



Mein Pragati Assam

# ENDLINE REPORT

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## Abbreviations

AAA	Atal Amrit Abhiyan
APY	Atal Pension Yojana
ASHA	Accredited Social Health Activist
ASRLM	Assam State Rural Livelihood Mission
ATM	Automated teller machine
Avg	Average
BC	Business Correspondents
BPL	Below Poverty Line
CSP	Customer Service Point
CSC	Common Service Centre
FD	Fixed Deposit
FGD	Focus Group Discussion
FO	Field Officer
Govt	Government
GS	Gram Shakti
JSSY	Janani Shishu Suraksha Yojana
Kms	Kilometers
LIC	Life Insurance corporation of India
MFI	Microfinance Institution
N/n	Population count/Sample count
NGO	Non-Government Organisation
NPRPD	National Programme for Rehabilitation of persons with Disabilities
PAN	Permanent Account Number
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PMUY	Pradhan Mantri Ujjwala Yojana
RD	Recurring Deposit
RGVN	Rashtriya Gramin Vikas Nidhi
Rs	Rupees
SHG	Self-help Group
SSY	Sukanya Samridhi Yojana
VLFC	Village Level Financial Inclusion Committee

## Executive Summary

The two phases of Mein Pragati in Assam are over and the on-going third phase will end in January 2022. This report presents the findings of the endline evaluation of the project, conducted in November and December 2021.

The endline was conducted in the backdrop of the unprecedented event of Corona pandemic, which impacted the project during the two waves in 2020 and then in 2021.

In the third phase, the project mainly focused on expanding Sakhi network in new villages and in creating collectives of Sakhis called 'Sakhi clusters'. These were assessed during the endline.

The data for the endline was collected from various stakeholders (Sakhis, Sakhi clusters, community and RGVN staff) through questionnaire, FGDs and interviews. M2i conducted primary survey with 522 Sakhis, 46 Sakhi clusters, 928 families in project villages (treatment group) and 436 families in non-project villages (control group). Of the 436 families in control group, 240 families were in relatively accessible villages (called 'Control 1') and 196 families were in very remote villages, (called 'Control 2').

### ENDLINE FINDINGS

#### Sakhi model

The project has been successful in creating a significant cadre of grass-root level financial intermediaries in the form of Sakhis. As of October 2021, there were a many 767 Sakhis across 6 project districts and more were still being inducted.

The Sakhi model has shown sustainability which is now evident not just from the responses in the endline or in the midline but from the actual performance of the older batch of 2018 Sakhis. There are as many as 381 Sakhis of 2018 batch who are active and earning an average of Rs3,000 per month.

Most Sakhis in the endline survey reported of being satisfied with the service fee, their personal revenues, flexibility in work, demand for services and the response of the community towards them.

The findings showed that the community valued Sakhis as they were very accessible and being local, were also trusted. 100% of the community respondents who availed Sakhi services were satisfied with their services, this is consistent with the midline findings.

The average revenues of Sakhis fell during Covid waves but Sakhis have shown good resilience as most Sakhis continued working during and post corona waves and could restore their incomes. However, many Sakhis of 2021 batch had not started earning and those earning also had low revenues. The average as well as median revenues of 2021 Sakhis were below Rs1,000 per month.

It was observed that Sakhis were able to adapt services according to demand and have acted as a support system for the community in the face of the Corona crisis. Sakhis played a positive role during Covid by helping community get access to doctors, government schemes, subsidised ration, etc.

On the capacity side, older Sakhis now have good capacity to operate independently. However, most new Sakhis inducted in 2021 still have limited capacity, have insufficient experience and have limited ability to operate independently.

The capacity building and handholding support received by the new Sakhis appeared inadequate. The capacity building efforts were adversely affected by the limited resources available in the project in the third phase, with only one field staff per district. Second wave of Corona also hampered the training efforts of the new Sakhis. The trainings could only be done online and the new Sakhis did not get much time to work in the field. However, on the positive side, there are significant number of new Sakhis that have prior experience with SHGs. All new villages taken in the third phase had pre-existing SHGs and many new Sakhis were members of these SHGs.

Limited ability to travel still remains one of the main challenges for Sakhis including for the new Sakhis. The operating radius of most Sakhis is limited to around 3-4 kms.

Notwithstanding some of the challenges identified, the model of Sakhis is now well-established and various indicators suggest that the model is sustainable.

### **Gram Shakti**

By October 2021, 519 Sakhis had taken the Gram Shakti (GS) training and 322 had successfully passed the test, which is 42% of the total Sakhis. This is a good project achievement. GS training was found effective in building capacity of Sakhis. The performance of GS certified Sakhis was found better than non-GS Sakhis on their ability to deliver services, on revenues and in their level of confidence.

Interestingly, Sakhis that have passed the exam and achieved certificate have significantly better performance than those who have merely undertaken the training but have not passed the exam. The data suggests that passing GS exam is a critical determinant in defining the effectiveness of the GS training. Further, GS training was found more important for newer Sakhis as difference between GS and non-GS Sakhis is higher in newer batch Sakhis than for the experienced ones.

### Sakhi cluster model

In the third phase of the project, Sakhis were organized into clusters. It was found that the Sakhi cluster model was a good strategy from the sustainability perspective. The model was significantly superior to the erstwhile VLFIC model.

Unlike VLFICs, Sakhi clusters comprise of Sakhis themselves rather than external individuals. These groups were found better equipped to self-regulate and to act as support institutions for individual Sakhis. Sakhis valued clusters and were found enthusiastic about them. At this stage, even if there are some capacity constraints in the clusters, there does not seem to be any ideological opposition to the model itself, as was the case with VLFIC.

Most Sakhis were willing to become members of clusters and over 60% of the Sakhis had already been organized into clusters. Some key positive observations on the clusters were:

- Close to half of the clusters had opened bank accounts, one cluster had even taken an office and one had got registered, while many were also planning to get registered.
- There was regularity in cluster meetings and the attendances were high in meetings.
- Most clusters had capacity for record-keeping of cluster proceedings. Past SHG experience had helped in this regard.
- Sakhis displayed ownership in this model by participating in the activities and were planning to start various initiatives within clusters and were making efforts towards external linkages.

In view of the above points, the Sakhi model is more likely to succeed and sustain if the clusters are provided adequate handholding support.

However, there is still high variability in capacity of clusters and training inputs so far appear inadequate. The challenge is more for clusters with new Sakhis. Most clusters had been trained through online means which had its own constraints. In most clusters all members could not be trained, only 2 or 3 office bearers of the clusters (President, Secretary) were trained. Further, lack of adequate staff at the field level led to limited trainings and support.

The training of clusters had mainly focused on cluster norms, book-keeping, internal processes, leadership etc to enable them to function as a group. However, as the vision is to help clusters take up project implementation or other enterprise activities, there were no specific enterprise or project management related trainings. External linkages of clusters have also not fructified yet and most efforts were in preliminary stages.

Distance and travel that members have to undertake for cluster meetings was found to be the most critical hurdle that affects the sustainability of the cluster. Many Sakhis complained of the travel related hassles and expenses.

With the current level of capacity building inputs and because of travel issues, it is likely that around 20–25% of the clusters may face sustainability related challenges.

### Community findings

The project, through its cadre of close to 800 Sakhis across 6 districts, was effective in improving access to financial services in the project villages.

Sakhis were one of the main sources of information about various financial and government schemes for the people in the project villages. The data showed greater access to different financial and non-financial schemes of government in project villages compared to non-project villages. The difference was even greater for villages that were remote and less accessible.

The data suggests better ability of the community to cope with financial stress in project villages, owing to greater diversification in the purposes of borrowings as well as sources of borrowings. The impact of Covid was also very perceivable in the third phase with more people borrowing for emergency and household purposes.

Most financial inclusion indicators in treatment group were better than the control group. However, improvement on these indicators in endline compared to midline was marginal.

The project also had positive impact on women empowerment indicators. An important achievement has been in the form of the cadre of women-Sakhis that has been created, as they are from the community and are now playing leadership roles – in Panchayats or acting as CSPs, ASAs, e-Sakhis etc.

Greater access to financial services, with women playing a critical role, has improved women's confidence, their ability to step out of the house, conducting more financial transactions and are starting to being part of the decision-making process.

The project has successfully demonstrated a community based model of financial intermediation that is socially and financial sustainable. The community was positively impacted by the Sakhis and provided overwhelmingly positive feedback about them.

# 1 Context and Methodology for Endline

## 1.1 Context

CRISIL Foundation in partnership with Rashtriya Gramin Vikas Nidhi (RGVN) is implementing project, “Mein Pragati” – A Financial Capability Building project in 6 districts (Barpeta, Darrang, Goalpara, Kamrup, Morigaon and Nalbari) of Assam. The project has completed two phases and the third phase of the project started in February 2021 and will end in January 2022.

The objectives of Mein Pragati Phase III were:

1. **Strengthen:** Continue engagement with beneficiaries covered in Phase I and Phase II while reaching out to new beneficiaries.
  - Provide a financial resource pool in the community through Gram Shakti online certification programme
  - Continue to provide handholding and counseling support to the community through the established Sakhis cluster model
  - Improve usage of financial products and services and access to social security schemes
  - Improve financial decision making and behaviour
2. **Sustain:** Build and strengthen an enabling ecosystem at the village level which will continue to support the community in building financial capabilities after the year 2021.
  - Sustain the cluster level federation of the Sakhis through continuous handholding and training
  - Linking the clusters with the mainstream organizations
3. **Expand:** Expand outreach to 400 more villages in new blocks while strengthening the activities carried in the previous villages and blocks.
  - Continue to target the villages in Phase I and Phase II
  - Increase geographies extending to 400 new villages and 5 new blocks totaling to 21 blocks and 1,565 villages



- Expand programme scope to cater to women not organized in SHG, men and family units/households
- Convergence with existing institutions at all levels from Gram Panchayats to ASRLM, NABARD, RBI, to create enabling environment for Sakhis to operate

M2i conducted Endline evaluation of the project in November and December 2021, this report presents the findings of the Endline evaluation.

## 1.2 Approach and Methodology

The overall approach for the Endline was to gather data from various stakeholders to assess the project activities and progress during the third phase. The evaluation had especial focus on the Sakhis and the Sakhi Clusters that were developed during this phase. The data was also analyzed from the timeline perspective that is the performance of Sakhis recruited in different phases of the project – 2018, 2020 and 2021.

At the community level, the data on financial access and access to government schemes was compared between the **'treatment'** group (villages where the project was implemented and the Sakhis were working) and the **'control'** group (villages where the project was not implemented and no Sakhis were working). The control group data was collected from two sets of villages, those that had relatively easier accessibility, called 'Control 1' and those that were remote villages called 'Control 2'. Thus, overall data gathering included:

- **Community data:** (from treatment and two control groups) through Questionnaire survey and FGDs
- **Sakhi data:** from Individual Sakhis and Sakhi Clusters through Questionnaire survey and FGDs
- **Stakeholders:** RGVN, other agencies and officials through semi-structured interviews

The tables below show the sample details.

Community Survey Sample							
Treatment				Control			
Batches	Villages	Total respondents	FGDs	Control	Villages	Total respondents	FGDs
2018	10	294	2	Control 1	9	240	3
2020	10	309	2	Control 2	6	196	
2021	10	325	2				
<b>Total</b>	<b>30</b>	<b>928</b>	<b>6</b>	<b>Total</b>	<b>15</b>	<b>436</b>	<b>3</b>

Sakhi Survey Sample			
	Sakhi Clusters		Individual Sakhis
Batches	FGDs - Qualitative	Questionnaire Survey	Questionnaire Survey
2018	14	24	199
2020	6	14	147
2021	4	8	176
<b>Total</b>	<b>24</b>	<b>46</b>	<b>522</b>

The report is divided in two broad sections. Section A discusses the findings related to Sakhis and Sakhi cluster model and Section B discusses community level findings.

## Section A

### Analysis of Sakhis and Sakhi Clusters

## 2 Assessment of Sakhi Model

In 2018, under the Mein Pragati project, CRISIL with its implementing partner RGVN conceptualised and started the 'Sakhi model'. The idea was to create a cadre of community-based resource persons, who can facilitate access to financial services to community on a revenue-based model.

Sakhis would be women from the community who will be trained to link people to various financial services and government schemes and would charge fee for it so that the model could sustain. Since, 2018 the project started inducting and training Sakhis.

Many of these Sakhis were also provided special training and given certification called 'Gram Shakti' (GS). In fact, for the new Sakhis inducted in 2021, undertaking the GS course was made mandatory. Sakhis have now been operating in the field for the last 4 years with latest batch being inducted in 2021.

In the third phase of the Mein Pragati project which started in February 2021, the Sakhis were organized into clusters. This was done to provide Sakhis a platform to support each other and enhance the range of services they can provide as collectives, beyond the project period. The clusters of Sakhis would be an important institution, and an exit strategy, to see that individual Sakhis do not feel abandoned as the project ends in January 2022.

In this endline, M2i evaluated the performance of the Sakhis and assessed how successful the model has been and the status of Sakhi clusters, although they are still nascent. M2i compared the performance of Sakhis and clusters across three batches of 2018, 2020 ad 2021.

To assess Sakhis' performance and the overall model, M2i analyzed the Sakhi's revenue data since 2018; M2i also conducted a primary survey with 522 Sakhis from the three batches and did primary survey with 46 clusters of Sakhis. The distribution of the sample of 522 Sakhis surveyed during the endline is given below.

**Distribution of primary sample of Sakhis for endline**

Districts	2018 batch	2020 batch	2021 batch	Total
Goalpara	21	22	21	64
Morigaon	73	55	35	163
Kamrup	11	14	24	49
Nalbari	29	18	37	84
Barpeta	32	20	30	82
Darrang	33	18	29	80
<b>Total</b>	<b>199</b>	<b>147</b>	<b>176</b>	<b>522</b>

## FINDINGS

### 2.1 Profile of Sakhis

As of October 2021 there were a total of 767 Sakhis and more Sakhis were being identified and trained in the new project areas of third phase. According to RGVN, they had a project milestone of recruiting 805 Sakhis by the end of the third phase. The number of already recruited Sakhis and the pace at which new Sakhis are being inducted shows that RGVN will be able to comfortably meet the milestone.

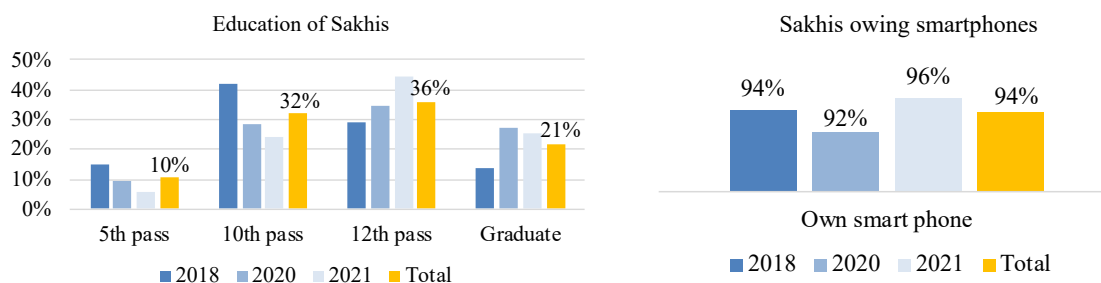
**Distribution of total Sakhis across districts and batches – October 2021**

Districts	2018	2020	2021	Total
Goalpara	46	23	27	96
Morigaon	160	72	32	264
Kamrup	47	20	27	94
Nalbari	44	23	41	108
Barpeta	38	21	28	87
Darrang	46	22	50	118
<b>Total</b>	<b>381</b>	<b>181</b>	<b>205</b>	<b>767</b>

Most of the Sakhis, particularly of earlier batches of 2018 were modestly educated. However, from 2020 onwards, the project tried to induct Sakhis who were at least 12<sup>th</sup> pass or graduates and also owned smartphones. In 2021 batch, the project also tried to have Sakhi who had two-wheelers and could travel.

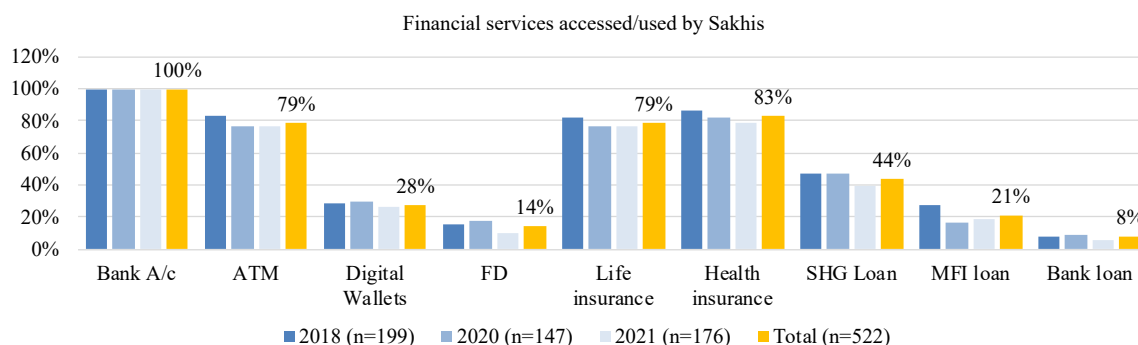
The primary survey of the endline showed this difference in profile. Close to 75% of Sakhis of 2020 and 2021 had studied at least up to 12<sup>th</sup> grade, compared to only 43% of 2018 batch.

On smartphone ownership, not much difference was noticed, 94% of the total Sakhis owned a smartphone. Sakhis of 2018, at the time of their induction had lower ownership of smartphones but as they engaged in work, most of them procured it. Hence, now the proportion of Sakhis with smartphones is similar across batches.



## Financial inclusion status of Sakhis

Sakhis are agents for increasing financial inclusion in the society, in this survey we assessed the financial inclusion status of Sakhis themselves. It was found that 100% of the Sakhis had bank accounts and 79% even had ATM cards. 28% Sakhis used digital wallets and 14% Sakhis had invested in Fixed Deposits. About 80% Sakhis had taken life insurance and health insurance. Interestingly, the access to various financial services across batches of Sakhis was high, although batch of 2018, compared to other two batches showed higher access to most financial services.

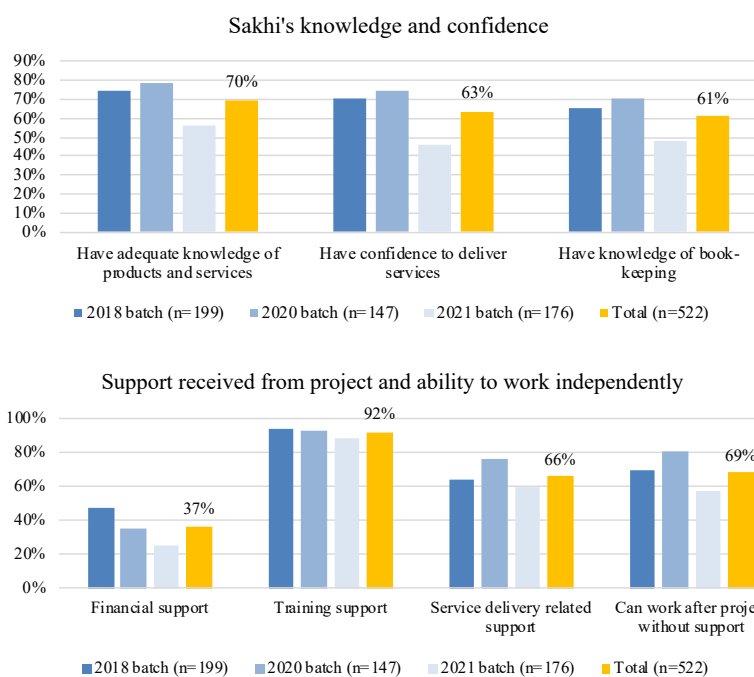


## 2.2 Capacity of Sakhis of 2021

The quantitative data on Sakhis gathered through primary survey as well as qualitative discussions with Sakhis and with the staffs of RGVN reveals that the new Sakhis of 2021 batch do not currently have adequate capacity.

Around 55% of the new Sakhis did not feel confident to provide various financial services and 43% of them did not feel confident of working independently without support. In contrast, 75% of the older Sakhis felt confident of working independently.

Some of the **key reasons for the capacity gaps between the earlier batches and the new batch** were:



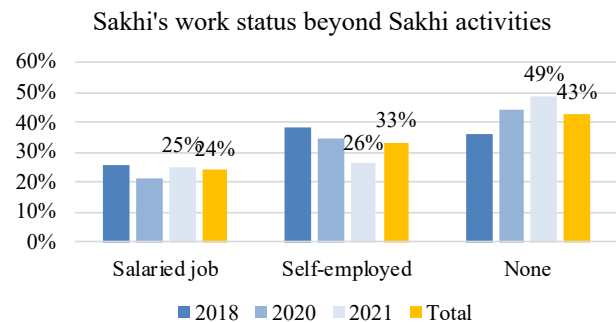
- **Limited resources deployed under the project in the third phase:** In the third phase, the project's field staff was significantly reduced to only 1 per district. The lone staff at the

district level had multiple responsibilities of – identifying new Sakhis, training Sakhis, data reporting, hand-holding support, forming clusters, training of clusters, monitoring and other coordination, this compromised the training and hand-holding efforts.

- **Training methodology:** Unlike earlier batches, where trainings were mostly physically done with multiple sessions, new Sakhis were trained through video calls, which had its own constraints. As the third phase began it coincided with the second wave of Corona in April-May 2021 and hence trainings could not be physically done. Thus, project’s interaction with new Sakhis has been limited.
- **Corona restrictions:** Due to restrictions and local lock-downs, the newly recruited Sakhis did not have much time to go out to field and deliver services. Thus, most of them could only work intermittently.
- **Insufficient experience:** While the Sakhis of 2021 have better education qualifications compared to earlier Sakhis and have also undertaken Gram Shakti course, they still did not have adequate time to practice in the field and thus lack experience, which is very essential for building capacity and confidence.

On the positive side, all the new villages taken in the third phase of the project already had pre-existing SHGs; thus, a significant proportion of the new Sakhis inducted in 2021 had been part of SHGs, or self-employed and had also undertaken leadership roles under ASRLM etc. Such pro-active Sakhis, although new, have better understanding of the role they have to play as Sakhis.

51% of the batch of 2021 Sakhis mentioned that they were engaged in some other income generating activities apart from being Mein Pragati Sakhi. Having half of the new Sakhis engaged in some other activities shows the existing capacities in the new Sakhis.



Overall, the batch of 2021 Sakhis, especially those without prior work experience are not adequately prepared for Sakhi related work. Such Sakhis are vulnerable to drop-out, particularly if there is no project support beyond January 2022. Further, most Sakhis of 2021 have either not started earning from Sakhi related work or are still earning meagre amounts. The past data shows that Sakhis take at least around 12 months after training, before they can start earning significant amounts, during which time they also need handholding support.

## 2.3 Outreach of Sakhis

The primary data collected during endline from 522 Sakhis shows that Sakhis typically operate in a geography of around 3 kms to 3.5 kms. This radius is smaller for new Sakhis of 2021 at around 2.4 kms. Most Sakhis on an average dedicate 3 to 4 hours per day and work for 15–20 days in a month for Sakhi related work. This is similar to that of Midline and is similar between 2018 and 2020 batches. Thus, one may assume that in terms of efforts this what most Sakhis can put in as they are also engaged in household chores or other activities. The outreach of and efforts currently put in by new Sakhis are lower compared to older Sakhis.

Outreach of Sakhis	2018 batch	2020 batch	2021 batch	Total
Avg. number of households reached	293	241	134	<b>224</b>
% of HH reached in the area	67%	62%	39%	<b>56%</b>
Radius of operation, kms	3.2	3.2	2.4	<b>2.9</b>
Avg. workdays in a month for Sakhi services	19	18	15	<b>18</b>
Avg. hours spent per day for Sakhi work	3.9	3.7	3.3	<b>3.6</b>

Analysis of the number of villages that Sakhis earned their revenue from, showed that a Sakhi earns revenues on an average from 1 village. Thus, the outreach of Sakhis is limited in terms of geography.

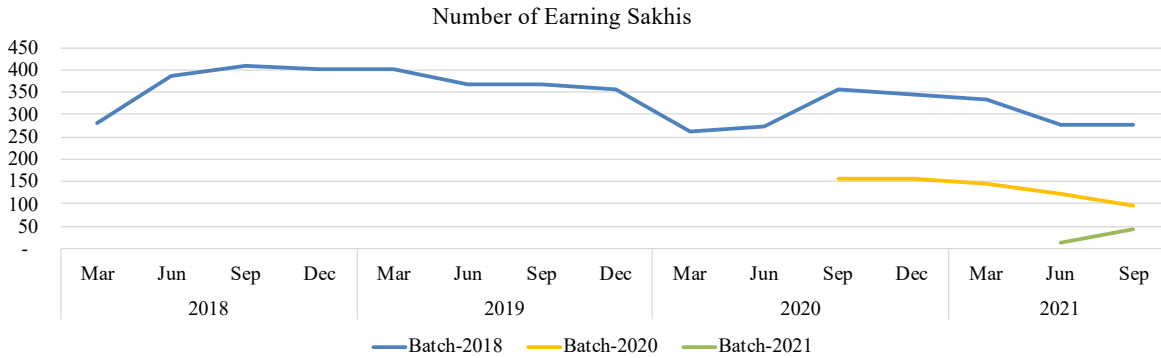
Months	No. of earning Sakhis	Villages earned revenues from	Avg. villages per Sakhi remuneration wise	Avg. Sakhi income, Rs
Feb-21	415	391	0.9	2,084
Mar-21	485	534	1.1	2,680
Apr-21	471	494	1.0	2,093
May-21	362	351	1.0	1,867
Jun-21	410	402	1.0	2,097
Jul-21	468	433	0.9	2,030
Aug-21	458	428	0.9	2,437
Sep-21	417	386	0.9	2,533

Source: Table prepared from MIS data of RGVN

## 2.4 Revenues earned by Sakhis from their services

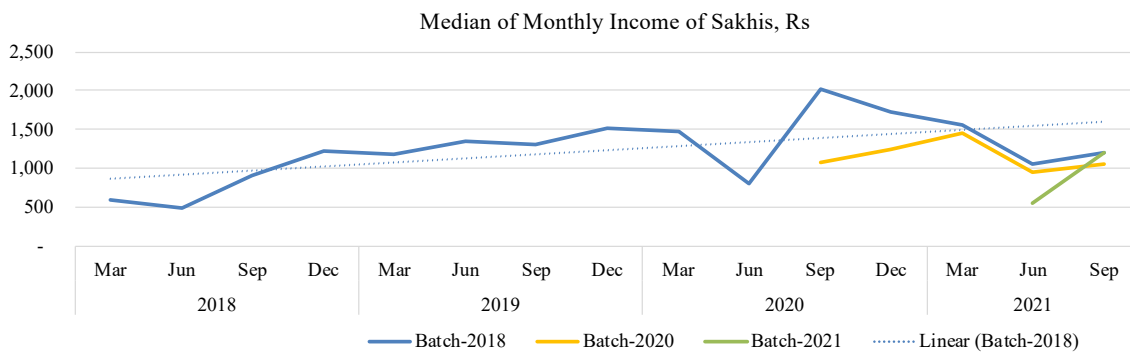
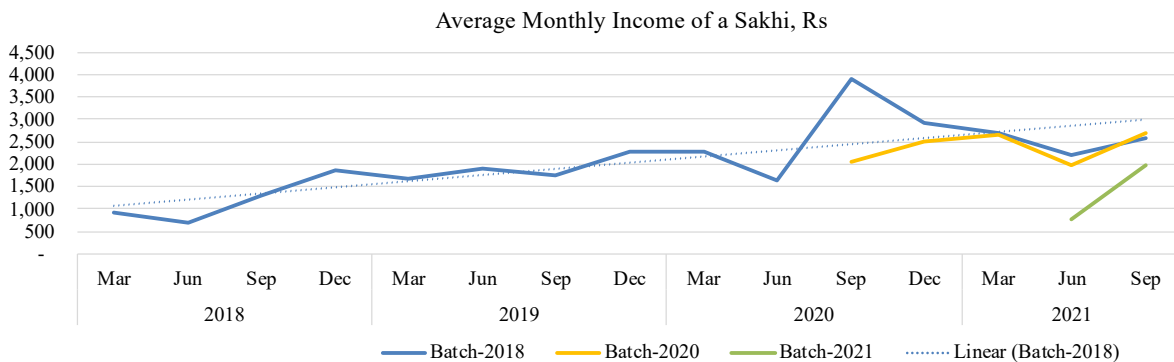
Revenues earned by Sakhis is a strong sustainability indicator. The chart below shows the number of Sakhis that were earning income from Sakhi-related activities over the years across different batches.

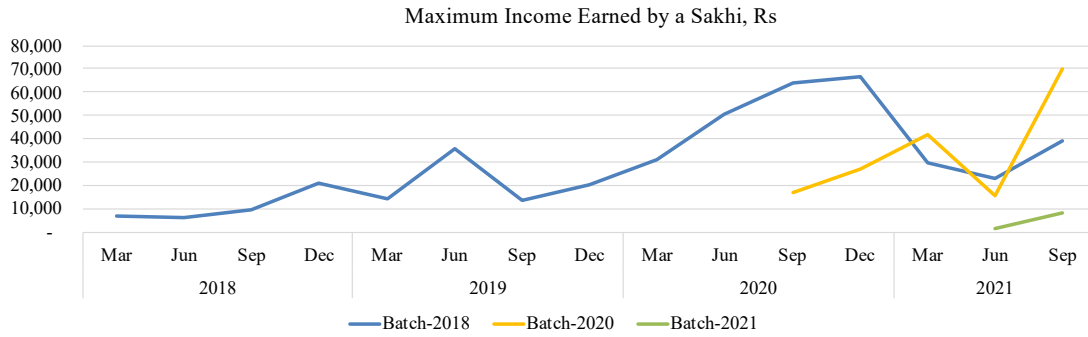




The data shows high proportion of Sakhis of older batch of 2018 earning. The trend shows drop in number of earning Sakshi between March–June 2020, which increased post June only to fall again after March 2021. This is exactly correlated with the two waves of Covid-19. After June 2021, the number of earning Sakhis have again started picking.

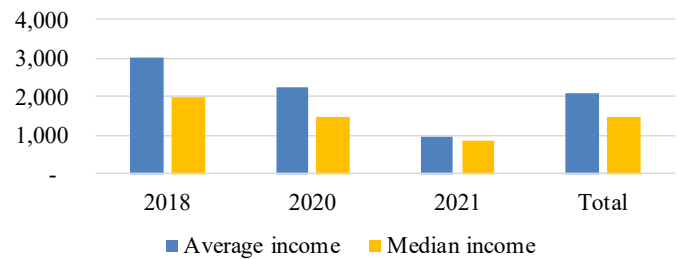
If we see the trend of average income of Sakhis, we find that as the project progressed, the average income as well as the median income of Sakhis have gradually increased. The average income saw a drop during the Covid waves, however the average income surged in between the two waves of Covid. The average income after the second wave of Covid had started picking up again.





The above charts are based on the data collected by RGVN from the Sakhis. However, during the endline survey with Sakhis, primary data on their income was also collected.

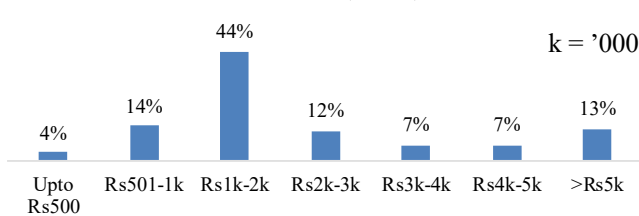
**Average Income and Median Income for Sakhis, Rs calculated from primary data collected from Sakhis during endline**



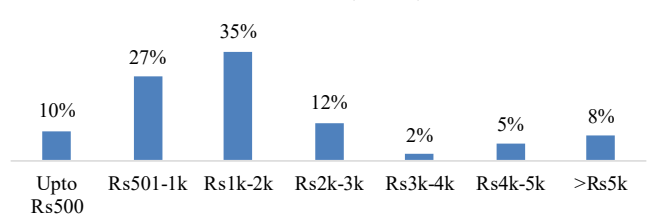
According to this data, the current average income is around Rs 3,000 per month for 2018 batch while it is about Rs2,250 for 2020 batch and Rs974 for 2021 batch of Sakhis. The median income which reflects the minimum amount that 50% of the Sakhis are earning is reasonable for 2018 and 2020 batches. However, for the batch of 2021, the average income as well as the median income is below Rs1,000 per month.

In the batch of 2021, 14% Sakhis in the primary survey had not started earning, while another 30% earned below Rs500 per month. The charts below show the proportion of Sakhis in different average monthly income brackets from Sakhi activities. The difference between old and new batch of Sakhis is clearly evident.

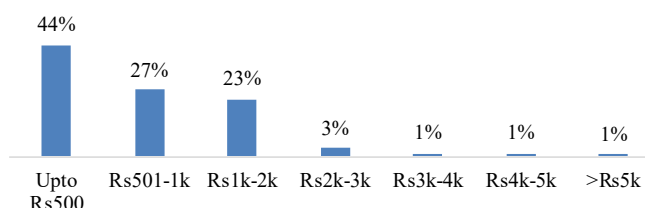
**% of Sakhis in different average monthly income brackets  
2018 batch (n=199)**



**% of Sakhis in different average monthly income brackets  
2020 batch (n=147)**



% of Sakhis in different average monthly income brackets  
2021 batch (n=176)



## 2.5 Personal significance of Sakhis' income

In the community survey the average household income in treatment villages was Rs9,215, since Sakhis are also part of the same community, the average income earned by experienced Sakhis (from Sakhi related activities) of Rs2,500-3,000 is a significant contribution to the overall family income.

Furthermore, the primary data from Sakhis' survey suggests that as the Sakhis mature, the proportion of their Sakhi-related income in total income earned by Sakhis from all sources increases, thus making income from Sakhi related work more important. The table below shows that proportion of Sakhi income to total income is higher for experienced Sakhis, this creates higher exit barrier for them and lower for the newer Sakhis.

Thus, the drop-out rate declines for mature Sakhis. The qualitative discussion with RGVN team also corroborates this, as most of the drop outs happen before Sakhis have started earning or when their income is low, which is mainly during the initial one year.

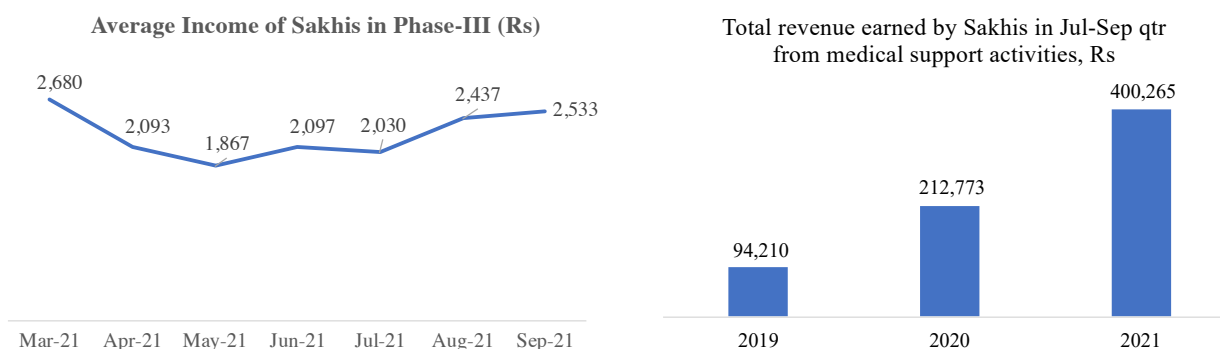
	2018 batch	2020 batch	2021 batch	Total
Total Avg. monthly income of Sakhi, Rs	4,963	4,769	2,878	4,205
Avg monthly income earned from Sakhi work, Rs	3,007	2,253	974	2,109
Avg. of Sakhi-related work income as % of total income of Sakhis*	57%	52%	40%	50%

\*This proportion has been calculated by taking the average of the proportions of individual Sakhis incomes from different sources. The proportion is higher for mature Sakhis.

## 2.6 Sakhis' adaptation and resilience

During the unprecedented crisis of Corona which had two massive waves, the Sakhi model and ability of Sakhi to continue work was rigorously tested. The data suggests that while Sakhi faced challenges during Corona waves in 2020 and 2021, they resumed working as the lock

downs opened. The number of Sakhis working as well as the revenue trends show that Sakhi returned to work and regained the revenue levels.



Not just most Sakhis have resumed work after the second wave, but qualitative discussions revealed that many Sakhis were instrumental in supporting community even during the Corona waves.

Sakhis have also adapted their services according to the need of the community. The table below shows the services through which Sakhis generated maximum revenue between July to September quarters in the last 3 years. The table clearly shows how medical related support services went up in hierarchy in 2020 and then further in 2021.

**Based on total remuneration earned across services in Jul-Sep quarters of each year**

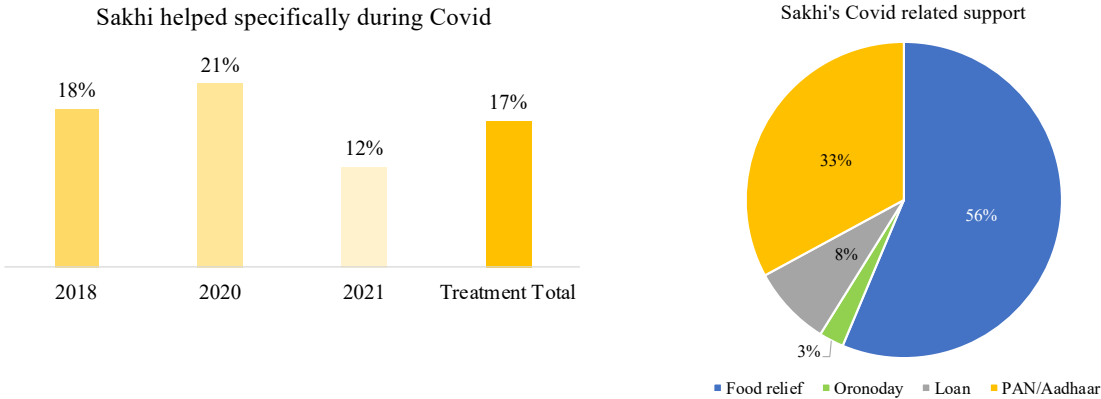
Year-2019-2 <sup>nd</sup> qtr	Year-2020-2 <sup>nd</sup> qtr	Year-2021-2 <sup>nd</sup> qtr
Pan card	Pan Card	<b>Medical visit</b>
Book-keeping	Aadhaar Card	Livelihood
PMUY	<b>Medical Visit</b>	Pan card
<b>Medical visit</b>	Arunodoi	Book-keeping
Weaver card	MFI loan	Aadhar card
Bank account opening	Book-Keeping	Bank loan
Voter id	PMFBY	Bank Account opening
PMFBY	Income certificate	PMAY
Caste certificate	Bank account opening	Bank visit

## 2.7 Sakhis act as support system for the community

The primary survey with the community showed that Sakhis acted as a support system for the community during Corona. Sakhis were instrumental in helping people to get to the doctors and hospitals, they helped people in accessing government relief in the form of free ration and food during the lock-downs. They spread awareness in community through telephone calls, which was part of an initiative of RGVN called 'Telephone Tree'. Many of the support

services were non-revenue generating for Sakhis. RGVN also started YouTube channel during Covid, providing awareness on income generating activities to support falling incomes.

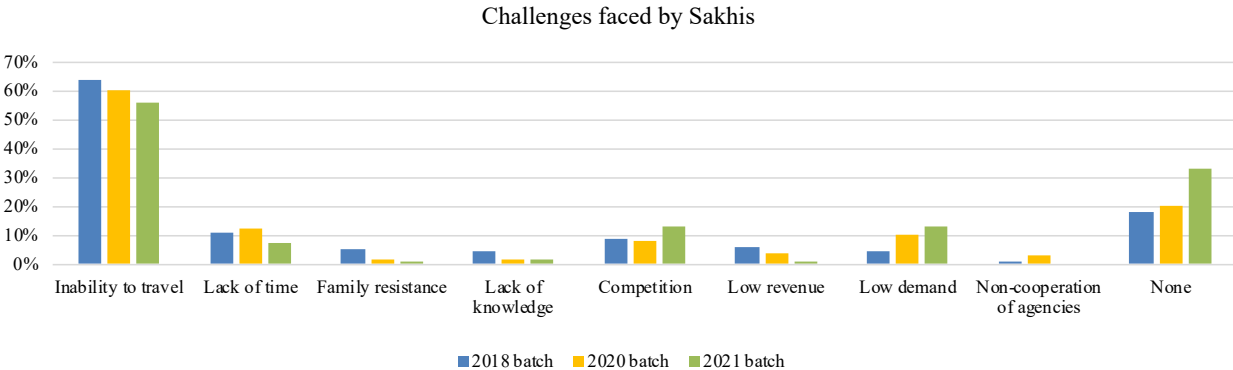
Sakhis provided community access to 'Arunodoi' scheme which is a direct benefit transfer scheme for BPL families. 17% of the treatment group families in the endline acknowledged that they received support from Sakhis during Covid period. The charts below show the responses of community of villages from different batches of Sakhis.



### 2.8 Challenges faced by Sakhis in delivering services

The endline data shows that the biggest challenge that most Sakhis faced was of inability to travel far. Mobility seems to be the biggest hurdle for most Sakhis, which is also reflected in their low operating radius, as discussed earlier. However, in the third phase, RGVN tried to induct new Sakhis that had two-wheelers and thus, proportion of Sakhis mentioning mobility as a challenge is slightly lower for 2021 batch Sakhis compared to 2018 batch, nevertheless, it still remains the biggest challenge. Mobility was also highlighted as the main challenge even during Midline.

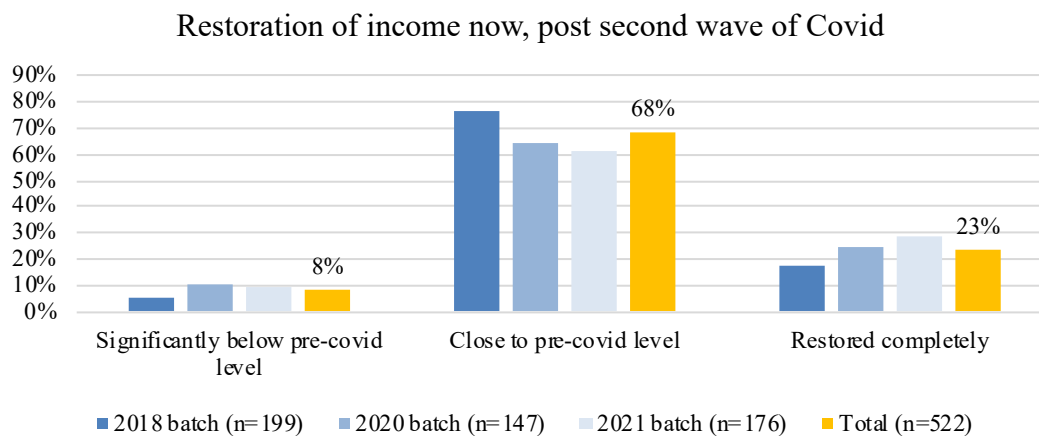
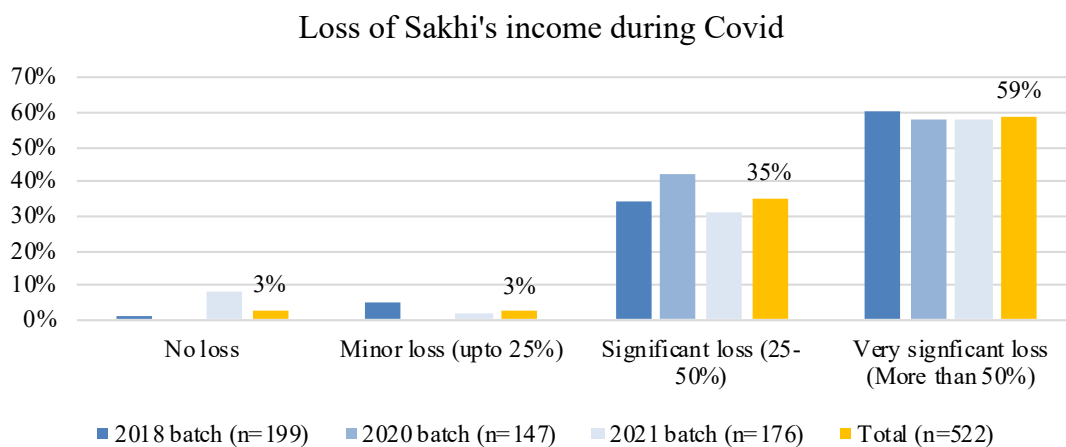
Apart from mobility, most Sakhis have given mix of other challenges that they face. Surprisingly, 34% of 2021 batch Sakhis mentioned that they faced no challenge. This is could also be because of their relatively less experience in the field so far.



## 2.9 Challenges faced during Covid

Just like everyone else, Sakhis also had challenges during Covid period. In the endline, 94% of the Sakhis reported loss of income during Covid with 59% reporting very significant loss of income of over 50% of their usual income. Loss in income created financial stress among Sakhis.

But, as discussed earlier, most Sakhis have shown resilience and got back to work after Covid waves. In the endline, 92% of the Sakhis mentioned that now (in November 2021), their income had either completely restored or has restored very close to pre-covid level.



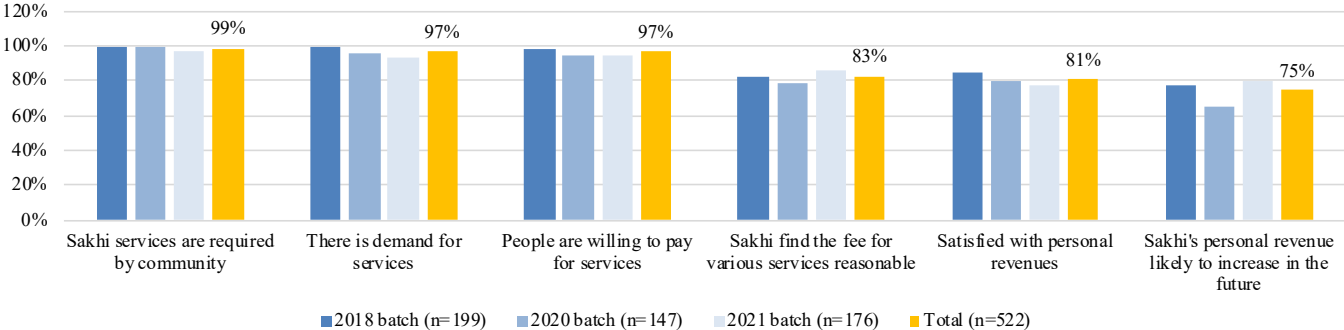
## 2.10 Sustainability of Sakhis

Despite Sakhis having been recruited from the community with modest education backgrounds, most of them have shown enthusiasm in continuing working. The Sakhi model has shown sustainability which is now evident not just from the responses in this survey or in

the midline survey but from the actual performance of the older batch of 2018 Sakhis. There are as many as 381 Sakhis of 2018 batch who are active and earning an average revenue of around Rs3,000 per month.

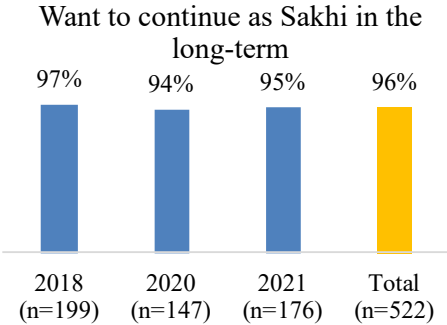
In the endline survey, most Sakhis were satisfied with the overall Sakhi model, such as the service fee, their personal revenues, flexibility in work, demand for services and the response of the community towards them.

Sakhis's opinion on Sakhis' revenue model



It is noteworthy that the Sakhis do not receive any substantial grant, salary or sustenance allowance under the project and they primarily depend on their own earnings from Sakhi-related work. Thus, the fact that as many 381 Sakhis of 2018 batch and 181 Sakhis of 2020 batch are working and earning decent amount proves the sustainability of the model.

96% of the Sakhis in the endline survey, including new batch of Sakhis, showed willingness to continue as Sakhis in the long-term. According to them, except challenges related to travelling, there is no other major challenge related to demand for services or even people's willingness to pay for services. Most Sakhis were satisfied with the revenues they could earn.



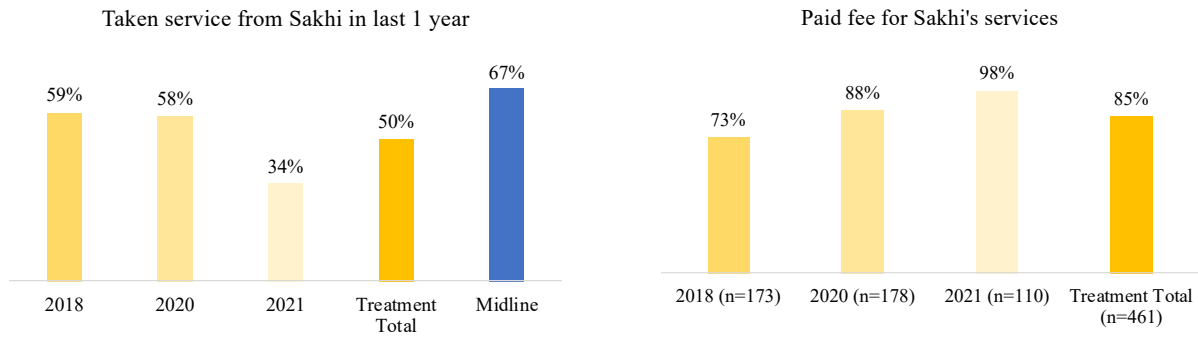
Majority of the Sakhis were hopeful that in the coming years their revenues will increase further. Interestingly, even Sakhis of new batch of 2021 did not have any doubt over the revenue model or the potential in the activity, although many of these Sakhis were still earning much lower than the older batches.

**2.11 Community's acceptance of Sakhis**

Another important factor in sustainability of Sakhis is the acceptance of Sakhis by the community. The community with whom the Sakhis worked provided positive feedback on Sakhis' services. In the FGDs in the treatment villages, respondents mentioned that Sakhi was the primary source of information and contact person for them for Government schemes.

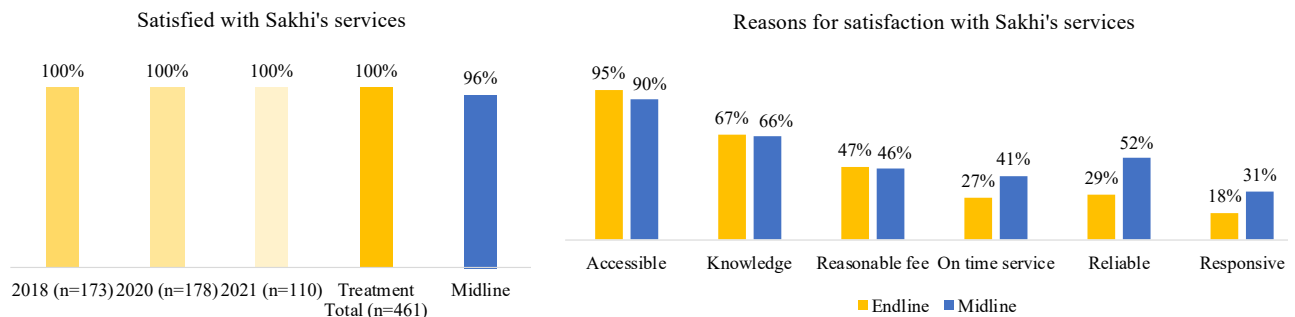
50% of the respondents in the endline had taken services from Sakhis, despite Corona pandemic. This proportion is lower than 67% of Midline but is still significant given the Corona's impact.

The data from the community survey suggested that community was happy with the Sakhi services, and the service fee levels.



n = 928

100% of the respondents who availed Sakhi services in the endline sample were satisfied with her services, this is consistent with the midline survey. Respondents reported easy accessibility, reasonable fee, adequate knowledge on products and services and reliability as the main reasons of satisfaction from Sakhi services.



## 2.12 Conclusion

Based on the endline findings following can be concluded on the Sakhis:

- The project has been successful in creating a grass-root cadre of financial intermediaries.
- The community value Sakhis as they are accessible and being local, they are also trusted.



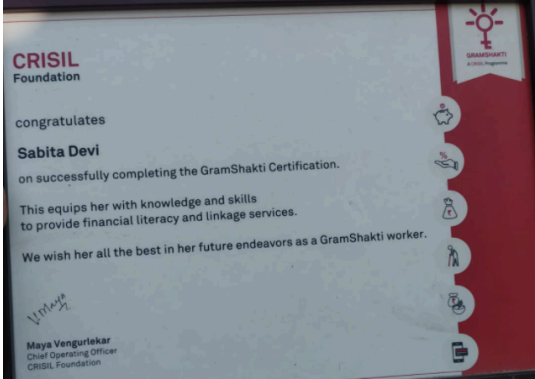
- The model of Sakhis is well-established and various indicators on revenues, drop-outs, community feedback and resilience shown by Sakhis indicated its sustainability.
- The services provided by Sakhis have demand and have decent revenue potential. Average revenues were reasonable and those Sakhis that put in more effort can earn more.
- Sakhis are able to adapt services according to demand and act as a support system for the community.
- Experienced Sakhis have good capacity to operate independently and to expand their services.
- New Sakhis have received inadequate training and still lack experience and confidence, especially those with no prior experience of such work. However, there are also 40-50% Sakhis in new batch that have better capacity due to their past experience with SHGs and similar leadership roles.
- The revenues of most of the new Sakhis are still low because of which they are still vulnerable to drop-outs.
- The training and capacity building of new Sakhis have been adversely impacted due to limited resources available in the project in the third phase and also by the second wave of Covid-19. The new Sakhis seem to need handholding support for at least 6 more months.

### 3 Gram Shakti

#### 3.1 Gram Shakti status

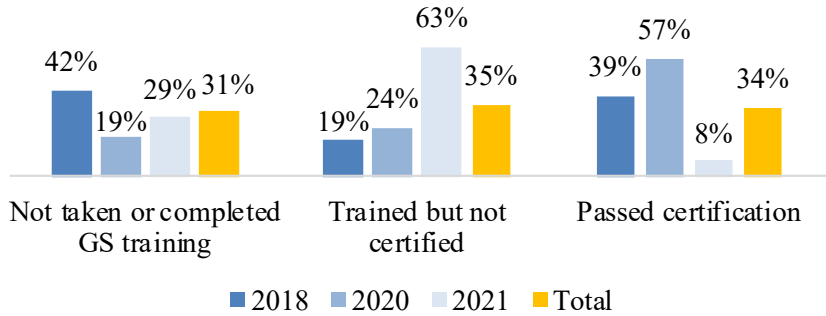
Gram Shakti (GS) is a special online financial literacy training programme designed by CRISIL for the community workers.

The training program is to be taken through a mobile based application. A trainee has to then take a test. Those who successfully pass the test are awarded a 'Gram Shakti' certificate. While for the Sakhis of batches of 2018 and 2020 the program was optional, for the new batch of 2021, the GS training was made mandatory. In the primary survey with 522 Sakhis during endline, 34% of the Sakhis had successfully completed the GS training programme.



In the sample, batch of 2020 had the highest proportion of Sakhis that had received the GS certificate, however batch of 2021 had highest proportion of Sakhis who had attended the training although most of them had not qualified the test or they might not be aware of their certification status as no certificates have been issued in 2021 so far.

Gram Shakti Certification Status



As per the overall data taken from RGVN, by September 2021, 519 Sakhis had taken the GS course and 322 had successfully passed the test. Of these 92 Sakhis, although had passed the test were yet to be issued the certificate.

### Overall GS status – September 2021

Batch	Total Sakhis	Taken GS course	Passed and Certified*	Success rate	% of certified Sakhis
2018	381	140	95	67.9%	24.9%
2020	181	174	156	89.7%	86.2%
2021	205	205	71	34.6%	34.6%
<b>Total</b>	<b>767</b>	<b>519</b>	<b>322</b>	<b>62.0%</b>	<b>42.0%</b>

\*Includes 92 Sakhis (10 of 2018 batch, 11 of 2020 batch and 71 of 2021 batch), that passed the GS exam in 2021 but were yet to be issued GS certificate.

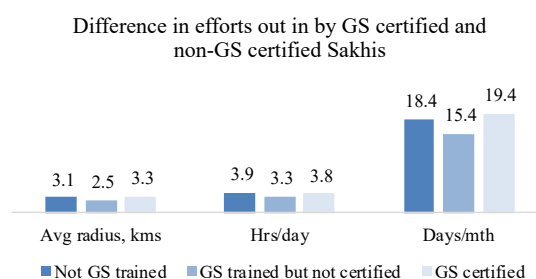
### District wise Gram Shakti Distribution

District	Total Sakhis	GS certified Sakhis	% of Certified Sakhis (GS)
Goalpara	96	33	34.4%
Morigaon	264	120	45.5%
Kamrup	94	37	39.4%
Nalbari	108	44	40.7%
Barpeta	87	33	37.9%
Darrang	118	55	46.6%
<b>Total</b>	<b>767</b>	<b>322</b>	<b>42.0%</b>

## 3.2 Effectiveness of GS trainings

The analysis of data to assess the effectiveness of GS trainings and certification shows some interesting findings.

On the efforts put in by Sakhis it was seen that GS certified Sakhis put slightly more efforts in the work they do although the difference is not much.

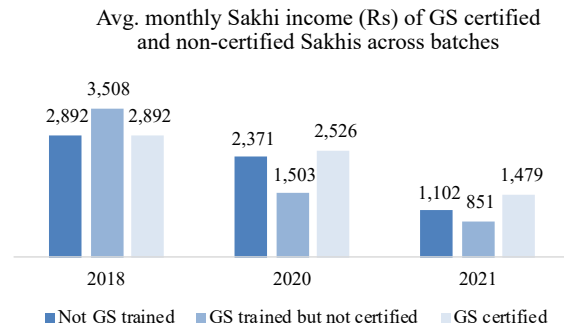
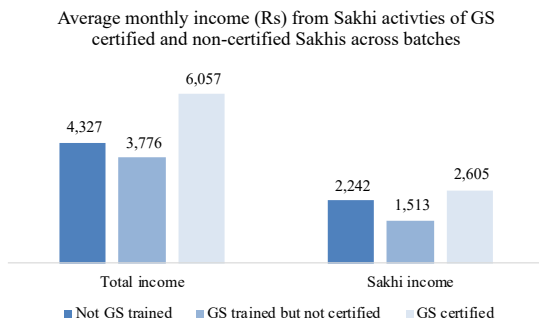


However, there is a significant difference in overall income from all sources as well as Sakhi-related income of GS certified Sakhis and non-certified Sakhis. While certified Sakhis had average income of Rs2,605 per month, for non-certified Sakhis it was Rs1,857.

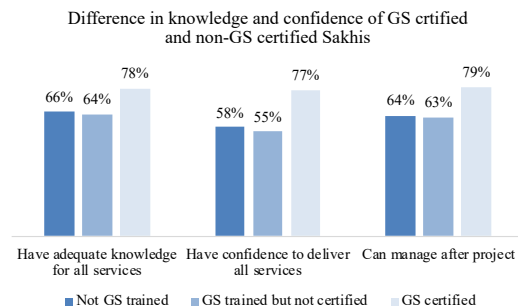
Another interesting findings is that qualifying an exam and achieving certificate seems to be important. The performance of those who have merely taken the training but not qualified the exam and those who have not trained is similar. In contrast, there is a significant difference

between those who have achieved the certificate and those who have not, even if they have taken the training.

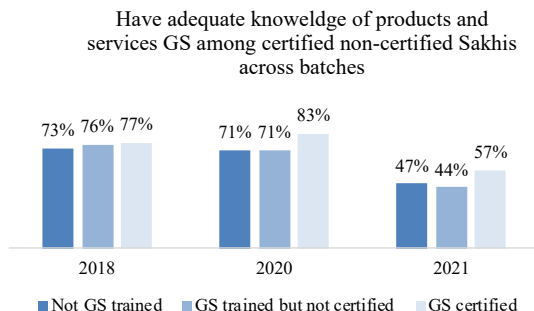
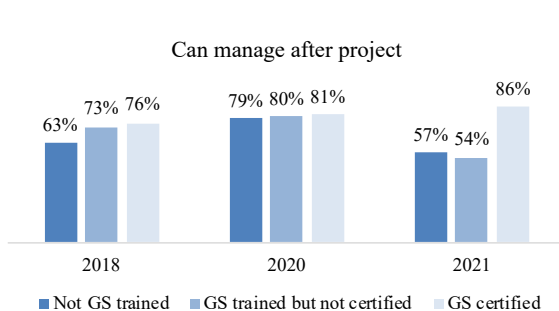
Disaggregating the income of GS and non-GS certified Sakhis across batches shows that certification is more important and seems to have greater impact on new Sakhis compared to experienced Sakhis. Thus, difference in income between GS certified and non-GS certified is more in new Sakhis compared to the experienced one, as can be seen in the charts below.



If we see the knowledge and confidence of GS-certified and non-certified Sakhis, the finding seem to be similar as discussed above. Significantly higher proportion of GS certified Sakhis have reported having adequate knowledge and confidence for Sakhi related work. Again there is no difference between those have taken the course but not qualified and those who have not taken the course at all.



Disaggregating the data cross batches shows that GS training seems to boost confidence and knowledge of newer Sakhis more than the experienced ones.

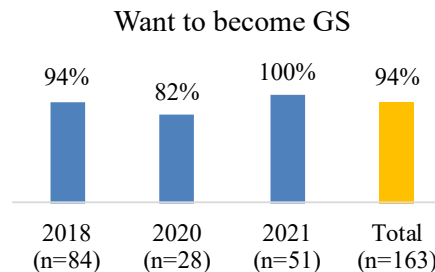


### 3.3 Opinion of Sakhis on GS

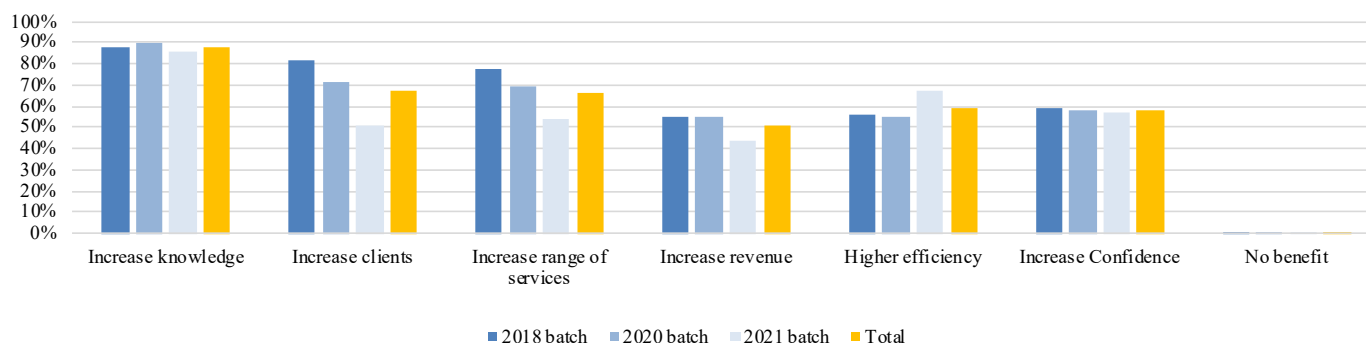
The survey showed that Sakhis greatly valued the GS certificate and those who did not have it, wanted to have it. In the endline survey, 94% of the Sakhis who had so far not taken the GS training expressed desire to undertake the training and become GS.



Sakhis had the opinion that the GS certificate gave them the credibility and an identity. Without GS certificate, they have no specific identity to prove that they are trained Sakhis. They also mentioned that having a certificate makes it easier for them to convince the community and the government officials. For many Sakhis it was also a matter of pride and self-confidence of having qualified an exam and received a certificate. It was found that Sakhis proudly and prominently displayed these certificates at their homes.



Benefits of GS certification perceived by Sakhis



According to RGVN, there were Sakhis that have made multiple attempts but have not qualified the exam. For such Sakhis it is quite disappointing to having taken the training and appearing multiple times for the exam and yet not receiving the certificate, RGVN had the opinion of providing participation certificate to such Sakhis.

M2i's **recommendations** for the Sakhis that have undertaken the full course and the exam but have failed to qualify it, are below:

- Arrange special training sessions for such Sakhis to clarify concepts and their doubts
- Support them in the preparation of exams
- Ask them to reappear in test after the above-mentioned special sessions
- Those who qualify can be provided GS certificate and those who do not, can be provided participation certificate, which should be visibly different from the GS certificate.

### 3.4 Conclusion on GS

The endline findings suggest that Gram Shakti trainings were effective in building capacity of Sakhis, in enhancing their ability to offer services and in their ability to earn. With GS Certificate, Sakhis felt more confident as it added to their credibility as intermediaries for financial services. Sakhis valued GS certificates and most Sakhis not having certificate wanted to undertake the training and achieve the certification.

The data shows significant positive difference in revenues, confidence and service delivery ability of GS certified Sakhis compared to non-GS Sakhis. Interestingly, those Sakhis that had passed the exam and achieved certificate had better performance than those who had only undertaken the training but not passed the exam. Passing GS exam seems to be important; merely undertaking GS training does not seem to be sufficient condition for ensuring the effectiveness of the training.

Those Sakhis who have not been able to pass GS exam can be specially supported and if still certain Sakhis are not able to clear the exam, CRISIL may consider giving them some accreditation in the form of providing participation certificate.

## 4 Analysis of Sakhi cluster model

In the third phase of Mein Pragati project (February 2021 to January 2022), one of the major activities was to organize Sakhis into clusters (groups of 9-12 Sakhis).

In the second phase of the project, to institutionalize the Sakhi initiative and to provide a monitoring mechanism for Sakhis, a model of Village Level Financial Inclusion Committees (VLFI) had been piloted. However, that model was not quite successful and had certain constraints which had been discussed in detail in the midline study. The midline study had instead recommended committees which comprised of Sakhis themselves instead of external individuals.

In the third phase of the project, RGVN along with CRISIL decided to organize Sakhis into clusters of 9-12 Sakhis. The key objectives behind organizing Sakhis into clusters were:

- To provide individual Sakhis a forum to come together and work together post-project, thus providing sustainability to the whole model. Without these clusters individual Sakhis operating in different geographies would lack a support system.
- To provide a platform to Sakhis to learn from each other, discuss ideas, resolve conflicts and to create a support and monitoring structure.
- To build capacity and corpus of clusters through member contribution, internal savings by members, and project seed money and incentive.
- To enable clusters to expand their activities and formalize themselves through opening bank account and register themselves.
- To link clusters to external agencies to enable them to start economic activities.

It is with this idea that RGVN started organizing Sakhis into clusters from October 2020. In February 2021, as the third phase of the project started, formation and capacity building of Sakhi clusters was one of the key activities for RGVN. In the endline, the Sakhi clusters were analyzed and the findings are discussed here.

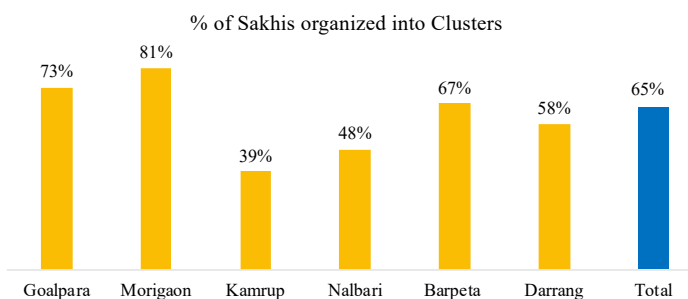
### 4.1 Status of clusters

Old Sakhis of 2018 and 2020 as well as new Sakhis inducted in 2021 in the third phase have been organized into clusters. The status of Sakhi clusters by October 2021 was as below, although RGVN was continuing to recruit new Sakhis as well as forming new clusters.

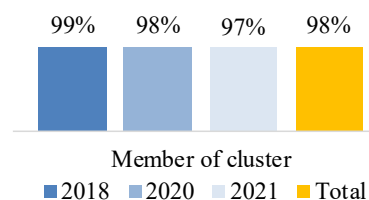
### Number of Sakhis organized into Clusters

Sl no	District	2018 and 2020 batch		2021 batch		Total	
		No. of Sakhis in clusters	No. of clusters	No. of Sakhis in clusters	No. of clusters	No. of Sakhis in clusters	No. of clusters
1	Goalpara	57	5	13	1	70	6
2	Morigaon	151	14	63	6	214	20
3	Kamrup	37	5	0	0	37	5
4	Nalbari	43	4	9	1	52	5
5	Barpeta	34	4	24	2	58	6
6	Darrang	48	5	21	2	69	7
	<b>Total</b>	<b>370</b>	<b>37</b>	<b>130</b>	<b>12</b>	<b>500</b>	<b>49</b>

By October 2021, out of the total of 767 Sakhis, RGVN had organized 500 Sakhis into 49 clusters. There was one additional Sakhi cluster that had been formed but it was not active. The members in that cluster were from wider geography making it difficult for members to come together, due to which cluster could not perform. The data on organization of Sakhis into cluster was corroborated through primary survey done with 522 Sakhis. In this survey of individual Sakhis, 98% acknowledged of being part of clusters.



% Sakhis acknowledging being part of cluster in primary survey (n=522)



Overall, RGVN has done a good job of organizing around 65% of the Sakhis into clusters, particularly given the fact that project activities were hampered during April and May 2021 due to second wave of Corona and limited field staff available in the third phase.

## 4.2 Performance of clusters

During endline, 46 clusters were visited by M2i to assess the status and performance of these clusters. The visited clusters were distributed as shown below. M2i could identify the reported clusters and members acknowledged of being part of the clusters.

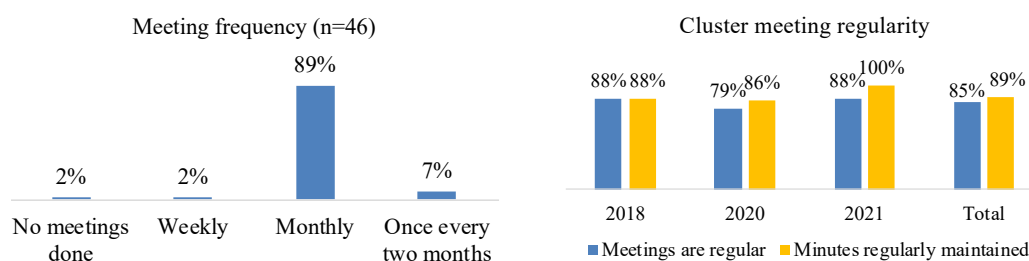


### Clusters visited during Endline

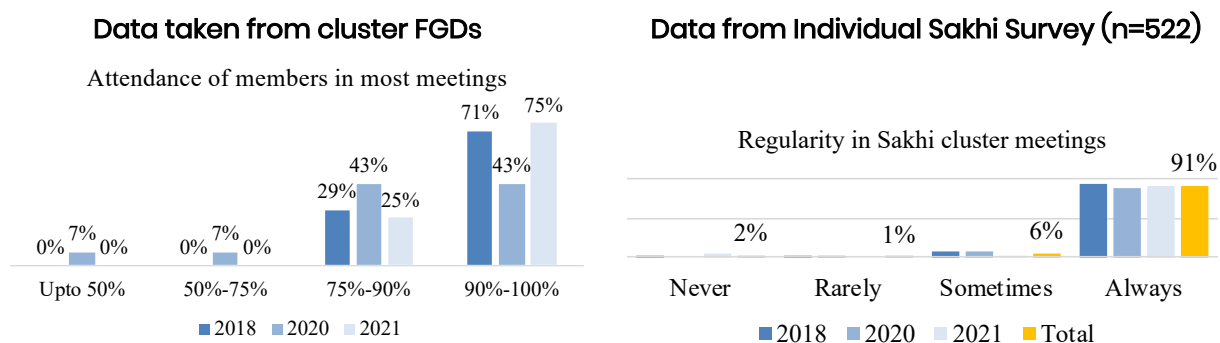
District	2018	2020	2021	Total
Goalpara	4	4	1	9
Morigaon	12	6	3	21
Kamrup		1	1	2
Nalbari	1	1		2
Barpeta	2		1	3
Darrang	5	2	2	9
<b>Total</b>	<b>24</b>	<b>14</b>	<b>8</b>	<b>46</b>
Sakhis in cluster	217	125	83	425
Avg. number of Sakhis per cluster in visited clusters	9.0	8.9	10.4	9.2

#### 4.2.1 Cluster Meetings and challenges of distances

All the visited clusters, except one in Morigaon district that had been formed in October 2021, reported of conducting cluster meetings. Most clusters had monthly meetings and reported of conducting meetings regularly and also of maintaining the minutes regularly. Of the visited 46 clusters, 7 clusters reported of having irregular meetings.



According to Sakhis, the cluster meetings are attended by most of the members. 29 of the 46 clusters mentioned that their regular meetings are attended by over 90% of their members. The regularity of members in cluster meetings and attendance was also corroborated through individual Sakhi survey. In the survey, 91% (n=522) of the Sakhis mentioned that they attended cluster meetings regularly.

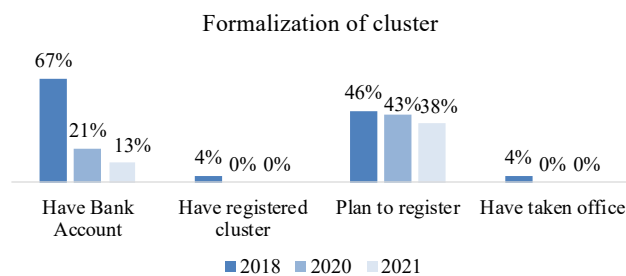


While the attendance in meetings is currently high, Sakhis did mention challenges in travelling for cluster meetings and the money they have to spend on travel. Distance and travel related expenses came out as the single most important factor determining the sustainability of a cluster. FGDs in cluster meetings and discussions with Field staff of RGVN have revealed that:

- It is very difficult to form clusters in area where Sakhis are scattered – 8 to 10 kms or more.
- Sakhis who stay far, mentioned that they do not get any travel related allowance under the project and this is an extra burden. Particularly, Sakhis of 2021 batch who have still not started earning or earn meagre amounts, find it difficult to manage.
- The clusters where Sakhis come from longer distances have likelihood to become dysfunctional, even though they may be currently functioning due to project’s pressure. According to rough estimations of RGVN’s field staffs in different districts, 20%-25% clusters are vulnerable to becoming defuncted mainly because of travel related issues faced by Sakhis.
- In order to distribute the travel cost among members, clusters rotate their monthly meetings in villages of different members each month.

#### 4.2.2 Formalization of clusters

The Sakhi clusters are being formalized by opening bank account. The clusters have also been told by RGVN that they should register. Formalization is important from sustainability perspective. In the endline survey 43% of the Sakhi clusters reported of having opened bank account, these were mostly clusters with older Sakhis. One of the clusters had also registered itself as a ‘Society’, while one cluster had taken office on rent to conduct its activities.

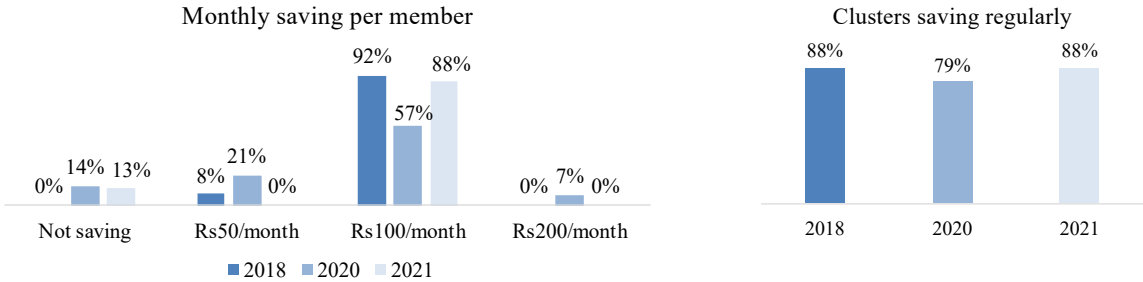


The clusters with older Sakhis of 2018 and 2020 were found to be more formalized or had more concrete plans for formalization in the near future. Higher number of older Sakhis mentioned they had either already started registration process for their clusters or were saving to pay for the registration expenses, which were around Rs8,000.

#### 4.2.3 Internal savings

In 44 of the 46 clusters visited by M2i, member Sakhis of the clusters were found to be saving within the cluster. Most clusters were saving Rs100 per member per meeting.

Clusters planned to deploy these funds towards cluster registration, start some enterprise activities in the future or to conduct internal lending, which will add to the corpus. Certain clusters were already involved in internal lending to members on interest, like an SHG. A few clusters were also doing some enterprise activities like making masks and weaving. The clusters were maintaining books of accounts for recording internal saving and credit activities.



### 4.3 Incentives and seed money for clusters

To encourage the clusters, the project had planned to provide them performance-based incentives. According to the incentive plan, the clusters would be provided Rs9,000 as incentive based on its performance on the:

- services rendered and revenue earned by the member Sakhis
- regularity of cluster meetings and attendance
- regularity of reporting of data

Based on these criteria, a total of 14 clusters were to be provided the incentive starting from second quarter of 2021. Just to keep other clusters (who fail to receive incentive) also motivated, they would be provided seed money of Rs2,000 per cluster.

By the time of the endline survey in November 2021, following number of clusters had been selected for incentive and seed money, although the amount had not yet been transferred to any cluster by the time of the endline survey.

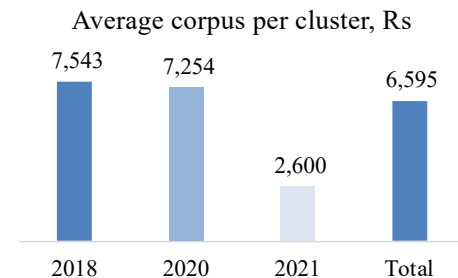
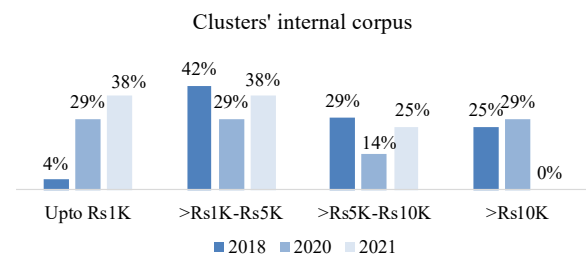
District	Number of clusters	
	Incentive received	Seed money
Goalpara	2	4
Morigaon	4	16
Kamrup	2	3
Nalbari	2	3
Barpeta	2	4

Darrang	2	5
<b>Total</b>	<b>14</b>	<b>35</b>
<b>Amount/cluster, Rs</b>	<b>9,000</b>	<b>2,000</b>
<b>Total amount, Rs</b>	<b>126,000</b>	<b>70,000</b>

During the survey it was found that the clusters were partly aware of the incentive and seed money but did not have full clarity. This was also because the money had still not been transferred to their accounts. In the cluster survey, 9 of the 46 clusters mentioned that they would be receiving either incentive or seed amount. All these clusters were those with older batch Sakhis.

#### 4.4 Corpus of clusters

In endline survey it was verified if clusters had already created some corpus out of savings and the incentive money that they would be receiving. It is generally seen that corpus helps in binding the groups and gives them motivation to continue, helping in sustaining the groups. In the survey, out of 46 clusters, 23 clusters reported corpus of up to Rs5,000, 11 clusters reported corpus between Rs5,000 to Rs10,000 while 10 clusters reported corpus of over Rs10,000. It was mainly clusters with older batch Sakhis that had bigger corpuses. 52% of the clusters with older batch Sakhis had over Rs5,000 corpus compared to only 27% of the clusters of new Sakhis.



#### 4.5 Capacity of clusters

The assessment of clusters during endline showed high variability among clusters in terms of their capacities. Most clusters, because of the experiences of Sakhis in SHGs, understood group concept, internal savings, and record-keeping. However, some clusters particularly of new Sakhis, still face issues related to book-keeping and timely reporting.

	2018	2020	2021	Total
Involved in some enterprise activity	5			5
Added new Sakhis	4	1	2	7
External visitors	16	5	2	23
<b>Grand Total</b>	<b>24</b>	<b>14</b>	<b>8</b>	<b>46</b>

However, the bigger capacity gap is in making the clusters do activities beyond a typical SHG. The clusters as conceptualized in the project are not merely SHGs but have to engage in various services.

RGVN has tried to orient the clusters and they have been told that they can register themselves as 'Societies' and link up with development agencies such as ASRML, NABARD, local NGOs etc. and take up implementation of development projects. The clusters can also get involved in undertaking certain enterprise activities. However, so far the capacity building support under the project to clusters in making them act as independent organizations was found inadequate.

The key observations on capacity of clusters are:

- Most clusters understand group concepts, are able to conduct meetings and are able to manage internal savings and maintain books. Although, there are capacity gaps even on these fronts among certain clusters, particularly, those with new members.
- Not all members are comfortable in attending regular meetings due to distances, hence not all clusters are likely to work smoothly particularly, without support.
- The clusters have high variability in terms of capacities. There are certain clusters that have active members with clarity of future vision, are quickly building corpus, have registered, or shortly planning to register their clusters and have also started some enterprise activities. On the other hand, there are clusters that are struggling to hold meetings, lack understanding and vision for cluster, are not clear on what they are supposed to do or will do in the future.
- Given the shortage staff in the third phase, with only one Field staff per district, and the impact of Corona which restricted physical trainings, the overall capacity building of clusters was found inadequate.

#### 4.6 Linkages of clusters with external agencies

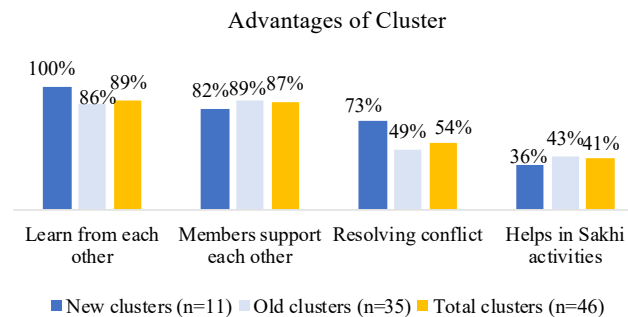
Sakhi clusters have still not developed any linkages with external agencies or undertaken any independent work. According to RGVN, they have started making efforts of linking clusters with agencies like ASRLM, NEDFI, NABARD and a local NGO – Drishti. Most of these efforts are still in preliminary phase. According RGVN, they have so far informed these agencies about the Sakhi clusters and NEDFI has even asked for the list of clusters. However, no concrete engagement plan has yet been decided. However, clusters have been visited by external resource persons mainly for training and capacity building. In the survey, 50% of the clusters mentioned that they had been visited by some external resource person, mainly for training purposes.

### Engagement of clusters in some economic activity

	2018	2020	2021	Total
Involvement in some enterprise activity	5			5
External visitors	16	5	2	23
<b>Grand Total</b>	<b>24</b>	<b>14</b>	<b>8</b>	<b>46</b>

## 4.7 Sakhi's opinion about cluster model

100% of the Sakhis in the clusters reported that they liked the cluster model. Cluster gives them strength as collectives and they wanted the cluster model to be continued. Most Sakhis mentioned that they would continue with their Sakhi clusters beyond the project period. However, as discussed earlier, distance is the key factor in the success of the clusters.



## 4.8 Key Observations and Conclusion

The endline evaluation shows that Sakhi cluster model is a good strategy from the sustainability perspective. The model is also significantly superior to the erstwhile VLFIC model. The advantages of this model, many of which have also been highlighted by Sakhis themselves, are:

- Sakhi clusters are the collectives of the direct stakeholders, which are the Sakhis. These groups are better equipped to self-regulate and to also act as support institutions for individual Sakhis. This is unlike the VLFIC model where the members were external, they lacked understanding of the Sakhi works and Sakhis felt undermined in the VLFIC model.
- Sakhis value clusters and are significantly more enthusiastic about these groups than they were about VLFICs. Even if at this stage they have less clarity on the future course, they are motivated and willing to explore. This is evident from the following facts:
  - Most Sakhis are willing to become part of clusters, except in cases where they have logistical problems

- Members are willing to contribute money and build a corpus for their clusters towards some common future activities. Clusters are showing interest in knowing about enterprise activities or taking up development projects through external agencies.
- Clusters have opened bank accounts, one cluster had even taken an office and one had got registered.
- There is regularity in cluster meetings and the attendances have been high.
- Sakhis have displayed ownership in this model by participating in the activities.
- The current constraints in clusters are mainly capacity related rather than the ideological ones. In case of VLFICs, most Sakhis had fundamental opposition to the model itself.

In view of the above points, the Sakhi model is more likely to succeed and sustain if the clusters are provided adequate handholding support.

### Challenges

However, the discussions with various stakeholders during the endline including with RGVN and with Sakhis themselves, following key challenges have been identified, which adversely affect clusters' sustainability.

- The capacity building inputs and support that have so far gone to Sakhi clusters seems inadequate. Particularly, the clusters of new Sakhis have received insufficient training and hand-holding support.
- Cluster formation started around October 2020 and Phase 3 of the project started in February 2021. With the beginning of Phase 3, the project staff had been drastically reduced leaving only one Field Coordinator in each district, even including in Morigaon which has over 1/3<sup>rd</sup> of the total Sakhis. The discussions with Field Co-ordinators revealed that they are under tremendous work pressure related to identification and training of new Sakhis, formation of clusters, training of clusters, monitoring, reporting etc. In fact one of the field staff even tendered his resignation due to work pressure, but was pursued to continue a few more months by RGVN.
- The reduction in staff was further aggravated by the onset of second wave of Covid from April to June 2021. Thus, hampering the trainings of clusters.
- Most clusters have been trained through online video conferencing platforms, this had the following constraints:
  - No physical training could be organized for most of the Sakhis and clusters.
  - All members of many clusters were not trained, mostly 2 or 3 office bearers of the clusters (President and Secretary) were trained. They were expected to train the rest of the members.

- Since Sakhis are in different places and in remote locations, they faced technical glitches during training sessions. Sakhis reported that at times they could not hear or understand the sessions properly.
- Discussions with Sakhis revealed that many Sakhis still lack clarity on the future course for clusters or how to go about it. They mentioned that they have been told that they can operate as NGOs and they should register.
- The challenges for clusters with new Sakhis are even more as most of these Sakhis have still not started even their regular activities as Sakhis and many have not started earning significant revenues. So for them to understand the cluster model and to sustain is even more challenging.
- The current training of clusters have been mainly focused on establishing these institutions on similar lines as SHGs. However, if the vision is to enable clusters take up implementation projects or other enterprise activities then no specific enterprise or project management related trainings have been provided. For any community-based institution to act as a formal organization or conduct enterprise activities will not just need external linkages but also capacity and skills to execute the necessary activities. This currently seems to be lacking in the project.
- No concrete external linkages have so far been developed and most of the efforts in this regard are in the inception phase.

Overall, it appears that the project needs to develop clearer vision and expectation for the clusters which should be practically aligned with the resources available within the project in terms of field staff and time.

With the current level of capacity building inputs with limited staff and time, it is likely that some of the clusters may not sustain beyond project period while most may get reduced only to a typical SHG with only internal saving and credit activities. However, there could be some clusters with progressive members which may still perform well.

#### **Cases of some clusters, showing difference in capacities**

**Cluster: Uday; Batch: 2021, Morigaon district**

The cluster has 7 members of which 6 are from the 2021 batch and 1 is from 2018 batch. The cluster is new and reports that they have so far received only limited training. Most members have not started earning and some are earning less than Rs1,000 a month. The cluster meetings and savings are not regular and the members are unsure of cluster and its activities. The cluster has not received any funds from RGVN. Members are currently not sure on how they will proceed.



**Cluster: Slywomen; Batch: 2021, Goalpara district**

The cluster has 10 members covering villages of Lizam and Saptula. The cluster was formed in October 2021. The members were told that cluster is just like SHG. They have to initially form a group and start saving internally. According to members they have so far not received much training about the cluster, although individual Sakhis have all undergone the GS course but only two Sakhis passed the GS exam.

The cluster has not started saving as they did not have the bank account. By December they had organized two meetings of cluster but no minutes were maintained. The members are still not clear about the rules for the meeting and what they are supposed to do in the future. They are also not sure if they want get the cluster registered or how it is done. Members feel they will need support for at least 6-7 months. The cluster leader mentioned that in last 2 months, she earned Rs. 2,000 and Rs. 3,000 respectively. E-shramik card was the main activity through which the cluster members earned the highest revenue.

**Cluster: Joniya; Batch: 2021, Barpeta district**

The cluster has 10 members and the cluster was formed in October 2021. RGVN FO formed the cluster and she helped in training the cluster. According to members they were told that after 3 months of regular meetings, they will receive some honorarium from the project to meet their expenses. They were also told to register the cluster and to start livelihood activities. Members have started saving Rs100/month but are still not sure of the future. The Sakhis are not new to SHGs and livelihood activities as all the Sakhis of this cluster are associated with ASRLM's cluster- "Mahamilan cluster level federation Joniya". Hence, all of them are involved in some income generation activities. They are familiar with SHG record-keeping, maintain minutes of the meeting proceedings, Cash book etc. However, Sakhis feel that they need more clarity, training and support particularly for the cluster.

**Cluster: Samannay; Batch: 2018, Morigaon district**

Samannay is cluster with Sakhis mostly from 2018. It has 10 members who come from different villages spread across 10 km radius. They mention that President and Secretary received 10 days of online training of 1-2 hours per day. They were explained about cluster concept, leadership etc. Most members earn around Rs3,000-Rs5,000 per month from Sakhi activities. They are very enthusiastic about the cluster model and have even registered the cluster as 'Society'. They have received incentive of Rs9,000 from RGVN. The cluster has already built a corpus of around Rs22,000. The cluster has started income generation activities. They are doing handloom work and plan to do mushroom cultivation, mask production and silk related work as well. They are planning to get in touch with NABARD for projects.

**Cluster: Narzi; Batch: 2018; Morigaon district**

Narzi cluster has 13 members and all members are from 2018. Sakhis are well seasoned in their work and earn around Rs5,000 per month. The cluster also got incentive of Rs9,000 from RGVN. The cluster has built a corpus of around Rs26,000. During Covid the members made and distributed 500 masks free of cost and also distributed food to nearly 150 people. Members of

this cluster are also working CSPs, Bank Sakhis and E-Sakhis. The cluster meetings are regular and members also save regularly trying to increase their corpus.

The members are active and have plan to engage in various activities as a cluster. Their leader Anima Barua also won a prize of Rs5,000 from RGVN for good work. The cluster is planning to start agarbatti business and also planning to purchase a thrasher for Rs35,000 which they want to rent-out for revenues.

## Section B

### Community Level Findings

## 5 Community Profile

### 5.1 Sample distribution

The endline evaluated the impact of the project at the community level. The survey sample was distributed across villages of different project periods. The sample included respondents from 10 villages each of the batches of 2018, 2020 and 2021.

**Treatment - Number of sample villages across districts**

Sample Cohorts	Kamrup	Goalpara	Darrang	Nalbari	Barpeta	Morigaon	Total
Treatment	4	3	4	4	3	12	<b>30</b>

**Treatment Group – distribution of sample of respondents'**

Districts→ Batch↓	Kamrup	Goalpara	Darrang	Nalbari	Barpeta	Morigaon	Total
2018	32	29	61	30	35	107	<b>294</b>
2020	64	29	31	30	35	120	<b>309</b>
2021	29	30	33	60	38	135	<b>325</b>
<b>Total</b>	<b>125</b>	<b>88</b>	<b>125</b>	<b>120</b>	<b>108</b>	<b>362</b>	<b>928</b>

To compare the data of project villages (treatment sample) with a control group, data was also collected from the non-project villages where project had not been implemented and Sakhis were not operating.

In the last few years significant progress has been made in financial inclusion all across the state of Assam because of the strong government focus on financial inclusion and on social security. There are number of ASRLM initiatives, proliferation of Customer Service Points and private agents that provide services similar to that of Sakhis. Therefore, the control group data was taken from two sets of villages. Control 1 villages were those that were closer to town areas and had access to CSPs and private agents and Control 2 villages were very remote villages. The samples in Control groups were distributed as below.

**Control Group – distribution of sample of respondents'**

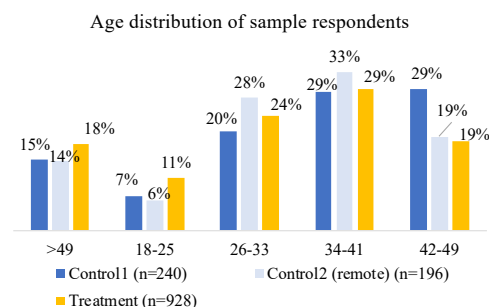
Sample Cohorts	Kamrup	Goalpara	Darrang	Nalbari	Barpeta	Morigaon	Total
<b>Control 1</b>	29	28	28	30	34	91	240
<b>Control 2</b>	31	31	46	30	30	28	196
<b>Total</b>	<b>60</b>	<b>59</b>	<b>74</b>	<b>60</b>	<b>64</b>	<b>119</b>	<b>436</b>

### Control - Number of sample villages across districts

Sample Cohorts	Kamrup	Goalpara	Darrang	Nalbari	Barpeta	Morigaon	Total
Control 1	1	2	1	1	1	3	9
Control 2	1	1	1	1	1	1	6
<b>Grand Total</b>	<b>2</b>	<b>3</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>4</b>	<b>15</b>

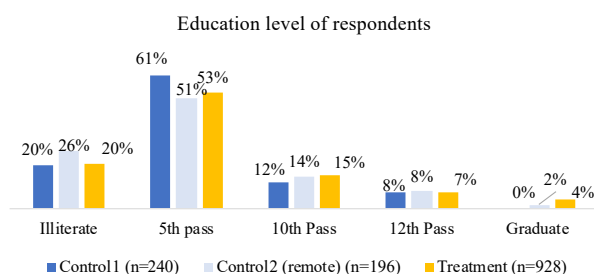
## 5.2 Age of respondents

The chart shows the age distribution of the sample respondents. The age wise distribution of respondents was similar across cohorts. The average age of the respondents was 38 years which was same across the treatment and control groups.



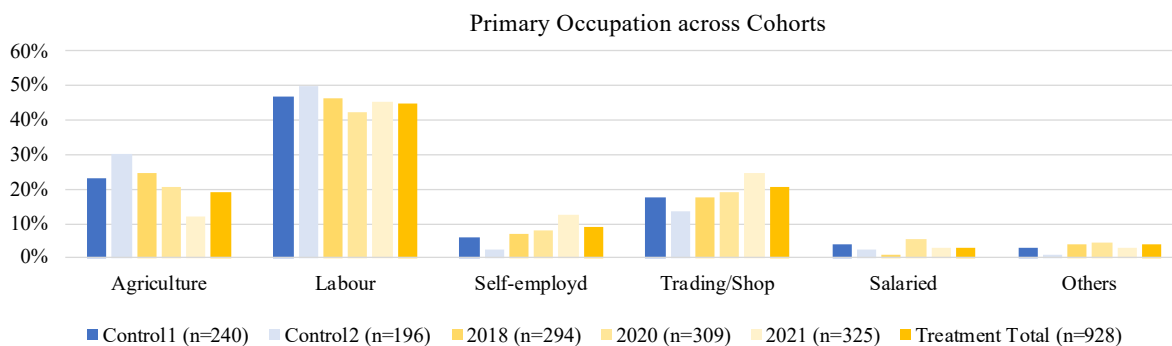
## 5.3 Education levels of respondents

The educational qualification of respondents across cohorts was similar. The respondents were modestly educated, around 90% of the respondents across cohorts had not studied beyond the 10th standard.



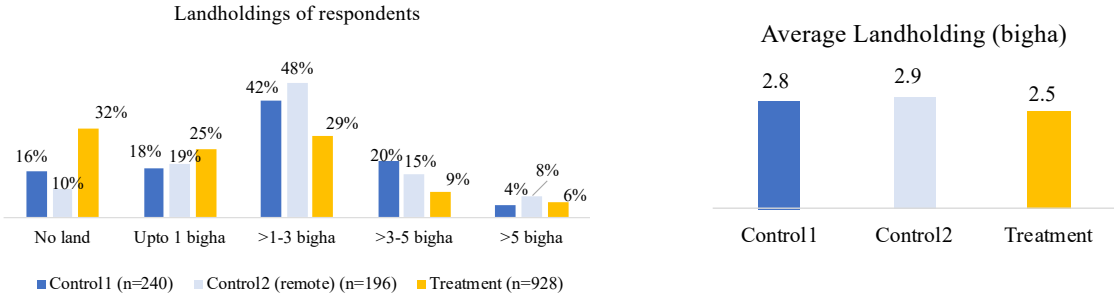
## 5.4 Primary livelihood activity of the households

The primary livelihood activities of the sample in the cohorts were labour (semi/unskilled) followed by agriculture and small businesses. The respondents in Control 2 (remote villages) had higher proportion of population engaged in agriculture. Overall, 45–50% respondents in sample across cohorts had 'labour' as their primary occupation. Agriculture as livelihood was less prevalent in new project villages of 2021.



### 5.5 Landholding

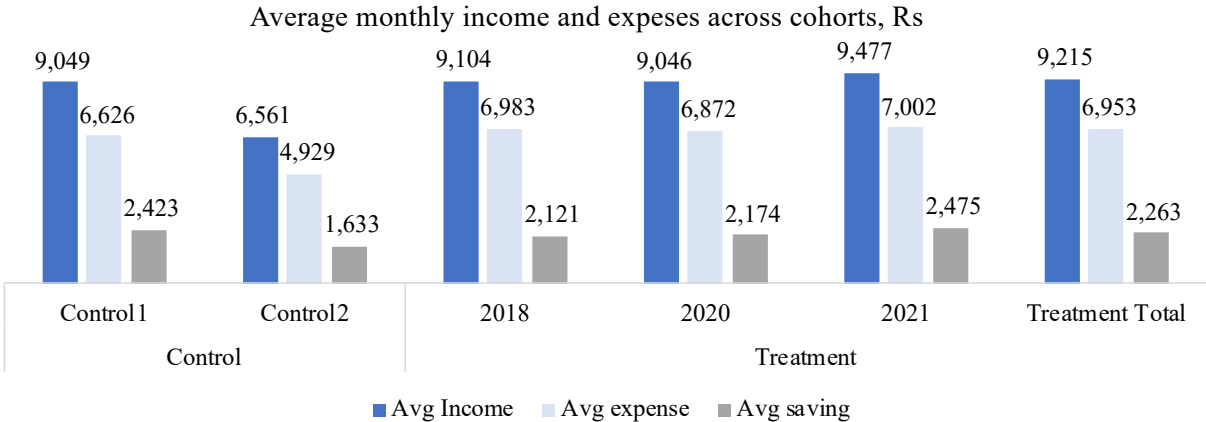
In terms of agriculture land ownership, a higher proportion of respondents from the treatment group had smaller landholdings. The average landholding size was 0.4 hectares and 0.3 hectares in treatment and control groups respectively. Due to small landholdings, most respondents did not have agriculture as their primary occupation and depended more on labour.



1 bigha= 0.12 hectares

### 5.6 Household income and expenditure profile

The average income and expenditure across the cohorts is shown in the table below. The average income as well as expenditure across the cohorts were slightly different. The control2 sample respondents had significantly lower average income compared to respondents in the treatment sample as well as from the respondents in control1 sample. Control2 were remote villages and were mostly involved in labour and agriculture activities.



**Average Monthly Income and Expenses, Rs**

	Control 1	Control 2	Treatment-Endline	Treatment-Midline
Average HH Income	9,049	6,561	9,215	10,118
Average HH Expenditure	6,626	4,929	6,953	6,865

The overall economic profile of the respondents in the project villages show that the project has been able to reach to the low-income marginal farmers. The average landholdings are small, and most families had incomes much lower than the state's average per capita income of ~Rs83,000<sup>1</sup>.

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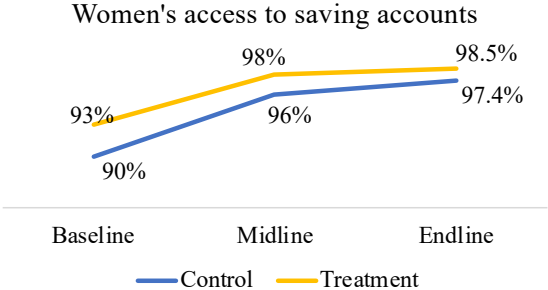
<sup>1</sup> <https://www.statista.com/statistics/1117665/india-per-capita-income-assam/>

# 6 Access to financial services and government schemes

Mein Pragati project is primarily a financial inclusion project. Thus, one of the key parameters of the endline evaluation was to see the effectiveness of the project in providing access to financial services.

## 6.1 Access to saving accounts

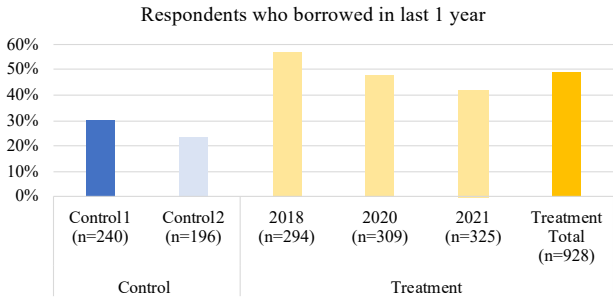
There was no statistically significant difference in the treatment and control group numbers during the midline and as well as during this endline, in access to saving accounts. Access to saving accounts is now almost universally high. Government’s push for Jan-Dhan accounts and direct benefit transfers has resulted in high access to saving accounts.



## 6.2 Access to credit

On access to credit, data was gathered on the borrowing on various parameters such as purpose of borrowing, sources of borrowing etc. The data was analyzed across batches in treatment group and was compared to the two control groups, with control2 representing very remote villages. The data on borrowings has shown certain interesting findings, which must be seen in context of the fact that majority of the respondents in treatment group are members of SHGs, which is not the case in the control group. The key findings on borrowing are summarized below.

- The respondents in treatment group show better access to credit and seem to have diversity in their borrowing sources. Along with MFIs, SHGs are a major source of funds for the respondents in the Treatment group. In the control group those who borrowed had mainly done it from the MFIs.

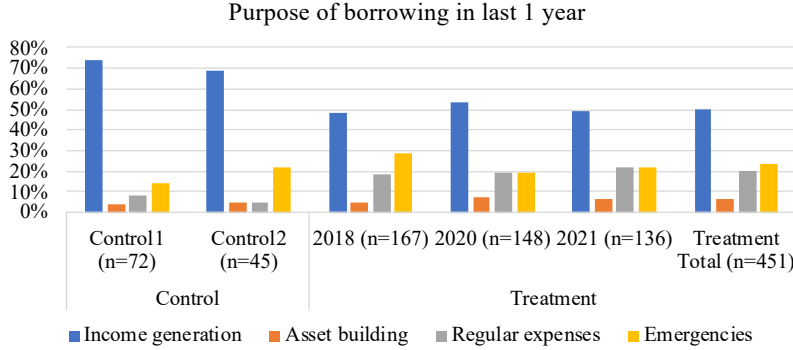


Borrowing sources	Sources from which respondents borrowed in last 1 year					
	Control		Treatment			
	Control1 (n=72)	Control2 (n=45)	2018 (n=167)	2020 (n=148)	2021 (n=136)	Treatment Total (n=451)
MFI	72%	73%	50%	48%	40%	46%
Bank	10%	4%	4%	4%	10%	6%
SHG	14%	0%	61%	63%	59%	61%
Moneylender	3%	0%	0%	0%	2%	1%
Friends/relatives	11%	36%	7%	5%	12%	8%



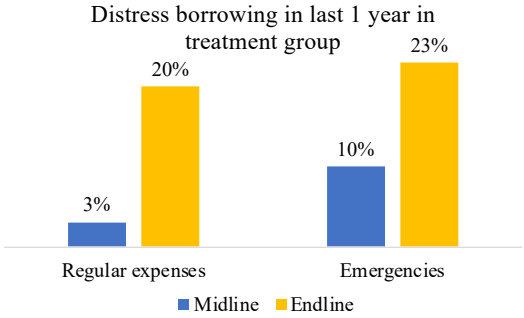
- The analysis across batches shows that older batches have better access to credit. However, even for the batch of 2021, the access to credit is better than that of the control group, particularly when compared to the very remote villages (control2). This is consistent with the fact that the new villages taken by RGVN in 2021 already had SHGs existing in these villages.

- The treatment group respondents had borrowed for more diverse needs ranging from income generation to emergencies and other life cycle needs. However, in control group most people had borrowed mainly for income generation.

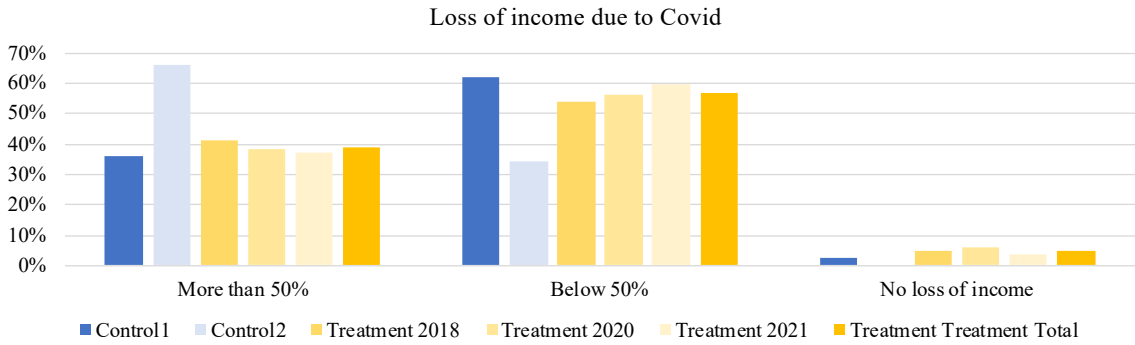


- The higher diversity in purpose of borrowing in treatment group is because of higher access to SHGs in treatment group than in control group. SHGs are more flexible in the purpose loan than the MFIs, which primarily lend for income generation.

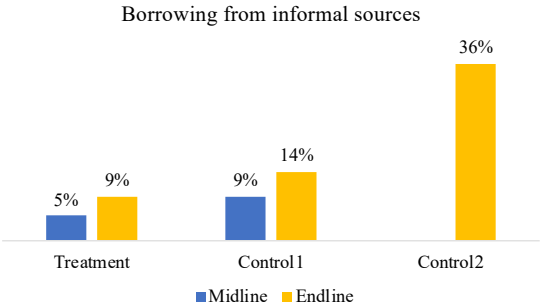
- The distress borrowing for regular household expenses and medical emergencies sharply increased in endline compared to midline. This was mainly due to the loss of income faced by people due to corona. In the FGDs, most people reported of having several months of very low income, particularly during the lock downs of the first wave. This is also corroborated by the specific data taken during the endline on loss of income due to Corona.



About 40% of the respondents, mentioned of income loss greater than 50% during Corona.

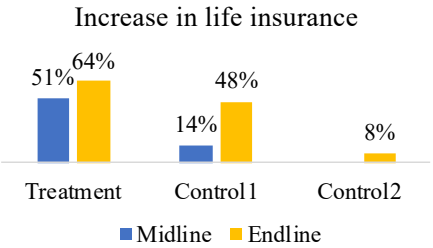
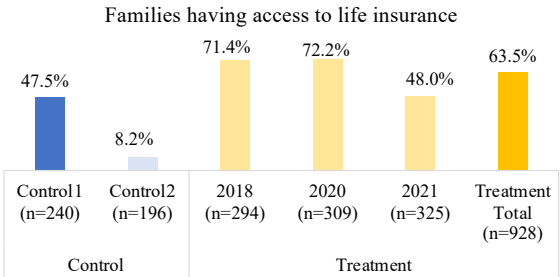


- The proportion of people borrowing from informal sources increased in endline compared to midline. The increase has been there across cohorts, although proportion of people borrowing from informal sources is much higher in control group. This again is likely due to the impact of Covid in last 1 year. The borrowing from informal sources was significantly high in the control2 group (remote areas), where 36% had borrowed from friends and relatives in last 1 year.



### 6.3 Access to life insurance

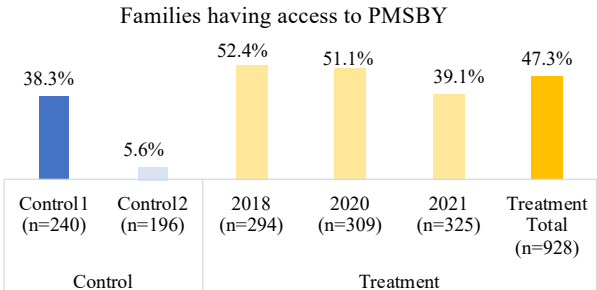
Endline showed significant improvement in the adoption of life insurance services in treatment as well as in control1 group. Around 65% respondents in treatment group and about 48% in control1 villages mentioned of having life insurance. However, there is a significant difference between control1 and control2 villages.



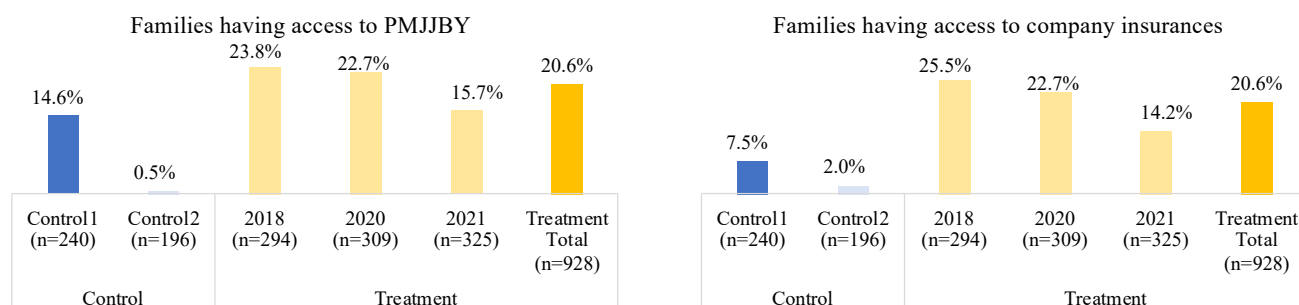
Thus, those villages that are remote still lack access to life insurance services. During the FGDs and discussions with various stakeholders like bankers and CSPs of business correspondents (BCs), it came out that bankers have targets for government’s life insurance schemes. CSPs and other private agents have been instrumental in enrollment of people for mainly Pradhan Mantri Suraksha Bima Yojana (PMSBY) increasing its access across villages.

However, the access is still very low among control2 villages, which are remote. The people in control2 villages had low awareness and had low access to life insurance schemes.

PMSBY is the most popular scheme that has seen significant uptake. This is due to the low premium of the scheme and target provided to banks for extending the scheme.



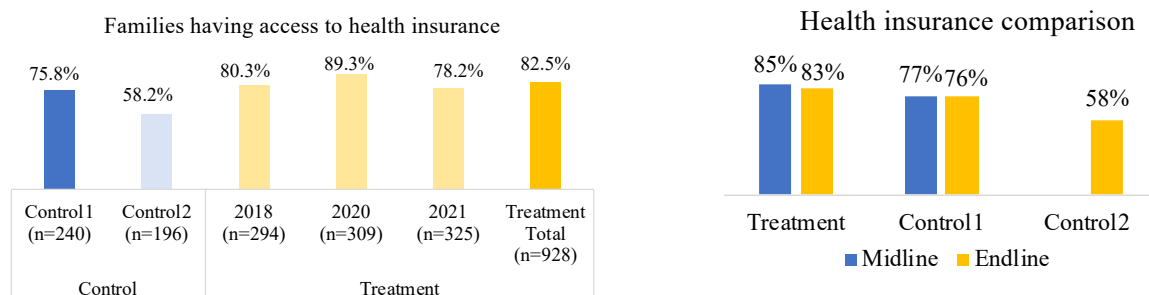
## Access to other life insurance schemes



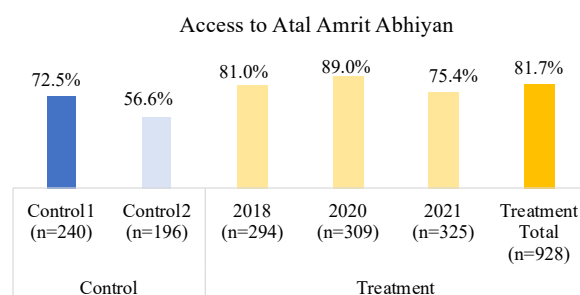
The project does not seem to have made much impact on villages selected in 2021 batch. The access to life insurance in the batch of 2021 villages is similar to that of control1 villages.

## 6.4 Access to health insurance

The access to health insurance across all cohorts was found quite high. This is consistent with the midline findings. Even in the remote villages (control2) the access of health insurance was relatively high, although it was lower than that of the areas which are more accessible.

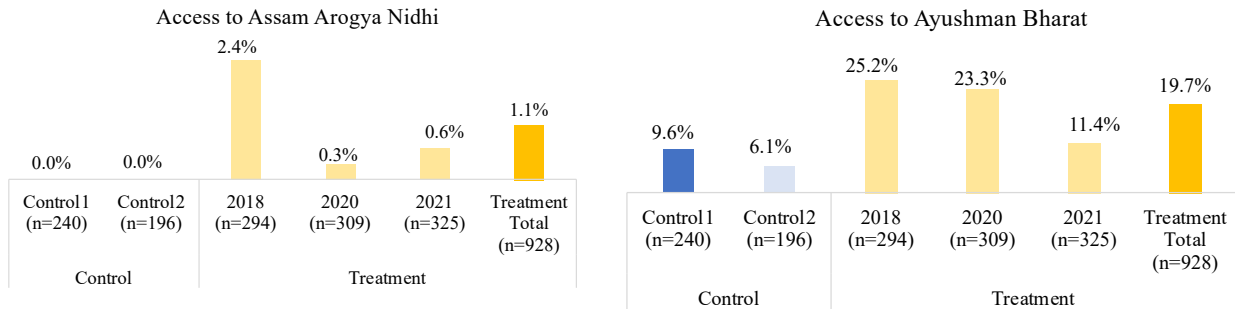


The most popular scheme was Atal Amrit Abhiyan. This is a health insurance scheme implemented by the Government of Assam in 2012 where no enrolment fee is charged for BPL families. The difference in adoption of the scheme in treatment and control group indicates better adoption in treatment group.



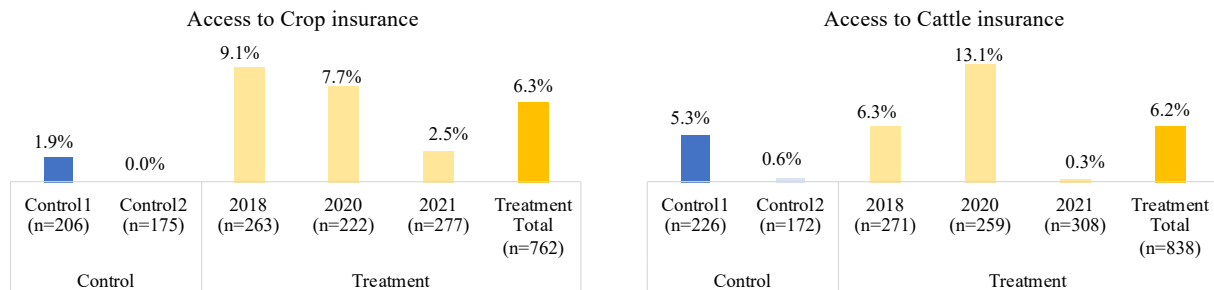
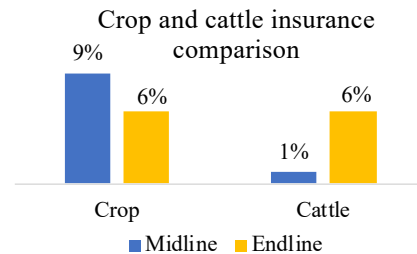
Assam Arogya Nidhi does not seem to have much uptake. The scheme is targeted at BPL families; however, the beneficiaries must be identified by a Selection Committee, which creates a bottleneck for the scheme. The other national level scheme Ayushman Bharat, gradually seems to be increasing in outreach. Access to this scheme was much higher in treatment group than in control group.

## Access to different health insurance schemes



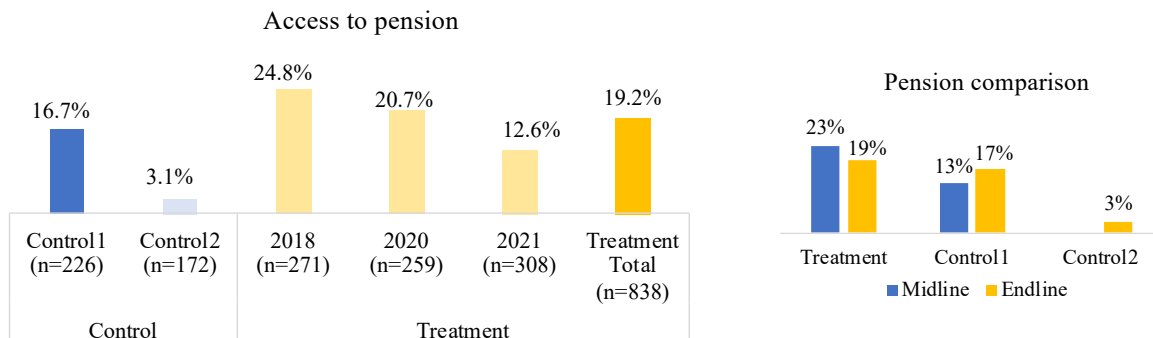
## 6.5 Access to crop and cattle insurance

The access to crop and cattle insurance is still low across cohorts. However, the access seems to be better in treatment group than in control group.

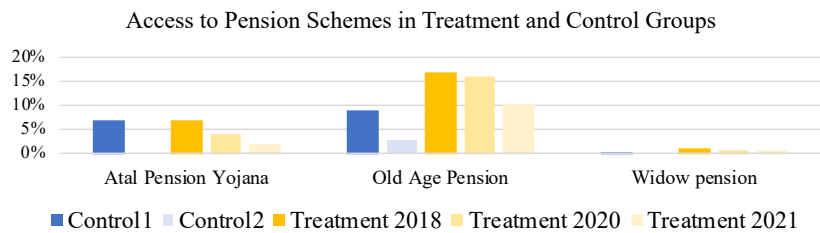


## 6.6 Access to pension

The endline shows slight decline in the access to pension scheme compared to midline. However, this drop is mainly on account of the inclusion of 2021 batch in the treatment sample where the access is still low. Nevertheless, the overall access to pension schemes has not seen much improvement in endline compared to midline even for older batch villages.

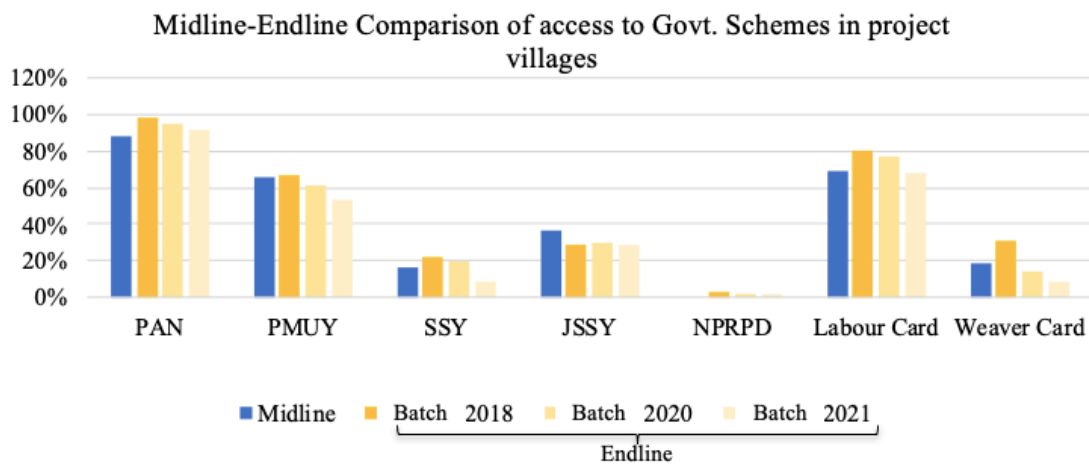
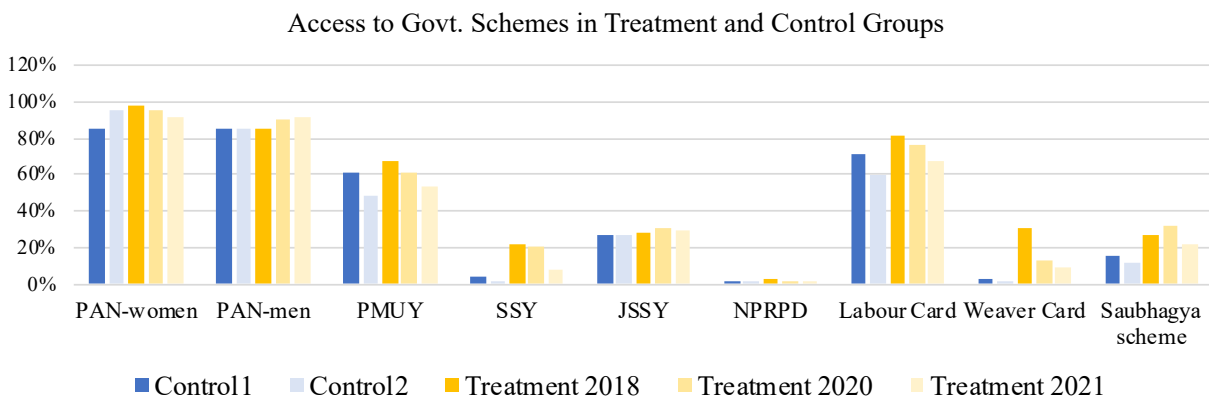


Disaggregating the pension data across schemes, however shows interesting details. While there is not been much difference between treatment and control group, except for remote village (seen in control2) for popular schemes like Atal Pension Yojana, the data seems to suggest that Sakhis play important role in providing access to special schemes which are not so popular and targeted at vulnerable groups like widow pension.



### 6.7 Access to Government schemes

The charts below show access to various government schemes in treatment and control groups. The second chart below compares the endline data with the midline data.



The analysis and comparison of data of treatment group with control group and comparison of endline with midline provides following key insights:

- There is a reduced gap in the access to popular or important schemes between treatment and control groups. E.g., PAN is considered to be an important identity document and hence most people across cohorts have PAN card, even in remote areas as shown by Control2 data.
- Another popular scheme, Pradhan Mantri Ujjwal Yojana (PMUY), which is about gas connection also has high access across cohorts. Although difference between treatment and Control2 (remote villages) is still significant, with access being low in remote areas.
- Janani Shishu Suraksha Yojana (JSSY) is a scheme for pregnant mothers and government's ANM and ASHA workers follow up these cases. Hence, the access to JSSY is also almost similar across cohorts, including in remote villages.
- The data shows that schemes where people need awareness have better access in treatment group compared to control group, such as Sukanya Samriddhi Yojana (SSY) which is financial scheme for girl child. Similarly access to weaver cards and Saubhagya Scheme (scheme on house electrification) is significantly higher in treatment group than control group. The difference is even higher between treatment group and remote villages (Control2).
- Discussions with Sakhis revealed that currently e-shramik card was one of the most demanded schemes by the community.
- The data also shows that for popular schemes there is not much change in access between midline and endline. This could be because Corona pandemic had an impact on the overall uptake of these schemes.
- Access to most schemes and particularly which are not very popular is low in remote villages as shown by data of Control2 cohort on schemes – Labour card, Weaver card, Saubhagya and SSY.
- For schemes where there is a significant difference in treatment and control group, the data of batch of 2021 of treatment group is comparable to control1 group data. The access is much lower in batch of 2021 compared to batches of 2018 or 2020 of treatment group. This means that project still did not have much impact in villages that were taken up in phase 3 of the project. The data of Control1 and batch of 2021 villages is more or less similar on schemes such as PMUY, SSY, Weaver card and Labour card.

### Case of Nirupama Sharma



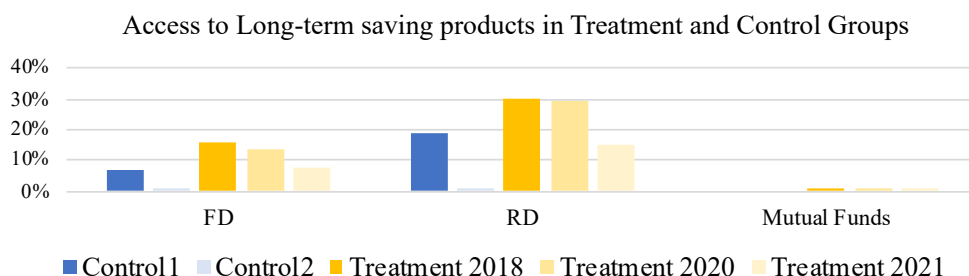
Nirupama Sharma is a 38 year old woman from Maishkulipara village in Goalpara district. She is differently-abled and directly benefited from the intervention of Sakhi Sabita Rabha who apprised her about Arunoday Yojana and helped her to apply for the scheme.

Sakhi collected all necessary documents (Voter Id, bank a/c, Photograph, Pan Card, and Disability Certificate) and got her linked with Arunoday scheme in Jan 2021. Now she is a beneficiary of the scheme and has been receiving Rs.830 per month from Govt. of Assam. Since last two months she is getting Rs.1000 per month. After getting benefits from the scheme she is now so confident that she has become the secretary of handicaps in the nearby area. Today she is helping other differently-abled getting linked with Arunoday scheme and other disability schemes like potibondi.

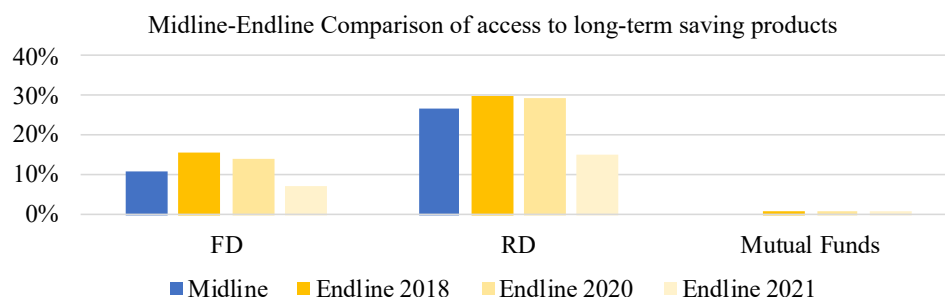
## 7 Financial planning and financial vulnerability

### 7.1 Long-term savings

Access to long-term saving instruments was still found limited in the community. Below 15% of the respondents across cohorts had taken fixed deposit (FD) product.



Comparatively, uptake of recurring deposits (RD) is relatively better. The access to FD and RD products is significantly higher in treatment group compared to control group. The gap is even more significant

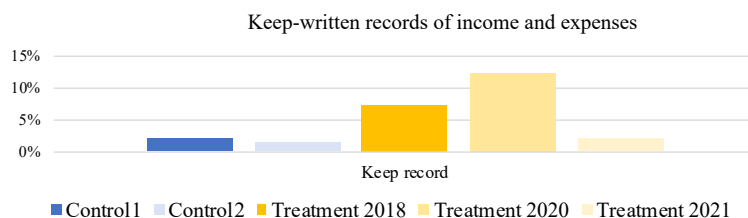


when compared to remote villages (Control2), where the access to FD and RD was found almost negligible. There is also difference in access to FDs and RDs between old villages (2018 and 2020) and the new villages taken up during 2021. The access in villages of 2021 is still significantly lower compared to old villages, which points to the effectiveness of the project in creating awareness about the long-term savings and financial planning for life cycle goals. However, the increase in proportion of people having taken FD and RD products in endline, compared to midline, was found only marginal.

In the Focus Group Discussions, most people mentioned lack of surplus as the key reason for not taking FDs and RDs. Corona pandemic had disrupted incomes of most people resulting in stagnation of saving levels over the past 1.5 years.

### 7.2 Financial record-keeping

The data shows that not many people in treatment group and in control groups, record their income and expenses. During the project, people had been given diaries to

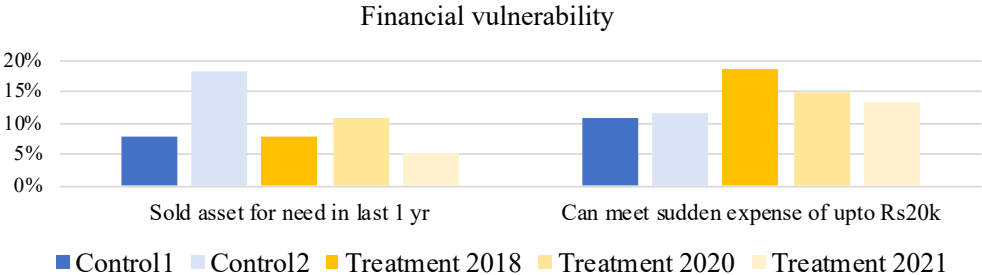




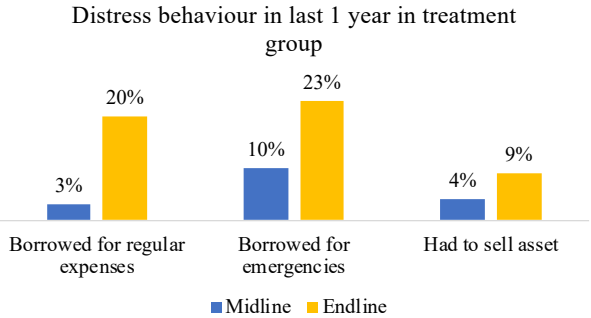
record their income and expenses. However, most do not write these diaries now. Only 10% respondents in the treatment group of 2018 and 2020 batch reported of keeping some form of written records that too mostly irregularly. This proportion is almost same as in midline, although it is much higher than that of the control group.

### 7.3 Financial vulnerability

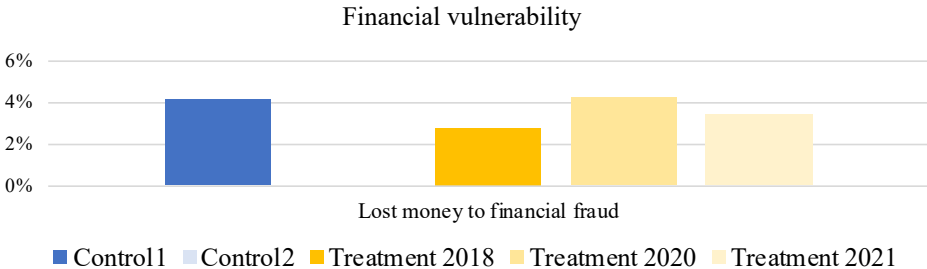
The pandemic seems to have increased the financial vulnerability of the people. The combination of indicators used for assessing financial vulnerability suggests that the people in the treatment group have slightly higher buffer of saving to meet sudden expenses up to certain level.



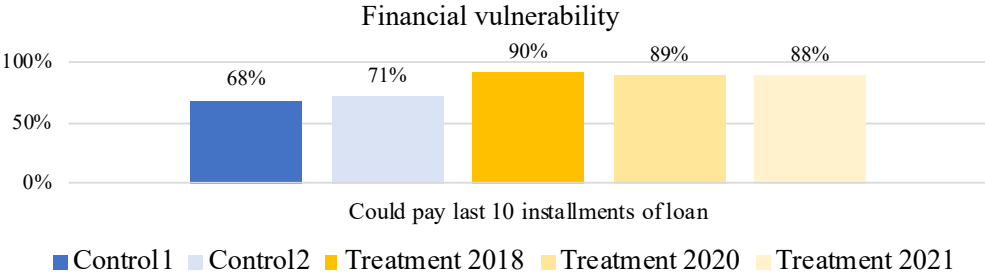
However, the population in treatment and control were found almost equally vulnerable to extreme emergencies. The proportion of families who had to sell some household item to meet such emergencies was found almost equal across treatment and control villages. Further the number people who had to borrow or sell assets in last one year to meet regular expenses or other emergencies increased in endline compared to midline. This was mainly on account of the loss of income due to pandemic particularly during the first wave.



In past, people have lost money to fraudulent schemes and unscrupulous chit funds. The endline data showed that people are vulnerable to such frauds. In both treatment and control group, almost equal proportion had faced incidents of money loss. However, very remote villages, where people also had less income, did not report of such frauds. Most people in these villages reported that they did not have access to such schemes.



On the ability to repay debt, the people in treatment group had significantly better record than control group. Almost, 90% of the respondents mentioned of not missing any of the past 10 installments of their loan compared to around 69% in the control group.

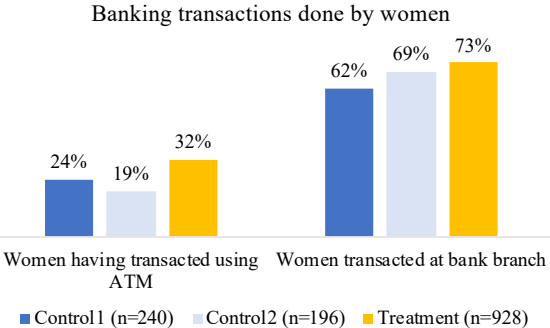
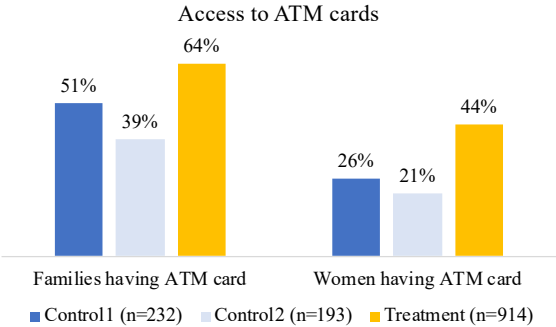


# 8 Impact on women

## 8.1 Women’s ability to independently transact with banks

The data shows statistically significant difference between treatment and control group on the families having ATM card as well as women having ATM card for their account.

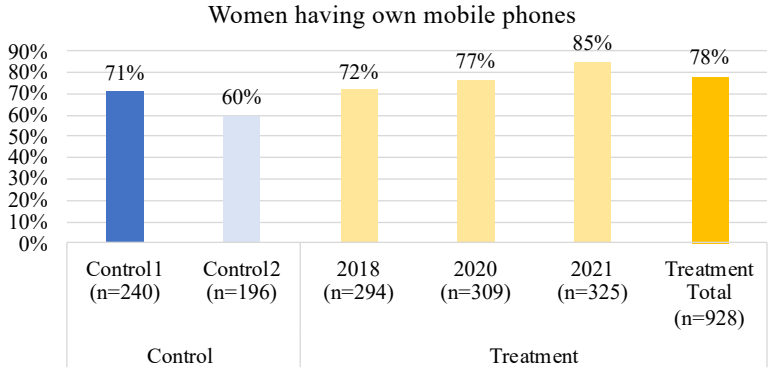
More women in treatment group had transacted using ATM machine than control group.



Interestingly, more respondents across cohorts had done branch-based transactions than through ATM. The branch-based transactions done by women was high across the cohorts. In control group (Control1 + Control2), 64% women had transacted at the branch compared to 73% in the treatment group.

## 8.2 Ownership of mobile phones among women

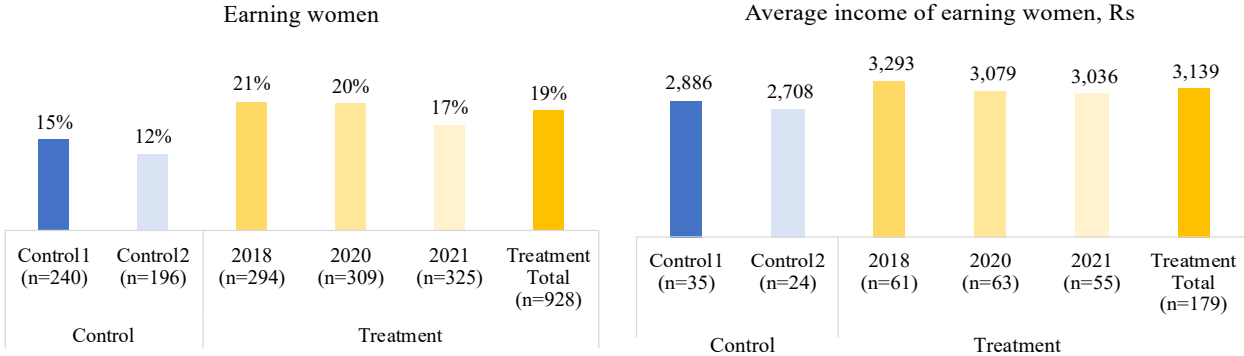
The ownership of mobile phones across cohorts seems to match with the income profile, the project does not seem to have much influence on this indicator. Control2 where incomes are lowest had lowest proportion of women having mobile phones. Around 78% women in treatment group and 71% women in control group had personal mobile phones.



### 8.3 Economic independence of women

#### 8.3.1 Earning status

The proportion of earning women was higher in treatment group than in control group. Most earning women were engaged in labour work or small shops. The average income of earning women in treatment group is slightly higher than in control group.



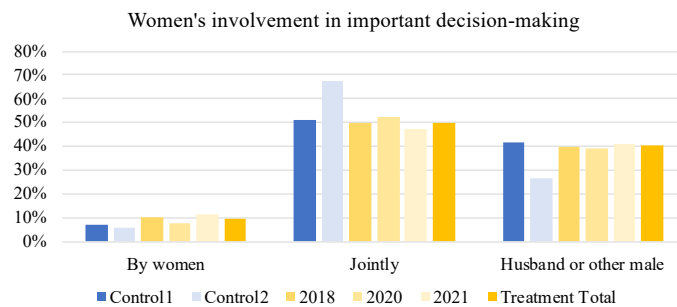
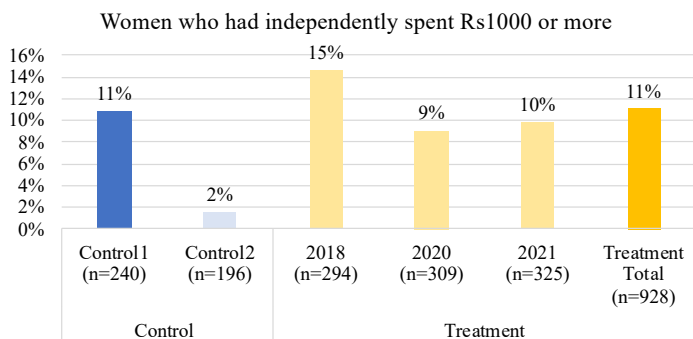
Majority of the women who were not involved in any economic activity mentioned that they did not have time from their household chores, or their families did not allow them to work.

Reason for not working	Control		Treatment			
	Control1	Control2	2018	2020	2021	Treatment Total
No time	67%	91%	88%	81%	89%	86%
Family does not allow	36%	35%	28%	47%	27%	34%
Personal choice	26%	11%	6%	20%	3%	9%
Lack skills	23%	26%	6%	13%	8%	9%
No opportunity	5%	14%	1%	6%	2%	3%

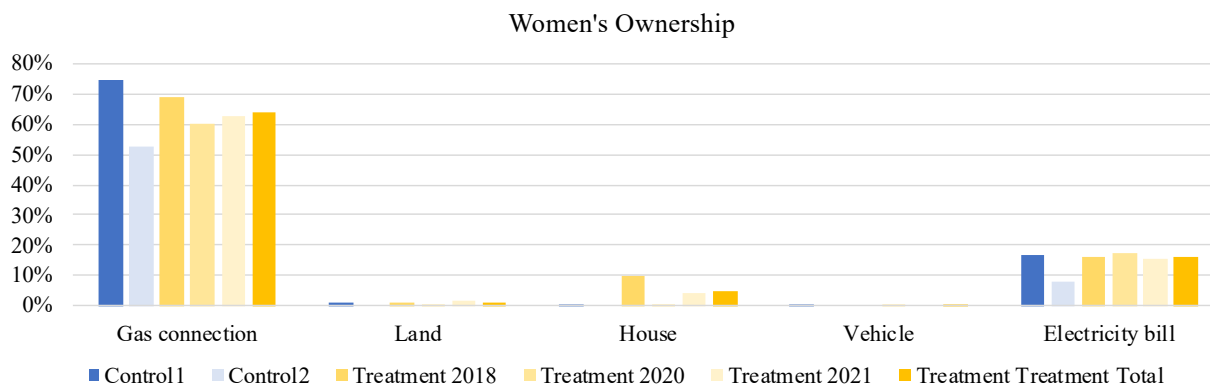
#### 7.3.2 Financial decision-making and asset ownership

The proportion of women taking independent expenditure decisions was still low and equal across cohorts, although it was slightly more for women in 2018 villages.

Most women in treatment or in control group did not spend significant amounts without discussion or 'permission' from husbands.



Even on asset ownership, the proportion of women owning any property was very low. Women do have gas connection or to some extent electricity connection in their names as these are part of the government's initiatives under different schemes.



The status of women on economic independence is similar to that of midline, there is no noticeable change in the status. The project neither had any specific component of skill trainings nor had a direct component of engaging women in income-generating activities. In the third phase, there was not even direct project intervention with the community and only the existing Sakhis worked with the community. Further, the pandemic had also hampered much of the community-based activities even of Sakhis during this phase.

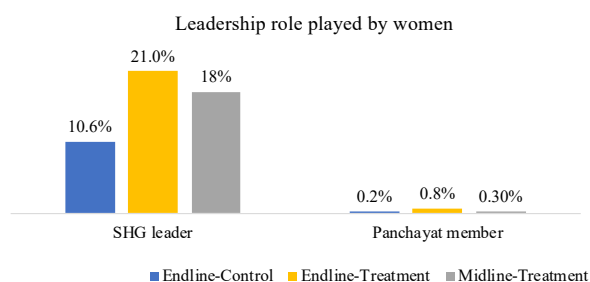
Nevertheless, the project did create awareness on financial services and their importance among women in the project villages. The access to financial services has also significantly increased. Most women are now confident to carry out banking transactions and have a role to play in finance as it is mostly, they who get the credit via SHGs or MFIs.

## 8.4 Leadership roles played by women

On this indicator, a significantly higher number of women in treatment group had played leadership roles at least at the SHG level

compared to control group. There were also certain examples of women in project villages where Mein Pragati beneficiaries had been elected at the Panchayat level, were also working as CSPs, agents of other agencies such as ASRLM or NABARD. Sakhis themselves are an example of women leadership at the community level that

Mein Pragati has mobilized and nurtured. Many Sakhis of the project are now confident women undertaking various activities as part of ASRLM, NABARD, CSPs of banks etc. They get invited in Panchayat meetings and have started playing important public roles. This is one of the significant achievements of the project towards empowering women.



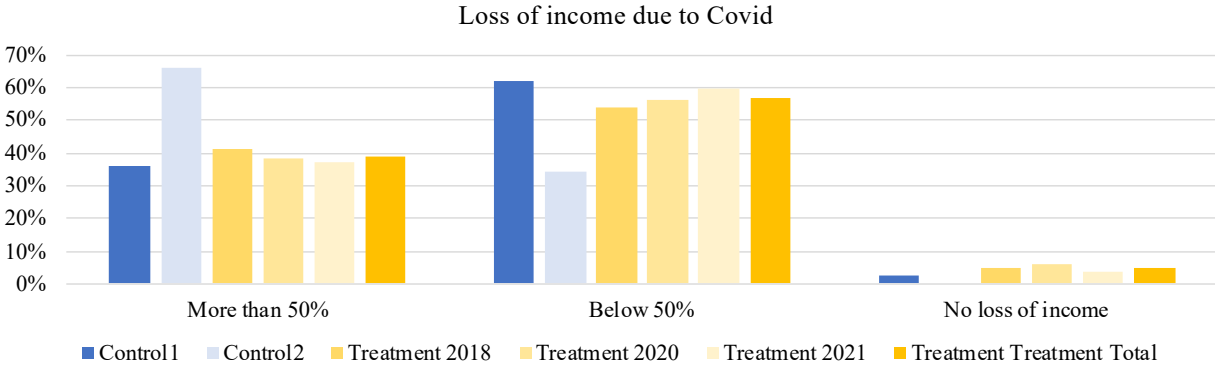
An example which was also highlighted during Midline is of Molina Begum, who had been elected as the Panchayat ward member.

### Case of Moulina Begum

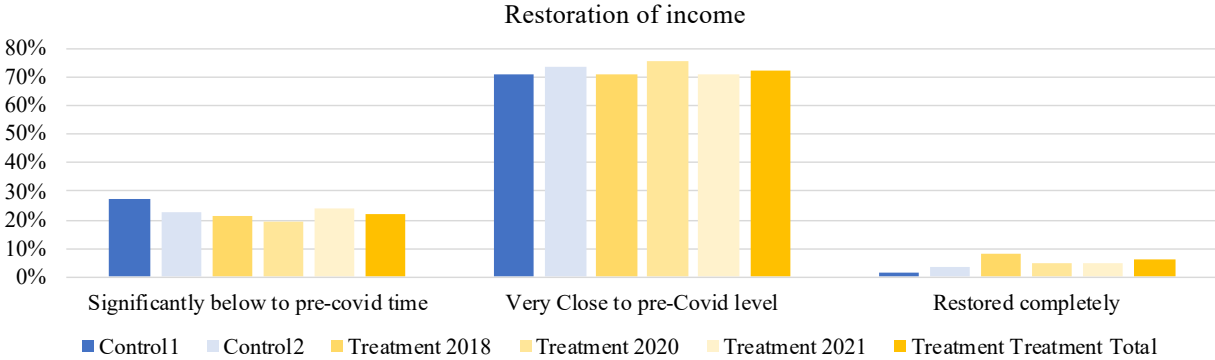
Moulina Begum, a resident of Bhujruk Manikpur village of Goalpara district was elected as Panchayat Ward member in December 2018. During discussion she mentioned that her self-confidence has improved after associating with the Mein Pragati project. She came to about various government programs, and able to become a panchayat ward member.

# 9 Impact of Covid

The impact of Covid came out quite clearly during endline, which had adversely impacted the income and saving ability of the people. Close to 40% respondents mentioned that their income was reduced by more than 50% of their usual income during pandemic and 50-60%, respondents mentioned that their income was reduced by up to 50% of their normal average income.



According to respondents, their income had still not reached pre-covid levels. Around 20% respondents mentioned that their income was still lower than pre-covid level while around 70% mentioned that it was close to pre-covid level but not completely restored. This loss of income had adversely impacted people’s ability to save and invest.



On most financial access indicators there has not been much change over midline. In FGDs, the lack of income was cited as the most common response of community on why they were not investing or taking long-term financial products like FDs and RDs.

The impact of Covid was also seen in borrowing behaviour, with spurt in distress borrowing and borrowing from informal sources.

However, with better access to credit through SHG in treatment group, it was found that more people were able to borrow at times of distress in treatment group as a coping mechanism. Further, borrowing from informal sources was also lower in treatment group than in control group, as discussed earlier.



## 10 Conclusion

Mein Pragati project through its cadre of close to 800 Sakhis across 6 districts, has been effective in improving access to financial services to community.

Sakhis are one of the main sources of information for various financial and government schemes for the people in the project villages where they work. The data shows greater access to various financial and non-financial schemes of government in project villages compared to non-project villages. The difference is even greater for villages that are remote and less accessible.

The data suggests better ability of community to cope with financial stress owing to greater diversification in the purposes of borrowings as well as sources of borrowings in project villages. The impact of Covid is also very perceivable in the third phase with more people borrowing for emergency and household purposes.

The project villages show higher access to various government schemes, thus providing better ability of project villages communities to deal with different vulnerabilities, better social security and a better quality of life, that these schemes target.

Most financial inclusion indicators in treatment group are better than control group, however improvement on these indicators in endline compared to midline has only been marginal. Some of the key reasons for this are:

- The project did not have any direct intervention with the community in the third phase, the project only supported Sakhis
- Last 1.5 years have been significantly impacted by Covid, people's income and ability to save have been drastically impacted
- Sakhis interventions have also been affected, they have not been able to work regularly, and the momentum was disrupted by lock-downs and uncertainties

While the project had significant impact on financial access related indicators, the impact has been less significant on indicators like gender equality and women's ability to take independent decisions.

The project also had positive impact on women empowerment indicators. An important achievement has been in the form of a cadre of women-Sakhis that has been created. Sakhis who are from the community and are now playing leadership roles as financial intermediaries. Many of these Sakhis are taking up public roles in Panchayats or acting as CSPs, e-Sakhis etc.

Greater access to financial services, with women playing critical role in that, has improved women's confidence, their ability to step out of the house, conducting more financial transactions and are starting to being part of the decision-making process.

The project has successfully demonstrated a community based model of financial intermediation that is socially and financial sustainable.