pandemic. A sample of 347 beneficiaries from the target group was selected, including 310 participants from seven schools and 37 Mothers. These schools consisted of five primary schools and two upper primary schools. Additionally, 34 respondents were included from one upper primary school representing the control group.

Demography:

The sample ensured equal representation of boys and girls, with the majority (65%) of students being in the age group of 9-12 years, followed by 21% in the age group of 13-15 years. As a result, most of the respondents were in the 5th to 8th standard. The sample included children from various castes and religions, providing a representative sample.

Types of interventions:

During the academic year 2021-22, the program adopted alternative methods of teaching to keep children interested and engaged during the lockdown. These methods included Mohalla classes, WhatsApp/SMS learning, and online classes. When students were asked about their primary learning modes during the pandemic, approximately 88% indicated Mohalla Learning Centres as their most utilized educational resource. Additionally, 64% of students reported participating in online learning classes as well.

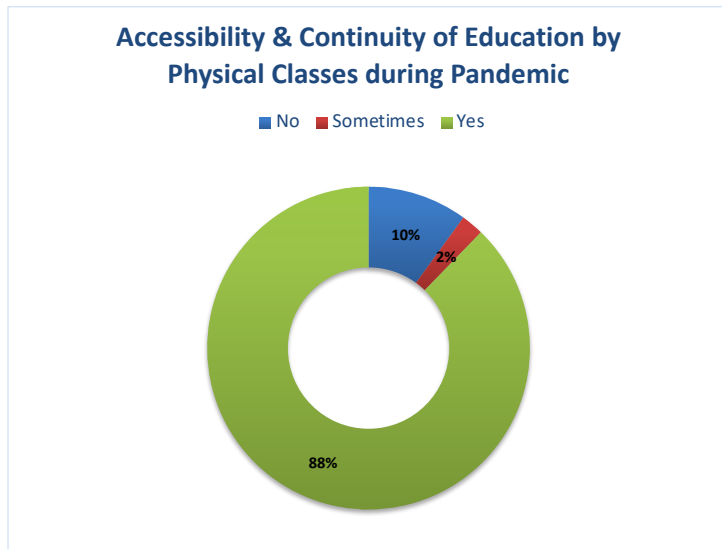**School-based Supplementary Classes:**

Post the relaxation of lockdown restrictions, the programme transitioned to school-based physical remedial classes. The study shows that most of the students (81%) expressed the supplementary classes to be very helpful, followed by (18%) of students finding them reasonably helpful.

Perception of In-School Supplementary Classes

Improvement in Student's performance in School due to Supplementary Classes
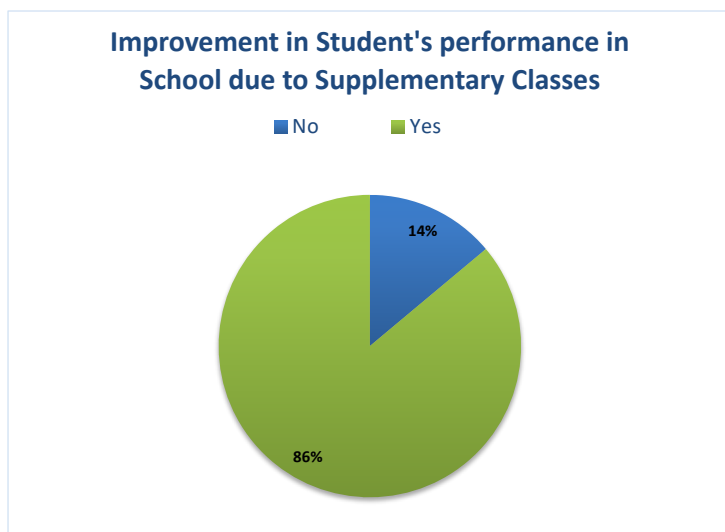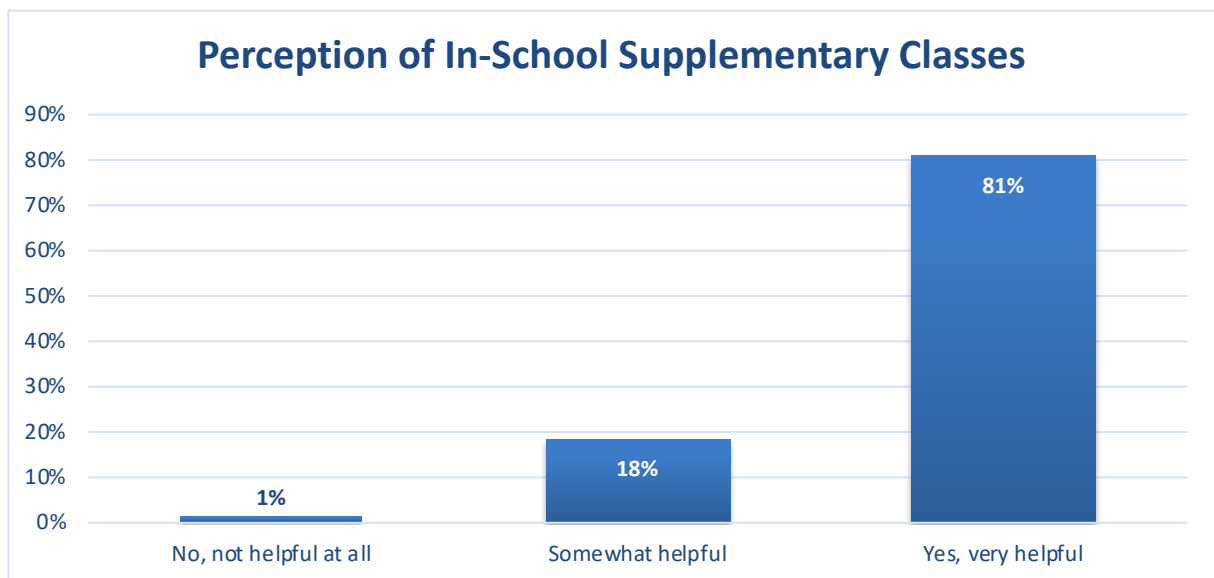
As a result, 86% of students had significant improvement in their school examinations for Hindi & Maths, in contrast to the CG students wherein 86% of students still find Math difficult while 34% struggle with Hindi as well.
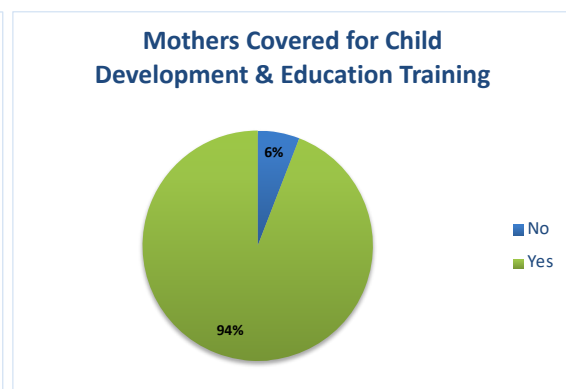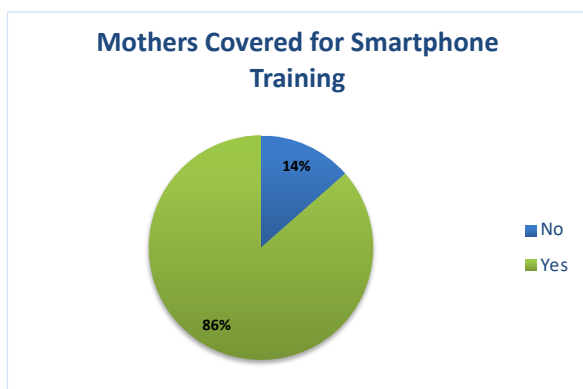
Mohalla classes:

In our study, 285 students participated in Mohalla classes, with 93% of them attending the same for 2 to 6 days a week or more, followed by twice a week (7%). Overall, 88% of the TG group students had access to education as compared to CG group students with only 17% of students with access to education. These findings suggest that Mohalla classes were a useful alternative to traditional schooling during the pandemic, particularly in areas with limited technology and internet access. The major challenge for this approach was fear of COVID-19, as suggested by 66% of students, followed by 16% with internet issues.

Accessibility & Continuity of Education by Physical Classes during Pandemic

■ No ■ Sometimes ■ Yes

10%
2%
88%

During the pandemic, 88% of students reported having access to physical classes conducted by Pratham volunteers or CIMs based in communities.

WhatsApp/SMS-based learning:

As 2 of the 4 components of the intervention, the Readiness Programme and Balvachan Programme covered students between the age group of 3 to 8 years, Mother's Groups were formed and the learning material was disseminated via WhatsApp. The study found that most of the mothers received training for smartphones (86%), while 94% of mothers recalled receiving training on child education & development. A majority of students (89%) reported regularly studying the content provided on WhatsApp, indicating the potential of these platforms to promote continued learning in remote settings.

Mothers Covered for Smartphone Training

14%
86%

■ No
■ Yes

Mothers Covered for Child Development & Education Training

6%
94%

■ No
■ Yes

"During COVID, parents stopped sending children to schools. So, we went the extra mile to ensure they could still learn. We visited children at home, gave homework, conducted community training, and taught around 25-30 kids during COVID-19. These efforts, along with the support of ITC, ensured that children continued to develop and learn effectively despite the difficult circumstances."

- Anuradha, Pratham Volunteer, Jamalpur Kalan, Bahadarabad Block, Haridwar.

Overall Impact:

The programme was an effective initiative to ensure education continuity for students during a pandemic. Improvement in learning levels was reported by the majority of the students in reading ability and maths facilitated by all three platforms of learning – online, WhatsApp/SMS based, and Mohalla classes. 86% of students stated improvement in learning levels of Hindi and Math as an outcome of Online Learning, Mohalla Classes, and school-based supplementary classes. From the mother's group, 97% reported receiving weekly tasks, and 89% felt that the learning tasks were really helpful for the children during the lockdown. The programme was able to address some of the challenges faced by students, such as school closures, and helped engage students and support their mental health. Nonetheless, online and distance learning cannot be deemed a comprehensive substitute for traditional education, as they come with limitations that may adversely affect students hailing from underprivileged backgrounds. It is necessary to continue to improve traditional education while integrating technology to enhance the learning experience.

> *"During the pandemic, the Anganwadi nearby was a lifeline for my 3-year-old child, who attended for two continuous years. It was instrumental in his growth and learning journey. The teachers were like family, always there to help. Even when we couldn't go, they came to us, teaching us how to help our child learn. They weren't just caregivers; they were guardians, ensuring the safety and well-being of every child under their care. Their help even gave me time to manage household chores while my child was at the center learning."*
>
> - *Soniya Sharma, 29 years old, Housewife*

5.2   Health & Sanitation: School WASH

School WASH – the programme is targeting to bring changes in the WASH (Water, Sanitation, and Hygiene) scenario in various government educational institutions like primary/ upper primary schools. The programme undertakes infrastructural development and promotion of hygienic practices & activities in selected schools.

The survey was done to identify the impact of the WASH – Swachh Vidyalaya programme. The study analysed the responses from 332 target group beneficiaries across 6 schools (5 primary schools and 1 upper primary school) and 22 respondents from 1 primary and 1 upper primary school from the control group.
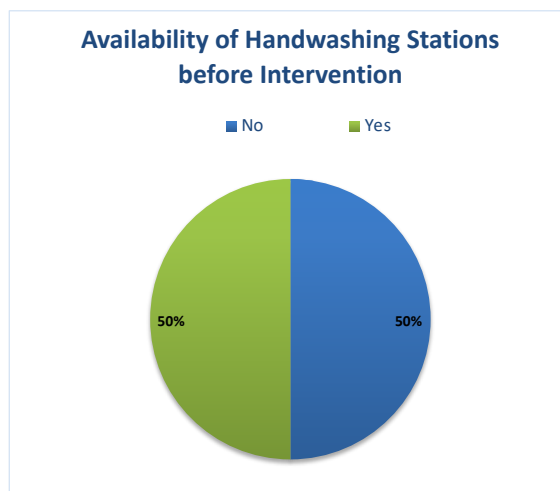
Key Findings:

The study sample consisted of 332 TG students across 7 schools (5 primary schools and 1 upper primary school) and 22 CG students in 1 primary and 1 upper primary school. The participants of the study were primarily from Bahadrabad, Haridwar, and Uttarakhand.
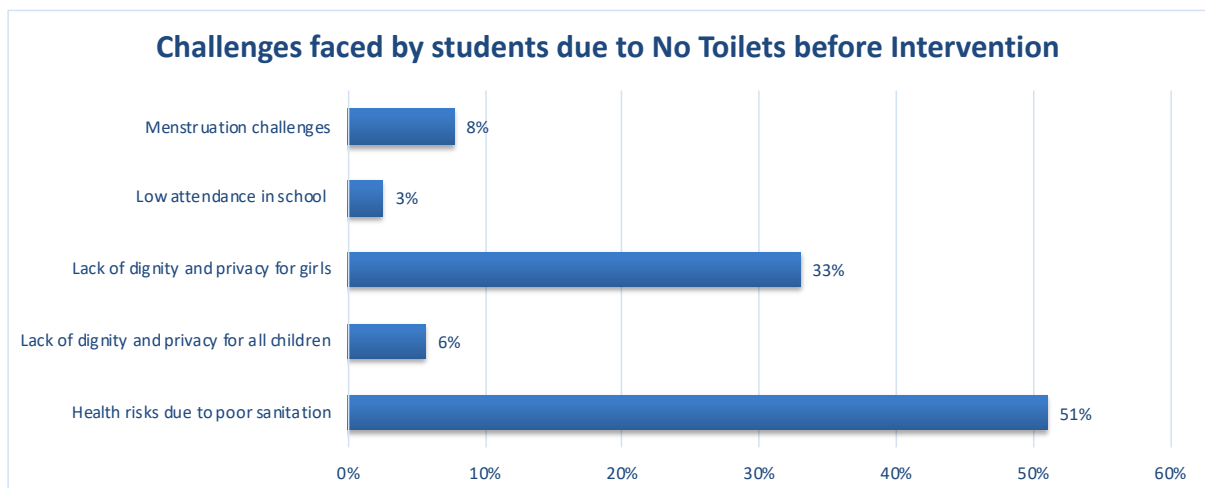
Demography:

The TG and CG samples covered all castes and religions. The TG sample had 59% girls and 41 % boys, and the CG sample had 59% boys and 41% girls respondents, while the average of all respondents was 11 years. Both TG & CG respondents attended government schools.

WASH facilities:

Before the intervention, the functional toilets were available only in 67% of schools and none of the schools could maintain the cleanliness and hygiene of the toilets. During field visits, it was also revealed that just 50% of the visited schools had a separate handwashing station with taps.

Availability of Functional Toilets before Intervention — No 67%, Yes 33%

Availability of Handwashing Stations before Intervention — No 50%, Yes 50%

As a result, before the intervention, 51% of students claimed Health risks due to poor sanitation while 33% of girls' students experienced a lack of dignity, and privacy along 8% of girls' students also experienced menstrual challenges.
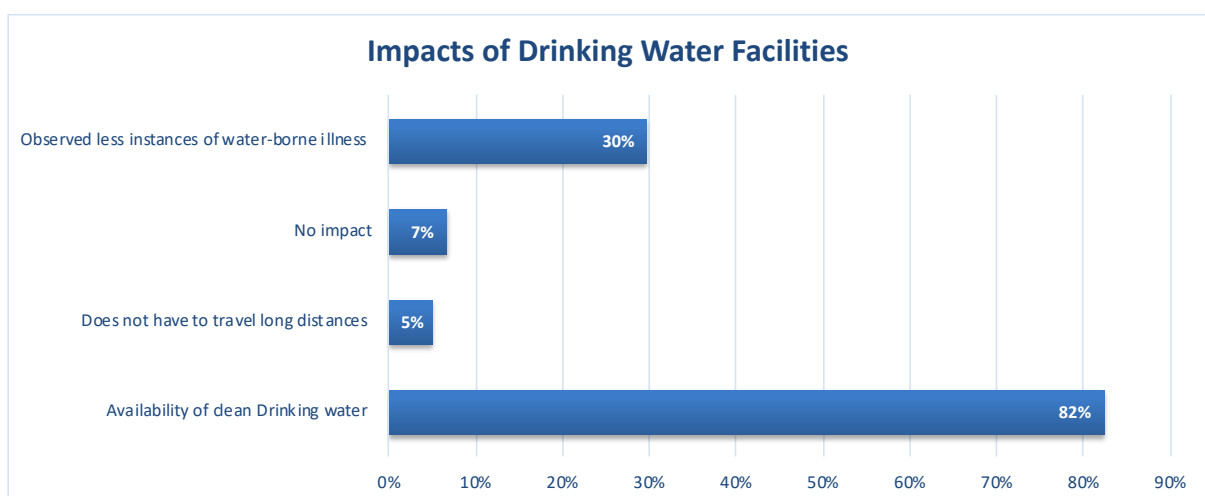
Challenges faced by students due to No Toilets before Intervention

Challenge	Percentage
Menstruation challenges	8%
Low attendance in school	3%
Lack of dignity and privacy for girls	33%
Lack of dignity and privacy for all children	6%
Health risks due to poor sanitation	51%

Post-renovation and construction:

Availability of Drinking Water in Schools

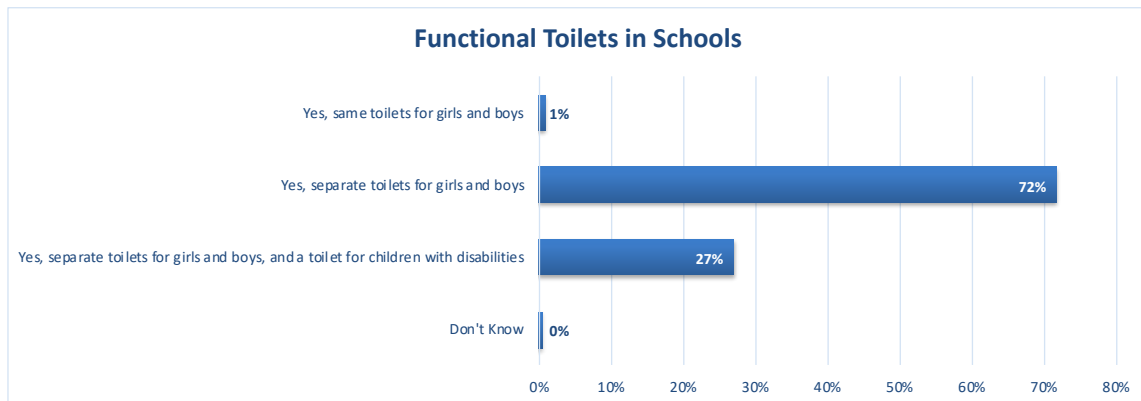- Yes always
- Sometimes available

- 7%
- 93%
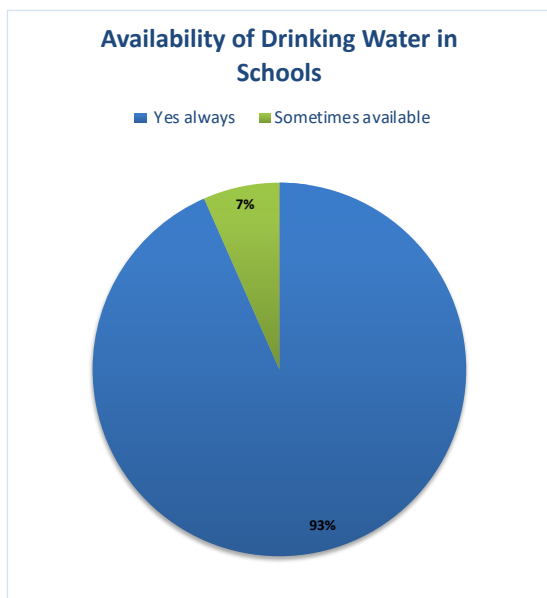
The drinking water was reported to be available to 93% of the students. Among schools where drinking water is available, 84% reported that they drink water in schools.

As a result, the impact of installing drinking water facilities has provided 82% of students with clean drinking water. Moreover, 30% of students observed fewer instances of water-borne illness.

Impacts of Drinking Water Facilities

| Impact	Percentage
Observed less instances of water-borne illness	30%
No impact	7%
Does not have to travel long distances	5%
Availability of clean Drinking water	82%

Post-renovation and construction, the number of toilets in TG schools increased, resulting in improved student-toilet ratios. The beneficiary group's ratio has improved from 1:130 (one toilet for 130 students) to a ratio of 1:72 (one toilet for 72 students). School teachers confirmed the improvement in WASH infrastructure during focused group discussions. In the TG schools, 99% of the students reported having separate functional toilets for boys & girls, while 27% also have toilet facilities for differently abled children.

Functional Toilets in Schools

| Category	Percentage
Yes, same toilets for girls and boys	1%
Yes, separate toilets for girls and boys	72%
Yes, separate toilets for girls and boys, and a toilet for children with disabilities	27%
Don't Know	0%

The physical infrastructure has a significant psychological and behavioural impact on students. 84% of students expressed a greater sense of security & comfort after infrastructural intervention compared to the CG students who have a single toilet for girls, boys, and staff members. The provision of separate toilets for girls allowed them to attend school during menstruation, which was confirmed by the girl respondents in the upper primary section.

Impact of Functional Toilets in Schools

Category	Percentage
I don't have to leave school mid ways	7%
I can attend school during menstruation	9%
I feel more comfortable	20%
I feel more secure	64%
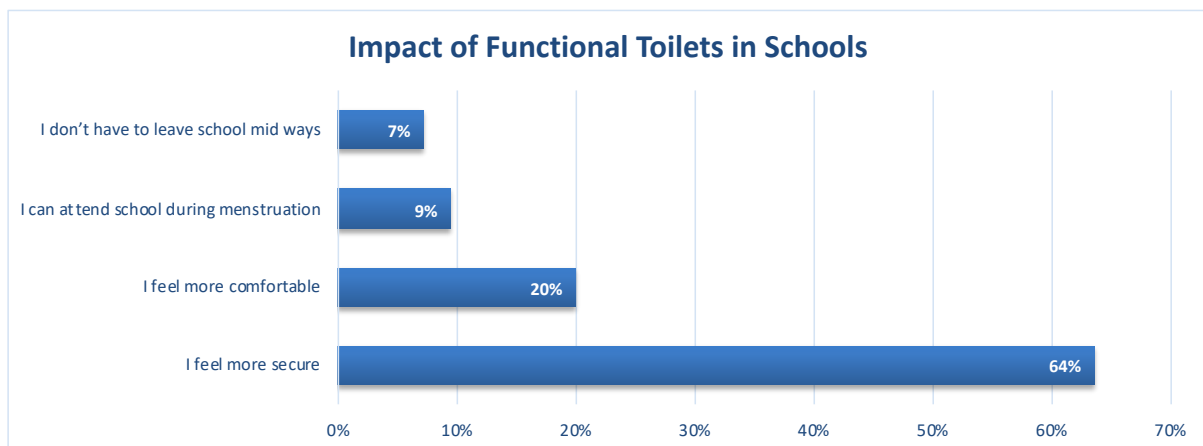
Before the intervention, only 50% of schools had separate handwashing stations. However, post-intervention 96% of students in the TG schools reported having a handwashing facility as compared to the CG schools which didn't have any separate handwashing stations.

Availability of Handwashing Facility in Schools
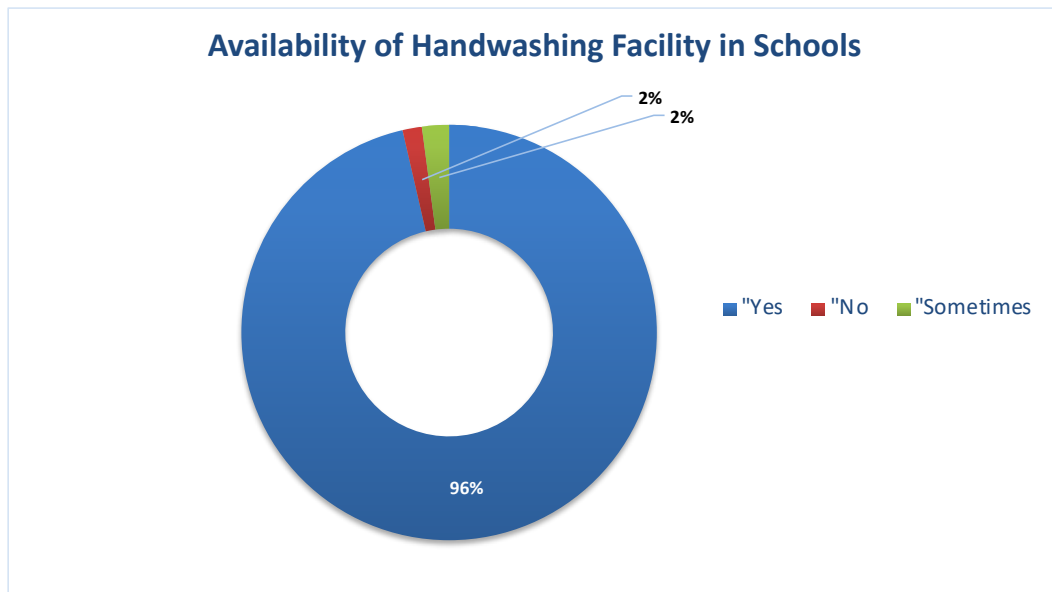
With the availability of Handwashing Facilities in schools, 86% of students have experienced an improvement in hygiene practices, while 35% of students feel that the instances of water-borne diseases have reduced.

Distribution of Impact Indicators of Handwashing Facilities
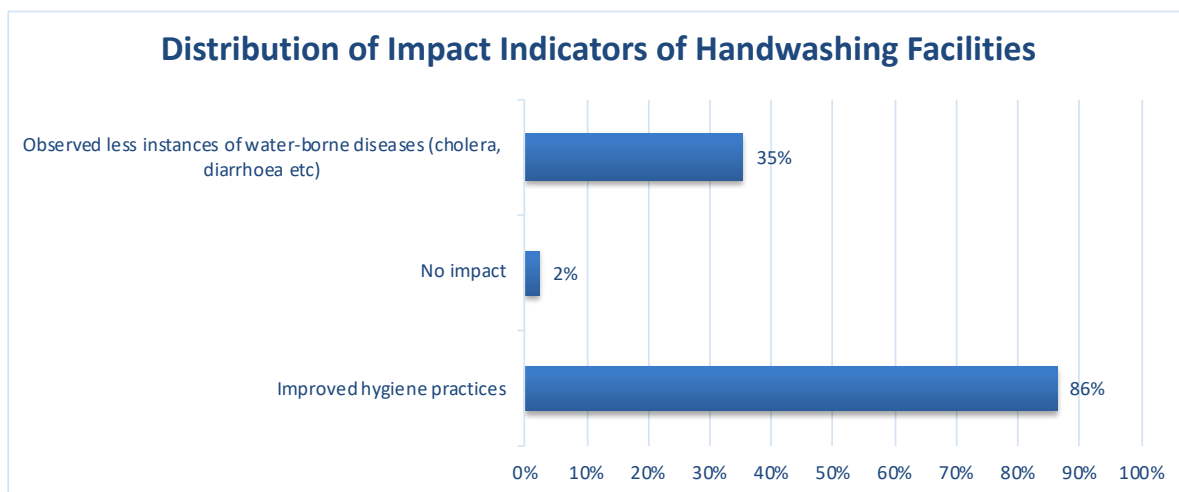
Cleaning and Maintenance:

74% of the beneficiary group felt the cleanliness of the toilet has improved. However, the increase in the number of toilets has also led to an increase in the maintenance cost of toilets in TG schools. The major expense of maintaining the facilities is the sweeping staff salary, which comes from the contribution by teachers and SMC funds, followed by the purchase of soaps. The TG schools get help from the community as the parents donate soaps to schools on special occasions, such as children's birthdays.

School Management Committees (SMCs):

Most respondents have mentioned that the SMCs are active – 66% to a great extent and 34% to some extent. However, not all SMCs have bank accounts, and their annual average funds are driven by the community as a result of the program. In contrast, the CG group doesn't have an active SMC.

Child Cabinet Committees:

All TG schools have the Child Cabinet Committees, as 78% of students reported regular hygiene checks more than twice a month, in contrast to the CG school as it doesn't have a child cabinet. The TG school respondents stated that they were supported by program NGOs on the roles and responsibilities of the committee, which included maintenance of toilets, cleanliness of schools, hygiene monitoring, and so on.

Awareness:

According to the respondents, the school's main emphasis was on maintaining cleanliness through hygiene education classes and hygiene monitoring among other activities. The respondents believe that these efforts have had a predominantly positive effect, resulting in 96% of them washing their hands regularly while sharing this knowledge in homes as well. Approximately 86% of the respondents reported improved personal hygiene practices, while of them 35% also reported having observed fewer instances of water-borne diseases.
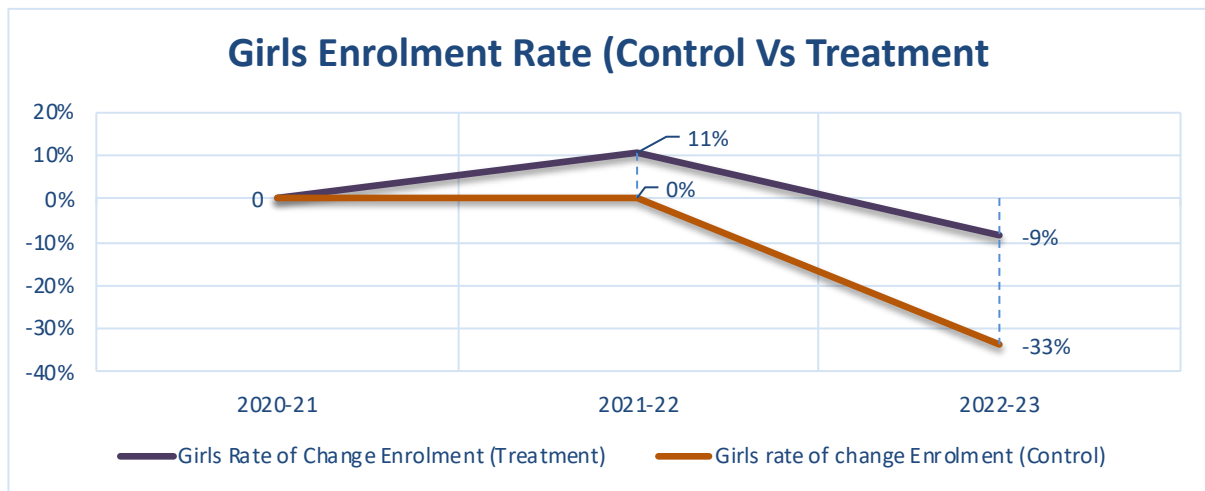
Overall Impact:

The availability of separate toilets for boys and girls, hand wash stations, and drinking water increased in intervention schools compared to baseline and control. These improvements led to a 10% increase in TG overall enrolment and an 11% increase in girls' enrolment rates. As a result, the girls' share in the school population has improved from 48% to 49%, compared to the control group's 41% share A majority of students reported a positive impact of the program in various aspects of education and community development, such as improving attendance, increasing enrolment, fewer instances of water-borne diseases, and raising awareness about health and hygiene.

The impact of the two-pronged intervention with WASH and Education Support can be seen in the graph below. With 2020-21 as the base year, the treatment schools had an increase of 10% in the overall enrolment of students, while the control schools had a decrease of 8% (-8%) in the overall enrolment.

Overall Enrolment Rate (Control Vs Treatment)
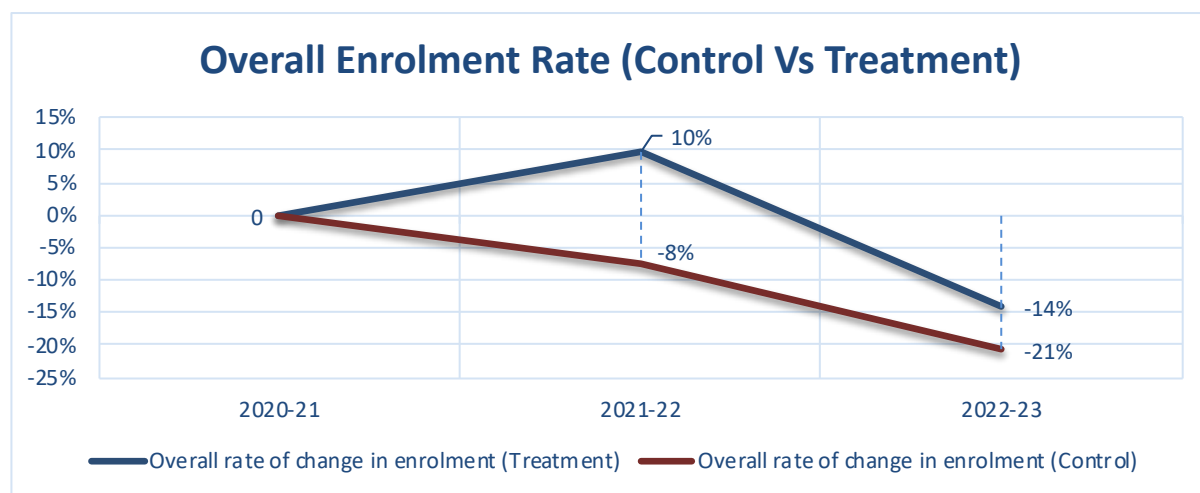
Similarly, for measuring the rate of change in the enrolment rate of female students. The difference can be seen with 2020-21 as the base year, the treatment schools had an increase of 11% in girls' enrolment in schools, while the control schools experienced no change in girls' enrolment.

Girls Enrolment Rate (Control Vs Treatment

Legend: Girls Rate of Change Enrolment (Treatment) — Girls rate of change Enrolment (Control)

Data points: 2020-21: 0; 2021-22: 11% (Treatment), 0% (Control); 2022-23: -9% (Treatment), -33% (Control)

5.3   Women Empowerment: Self-Help Groups

ITC Mission Sunehra Kal has partnered with an NGO for its "Targeting the Hardcore Poor (THP)" programme. The program provides holistic assistance to the poorest of the poor for their self-reliance and socio-economic mainstreaming. These women are selected for the programme through Participatory Rural Appraisal (PRA) exercise based on their socio-economic status. They are then provided with training on financial literacy, enterprise development, and demand-based vocational training. The program follows a 360-degree approach, providing consistent counselling and mentoring support, a weekly session for education on socially relevant issues, and overall confidence building. The intervention intends to augment the livelihood of women belonging to poor & ultra-poor states and enable them towards upward mobility.
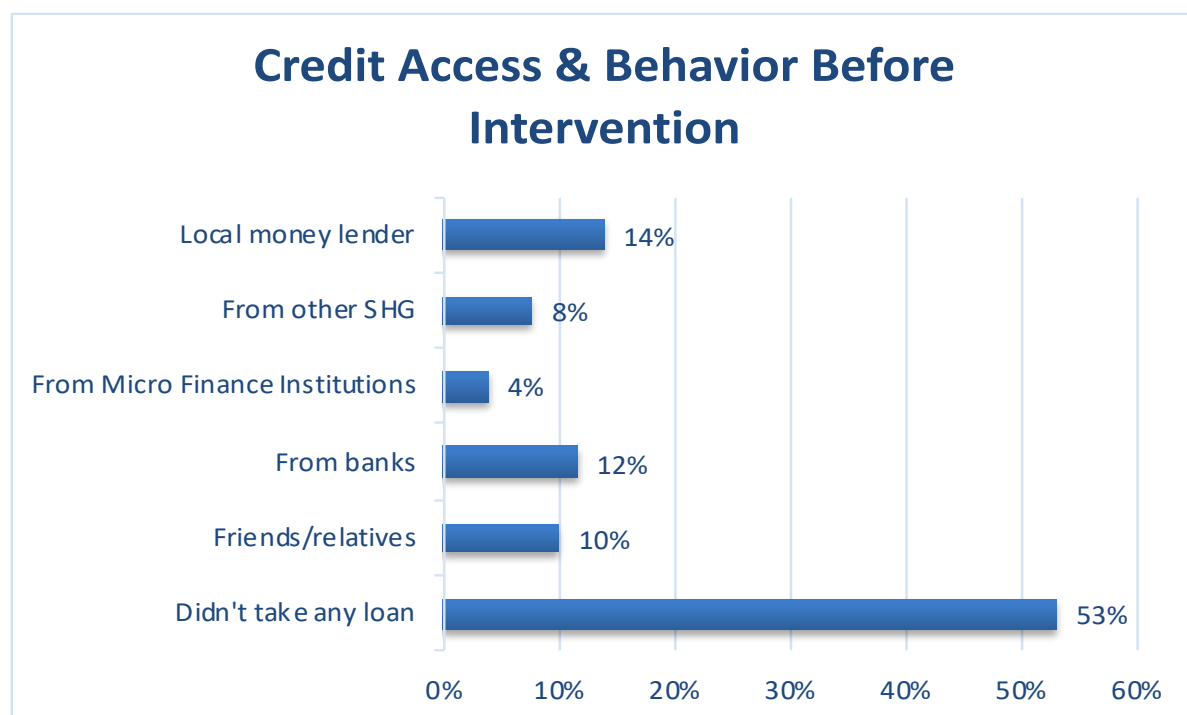
Key Findings:

The study undertaken to assess the Targeting Hard-core Poor Women programme covered a sample of 130 women from the TG and 26 women from CG in Bahadarabad block, Haridwar, and Uttarakhand.
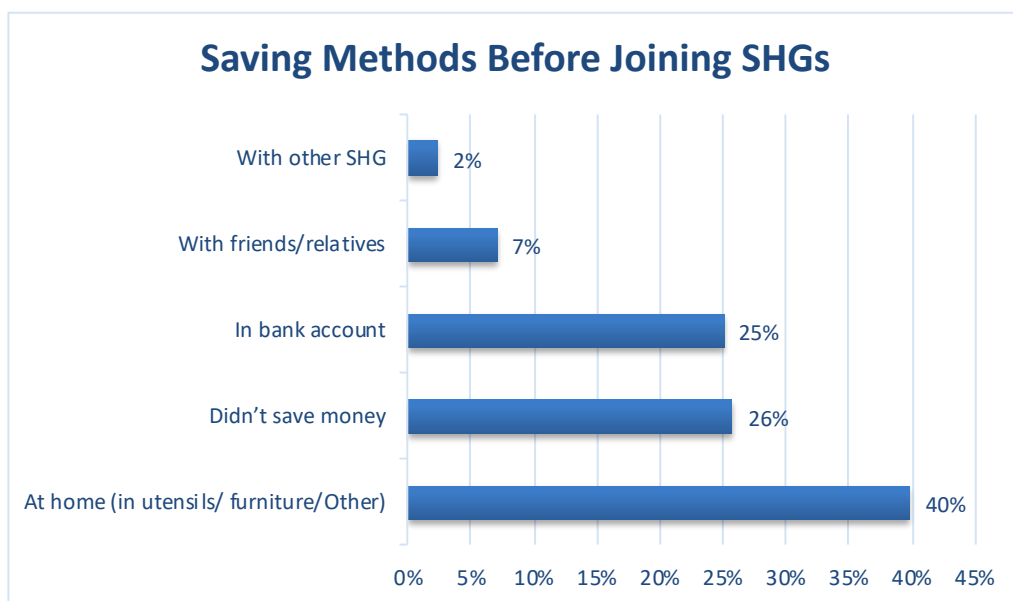
Demography:

In our sample, the TG and CG have similar demographics, with the majority of women being from OBC & General caste, 80% in TG and & 77% in CG group. However, there is a slight difference in the distribution of household size between the two groups with an average size of 5 in TG and 4.2 in CG, although they are similar in terms of marginalisation. In the education level of the women within TG, 55% studied till 7th grade, followed by 45% with 10th grade or above, while in the CG women, 69% were 10th or above and 27% till 7th Grade.

Before the programme:

Before the intervention, 53%, weren't willing to take any loans or credit. While 14% of women, had to approach the local money lender for loan requirements. Only 12% of the population was going to the banks to avail loans.

Credit Access & Behavior Before Intervention

Category	Percentage
Local money lender	14%
From other SHG	8%
From Micro Finance Institutions	4%
From banks	12%
Friends/relatives	10%
Didn't take any loan	53%

Prior to intervention 40% used old traditional ways of savings by keeping saved money at home. While 26% of them didn't have the practice of saving money. Notably, owing to the peri-urban nature of Bahadarabad block, 25% of the respondents had bank accounts.
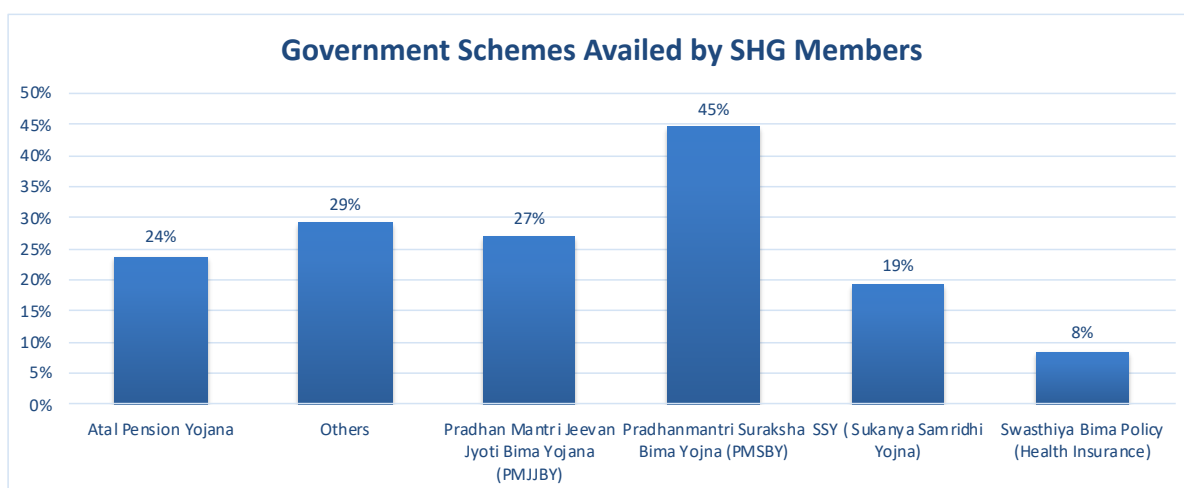
Saving Methods Before Joining SHGs

| Category	Percentage
With other SHG	2%
With friends/relatives	7%
In bank account	25%
Didn't save money	26%
At home (in utensils/ furniture/Other)	40%

After Joining the SHG:

After joining the SHG, all Members have bank accounts and were asked to start saving with small amounts of Rs 100/month. Gradually, as the SHG got well established and members did regular meetings and savings, they started to save 200-300/month.

Financial and government linkages:

Within our study, 100% of TG women actively save money as compared to the CG where only 27% of women save money. Similarly, in the case of investment and social security coverage, the programme was also instrumental in connecting the women to government schemes in TG, wherein on average every woman in the SHGs is covered by more than one government social security scheme (an average of 1.5 scheme/member) contrary to the CG where average coverage was 0.8 scheme/ per member.

Government Schemes Availed by SHG Members

Scheme	Percentage
Atal Pension Yojana	24%
Others	29%
Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	27%
Pradhanmantri Suraksha Bima Yojna (PMSBY)	45%
SSY (Sukanya Samridhi Yojna)	19%
Swasthiya Bima Policy (Health Insurance)	8%

Moreover, 38% of the sample population invests in fixed deposits, 34% in recurring deposits, and 26% are also depositing money in Sukanya Samriddhi Yojna, a national scheme that is part of the Beti Bachao Beti Padao campaign.

Investment Status of SHG Members
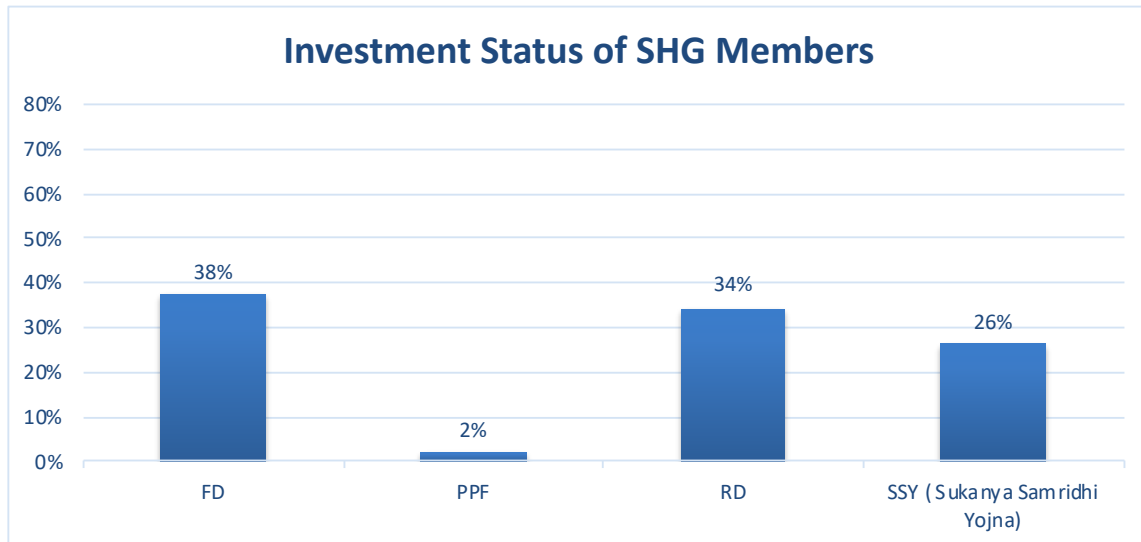
As financial support was also facilitated by the program, all the members took loan support, wherein 78% of members availed up to 10K, while 9% up to 20K and 8% of respondents took loan support of more than Rs 50,000, which indicates that the scope of taking up business was huge.
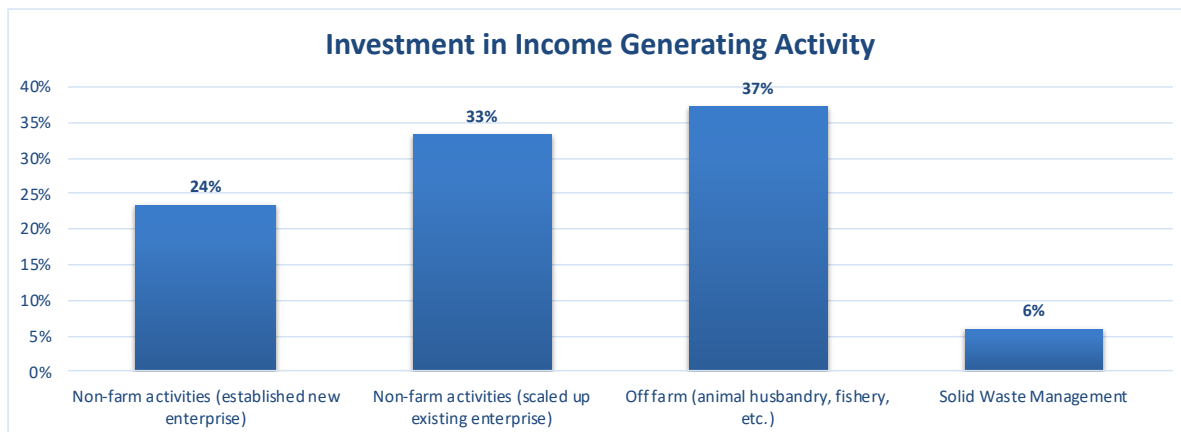
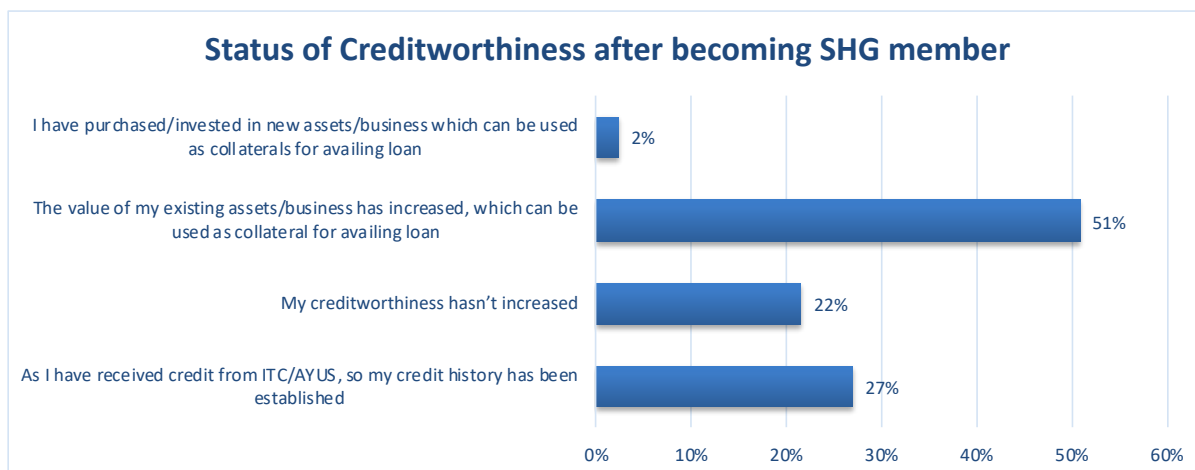**Amount of Credit Availed from SHG**
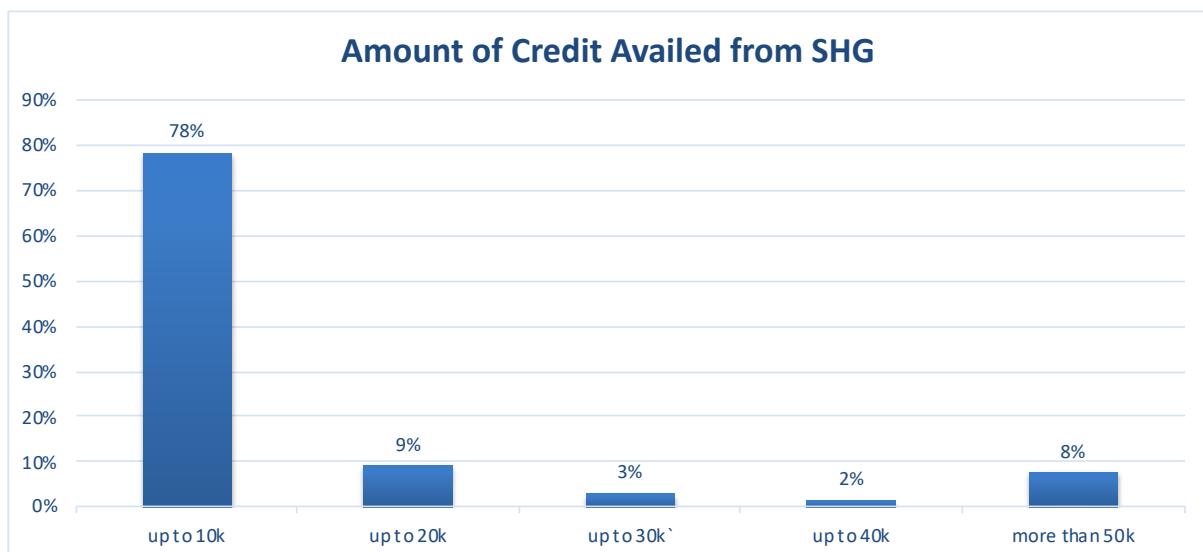
Membership in SHGs:

100% of TG women were part of an SHG and all of them were aware of the programme, which highlights the effect and reach of the programme concerning SHG-related engagements. As 43% of TG women, were connected to an SHG through the NGO, while 54% also had family/friends who were part of it.

Programme impact on income generation:

The TG sample showed that 57% of the SHG members have invested in non-farm income-generating activities, followed by 37% in Off-farm activities while the rest of the 6% have engaged in Solid Waste Management as compared to the CG where only one member has started their venture. This change in their source of income and occupation highlights the positive economic benefit derived by the TG post-intervention.

Investment in Income Generating Activity

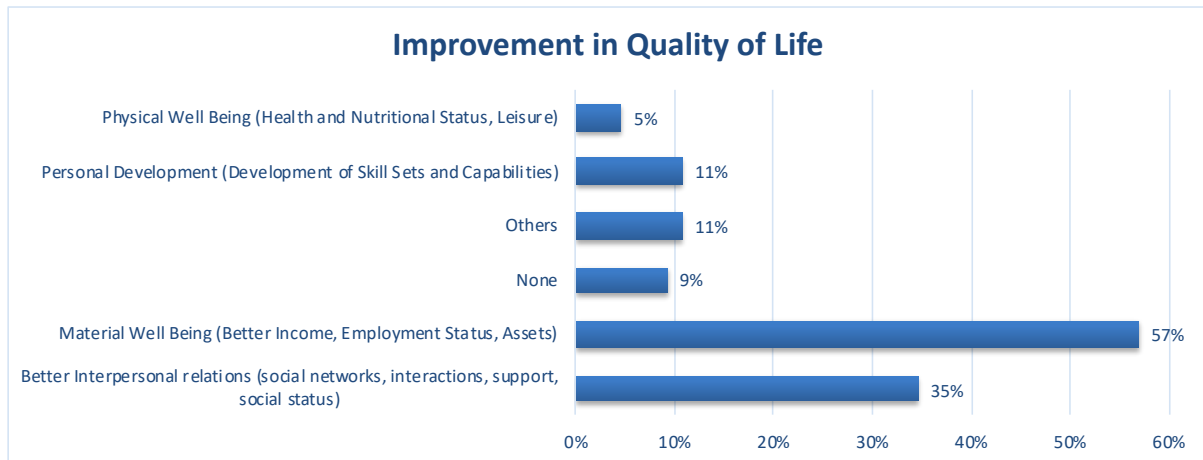| Category	Percentage
Non-farm activities (established new enterprise)	24%
Non-farm activities (scaled up existing enterprise)	33%
Off farm (animal husbandry, fishery, etc.)	37%
Solid Waste Management	6%

This is also evident as 52% of respondents stated to have increased creditworthiness, followed by 27% to have established credit history due to the support by ITC.

Status of Creditworthiness after becoming SHG member

Category	Percentage
I have purchased/invested in new assets/business which can be used as collaterals for availing loan	2%
The value of my existing assets/business has increased, which can be used as collateral for availing loan	51%
My creditworthiness hasn't increased	22%
As I have received credit from ITC/AYUS, so my credit history has been established	27%

AS the SHG members were also mentored to build a business. The women stated that the support was essential in dealing with the major business challenges, such as limited access to the market, lack of information, lack of social systems and networks, etc. Around 86% of the women strongly agree on receiving the support and addressing their challenges by the NGO team to a large extent.

Programme impact on the living standard:

Targeting the Hardcore poor programme has had a significant effect in improving the lives of women beneficiaries. The study found that the majority of women from TG were confident of earning more than before, improvement in material well-being, better interpersonal relations in the community, and personal development.

Improvement in Quality of Life

Category	Percentage
Physical Well Being (Health and Nutritional Status, Leisure)	5%
Personal Development (Development of Skill Sets and Capabilities)	11%
Others	11%
None	9%
Material Well Being (Better Income, Employment Status, Assets)	57%
Better Interpersonal relations (social networks, interactions, support, social status)	35%

Overall Impact:

Targeting the Hardcore poor' program has been a resounding success in improving the lives of women beneficiaries. The study found that the impact of SHGs has been significant: 57% of beneficiaries started or scaled up individual businesses, 37% invested in off-farm activities, and 7% focused on solid waste management. They received skill development training to enhance personal growth and economic resilience. About 50% invested additional income in household assets, with common investments in food, health, and education. Furthermore, 57% reported improved material well-being. Notably, 30% of SHG members have taken leadership roles in Panchayat and Block level organizations, with another 30% leading at the local community level.

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Longitude: 78.106998
Altitude: 240.9±60 m
Accuracy: 5.5 m
Time: 13-03-2024 15:34
Note: HhAa

"Before joining the SHG we were daily wage workers, the work used to be peeling the harvested sugarcane, reaping the harvest, collecting the chaff from the field and tending to cattle etc.. However, whatever we earned was spent by our husbands on alcohol and other improprieties. So we could not save anything. But after joining the SHG we have gained control over our earnings and we are able to save the money while also investing in our kids' education ."

- SHG Member, Bahadarpur Jatt, Bahadarabad Block

6. Conclusion and Recommendations

The programs assessed under Mission Sunehra Kal had well-defined goals aligned with the organization's values. They effectively engaged stakeholders, including employees, NGOs, and local communities for implementation. Stakeholders played a key role in ensuring program sustainability. These stakeholders were also successful in making the programs sustainable. For example School Management Committees in school wash programs, WhatsApp groups for mothers in Education programs, etc. Recommendations can further enhance these strengths.

- **Allocation of additional funds to the school:** Allocate additional funds for the maintenance of washrooms, ensuring a sufficient water supply and the availability of soap at all handwashing stations.
- **Conduct Regular School visits:** Conduct regular school visits to reinforce the importance of WASH activities among students, as one or two training sessions may not be sufficient.
- **Provide free sanitary napkins:** It is recommended to offer free sanitary napkins to girls in the school. Currently, students are required to pay for Rs. 5 for every napkin, which poses a financial burden and limits access to proper menstrual hygiene.
- **Extend the Read India Programme for Better Learning Outcomes**: Extending the duration of the Read India Programme by Pratham could enhance their effectiveness in improving learning outcomes, building upon their already demonstrated positive results.
- **Extend the duration of Training sessions for SHG women**: It is recommended to extend the duration of training sessions (2-3 Weeks) based on feedback from women in SHGs. Specifically, consider offering comprehensive courses for activities such as sewing, knitting, and jewelry making.
- **Tailor SHG Training to Women's Preferred Activities**: Investigating the types of activities or small businesses that interest women in Self-Help Groups (SHGs) should be prioritized. Subsequently, training should be tailored to meet the needs of these chosen activities.

Annexure

Annexure I - List of Projects under Impact Assessment

S. No.	Project Code	NGO	Theme	State	District	Study Conducted By
1	97	AYUS	WASH	Uttarakhand	Haridwar	CSRBOX
2	91	Pratham	Education	Uttarakhand	Haridwar	CSRBOX
3	97	AYUS	Women Empowerment: Self-Help Groups	Uttarakhand	Haridwar	CSRBOX

CSRBOX

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