

IMPACT ASSESSMENT



DIALOGUE ON BUSINESS PROGRAMME-GUJARAT

SEPTEMBER-2013

ACCION

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List of Abbreviations

BPL	Below Poverty Line
CEE	Centre for Environment Education
CSR	Corporate Social Responsibility
DOB	Dialogue on Business
DOB	Dialogues on Business
FWWB	Friends of Women's World Banking
GDP	Gross Domestic Product
HR	Human Resources
ME	Micro Entrepreneurs
MIS	Monitoring & Information System
O&I	Outcomes And Impacts
RDC	Raman Development Consultants Pvt. Ltd.
SC	Scheduled Castes
SEWA	Self-Employed Women's Association
ST	Scheduled Tribes
TOT	Training of Trainers
VRTI	Vivekananda Research & Training Institute



Foreword

Accion's Dialogue on Business program with funding support from Citi Foundation trained over 6000 entrepreneurs in the state of Gujarat. The program entered into a partnership with Friends of Women's World Banking (FWWB) as lead partner along with 6 NGO partners for implementation of the program brought about desired results in terms of both qualitative and quantitative impact. The training modules had higher retention value among the entrepreneurs trained as the modules were designed and taught in Gujarati using their own real life case studies that motivated the entrepreneurs the most. The mandate of the project was to conduct end- term evaluation by third party to ascertain the impact of the training based on designed and developed indicators broadly on how training was used to build or enhance their business skills and use them to market their products effectively, explore markets, identify strengths and risks, improving on their negotiation skills and so on. The report brings about impactful percentile results on areas where entrepreneurs have increased their inventory, savings, customers, and created space for expansion of business.

The major contribution of Accion and FWWB towards the program was evident from the confidence entrusted in entrepreneurs who doubled their business income by diversifying from trading to different products such as beauty parlour and trading went together as customers mostly women were interested in both services. By DNA the state of Gujarat carries business acumen and the training initiative ignited the spirit of entrepreneurship further building on their existing skills. Nearly 50% of the women enrolled for the program was entrepreneurs but profiling them as established or full time business entities were difficult to qualify as most of them had seasonal business like kite making, trading and selling of seasonal fruits and vegetables. The other category was women engaged in fisheries and agriculture and the value additions made from these core fields were categorised as enterprises. The distinction between livelihood activity and entrepreneurial business was evidently seen while interacting with the entrepreneurs.

The challenge of the program was fund driven and it was difficult to continue the program although there was interest and willingness to pay for the training by the entrepreneurs which was voiced during the impact study as a recommendation to continue the program and extend value additions such as providing skill training, linkage to markets, credit and training on advanced modules. It is worth a re-visit to these areas and explore future training prospects with institutions willing to invest and contribute towards entrepreneurial education.

Dr. Usha Gopinath

Director- Client Education Programs
Accion- India.



Acknowledgement

We are grateful to Accion to provide us with an opportunity to learn and evaluate the programme on dialogue for business–Gujarat, India.

We thank Sachin Hirani and Rajul Bharti of Accion and Ranjit Mohanty of FWWB for Raman Development Consultant Pvt. Ltd. with excellent support and time all through the study and for their readiness to explain the smallest query with patience. The trainers provided wonderful support spending long hours and putting in efforts to cull out data and information meticulously during the study. A spell of appreciation also goes to the partner organisations VRTI, SAATH, SEWA, CEE, PRAYAS and KHAMIR for their support during the evaluation exercise.

Numerous thanks go to all those Micro Entrepreneurs who have been instrumental in the data collection exercise.

Dr. Ketan Gandhi

Chief Executive

Raman Development Consultants Pvt. Ltd.



Executive Summary



In mid 2012, Accion with support from Citi Foundation and in partnership with FWB initiated the Dialogues on Business programme in Gujarat. The program aimed at training 6000 micro entrepreneurs from different regions of Gujarat in one year. This impact assessment report is the key product of the evaluation process of the modular training provided under Dialogue on Business Program by Accion, FWB and partner organisations (VRTI, Saath, SEWA, Khamir, Prayas and CEE). Its purpose is to provide a transparent basis for accountability for results, for decision-making on policies and programmes, for learning, for drawing lessons and for improvement.

The focus of the impact assessment study has clearly been on measurement of the impact in terms of the defined impact indicators from the project design. The evaluation looked into two major aspects –

- (i) Outcome measurement: Answers to “What changes occurred”, “What difference it made” etc. were measured on basis of quantitative achievement of the various indicators set since beginning of the project. The actions taken by the beneficiaries after the training was gaged by the evaluation team who had developed a log frame for outcome measurement by developing 29 verifiable indicators for the 8 broad indicators set at outset of the project. The broad areas comprise of improvement in skills, overall business growth, improvement of products and promotions, increase in income and improved quality of life.
- (ii) Inputs, process and output assessment: Answers to “How many participated”, “How was training carried out”, etc. was quantifiable which was introspected mainly on the basis of registration of participants, interactions with different team members, gathering understanding through interviews and secondary data. A framework was developed for input, process and output assessment.

Objectives of the Dialogues on Business Programme

- ❖ Improvement in Skills
- ❖ Overall Business Growth
- ❖ Improvement of Products and Promotions
- ❖ Increase in Income
- ❖ Improved Quality of Life of Micro-Entrepreneurs (ME)

535 MEs were interviewed based on a stratified random sampling, covering about 10% of the total MEs from 25% of all the training sites from all the areas and all partner organizations. 525 interviews were finally considered eligible for assessment after data analysis.

Out of 29 verifiable indicators, 20 indicators showed remarkable achievement, 5 indicators showed achievement less than envisaged but was considered significant by evaluation team and 4 indicators showed much lesser achievement than envisaged.

The areas where the achievements are remarkable are as follows:

- 21.7% reporting increase in number of products/services post training.
- 16.4% reporting geographical expansion of the business post training.
- Generation of additional employment for 1260 people (proportionately calculated from 110 reported in sample of 535).
- 35.23% MEs reporting improvement in products in terms of changes like packaging, labelling, pricing, size, shelf life, visiting cards, sign boards etc.

- 19.2% customers providing feedback about improved quality of product.
- 32.4% MEs reporting utilization of any of the financial services from defined menu.
- 29% MEs reporting change in food habits of self and family after training.
- MEs reporting change in life of children after training –
 - Education = 40%
 - Health = 35.61%
 - Recreation = 32.57%
 - Clothing = 17.33%
 - Hobbies = 3.61%
- 60.6% MEs reporting change in decision making after training.
- 36.8% MEs reporting increased capability to spend on personal items after training.
- 51% MEs reporting increased clarity regarding future of business after training.
- 39.2% MEs reporting increased clarity regarding future of children after training.
- 47.6% MEs reporting increased control over income and expenditure after training.
- 24.4% MEs reporting increased capability of opposing injustice to self or family members after training.
- 40.8% MEs reporting increased ability to communicate with strangers after training.

The areas where the achievement is less than envisaged, but are considered significant as per evaluation team, are as follows:

- 10.1% MEs opening personal bank accounts after training.
- 8.8% reduction in instances of being out of cash.
- 9.91% MEs initiating maintaining financial records in a systematic manner.
- 12.85% MEs reporting increase in sales either in number of products or in number of customers.
- 16.95% MEs initiated savings after training.

The areas where the study did not observe any significant change or the achievement was much lower than envisaged are as follows:

- 4.6% MEs reporting increase in monthly income.
- 4.18% MEs reporting increase in number of days of engagement in business.
- 4.6% MEs reporting increase in personal income.
- 6.47% MEs reporting increase in profit.

In terms of inputs, process and outputs, some of the major observations are:

- The strategy of involving existing partner NGOs of FWFB proved beneficial in terms of lot of time saved and effective coordination due to existing relationship.

- The selection criteria for MEs need to be sharply defined.
- The customized training modules have come out as a very good skill building kit with potential to create transformational changes.
- Selection of trainers was a major strength of the program.
- Systematic and well designed MIS giving real time monitoring reports.
- The approach of filtering the mobilized MEs by trainers was good and trainers did it quite well.
 - Trainers performed quite well in training delivery with development of own experiential aids, a robust mix of activities, games, stories, role plays; strict ground rules and a very lively delivery. Particularly laudable is the fact that the trainings were sequenced continuously and trainers delivered it with same interest and quality without letting the fatigue to affect.
- Evaluation team suggests that for objective of skill building, the training duration may need to be increased.
- Handholding, though envisaged, was not systematically taken up and mostly remained a weak component. One major reason being lack of time. This should be systematically built in with adequate time and resources.

The project demonstrated several best practices:

- The project demonstrated adaptability throughout its implementation through several interventions whether it be two customizations of modules, development of local case studies and role plays, flexibility of decisions among implementing partners and so on.
- The project has been able to create transformational changes among MEs.
- Provision of many small but high utility practical tips during training were very useful to MEs.
- Strong systems like daily MIS reporting, database of MEs etc.
- Placement of two Project Coordinators by Accion along with & collocated with FWWB.
- Trainers and training delivery methodology.
- The project achieved to complete all the targeted training in a remarkably short period with continuous training without breaks and maintaining high quality.

The learning derived from the evaluation study is as follows:

- Designing programme on well defined and logical result chain of input-processes-outputs-outcomes with each project component defined and with clear budget allocations.
- Fixing realistic impact indicators on the conservative side.
- Doing baseline research for understanding varied subclasses of MEs and project design based on the baseline.
- Designing sound exit/closure strategy for the project.
- Entrepreneurships interventions are complex and require longer timeframe especially with varied types of MEs existing. It is important to provide adequate resources for pre project rolling out activities like identification/mobilization/selection of MEs, training customization etc.
- Training customization should be well designed with reference to the target group selected and state/local specificity.
- Practice oriented sessions to be introduced and time of training adjusted accordingly.

- Additional module for PEs may be introduced.
- Process manual should be developed to lay down standards of performance and procedures with adequate flexibility to take care of emerging realities.
- Selection of MEs as per their absorption capabilities or customization of the training module as per their absorption.

However, there were few major limitations faced in the evaluation process which are defined here as follows:

- i The indicators were defined broadly and needed to be further broken down into verifiable and measurable indicators.
- ii The training delivery process continued till as late as July end and the impact assessment study was carried out in August end. Thus there was effectively only one-month period or even less between the last of the training delivery and impact assessment. Thus there was hardly any time left for changes to occur and results to be achieved. Ideally an impact assessment should be carried out at least after minimum period of six months has passed after the input. This became one major reason achievement in some of the indicators, particularly those like increase in sales or income which takes longer time in achieving, was less than the targets set.
- iii The program also covered 20% Potential Entrepreneurs but did not have separate indicators specific for this group. It is not feasible to expect this group to start a new enterprise within the short time and also show improvement in indicators like improvement in business/products or increase in income/sales.

Based on the assessment findings, the evaluation team concluded that the overall result of training, considering that all these results have been mainly a product of just 4 days of training input, can be considered highly satisfactory.



Preamble

I. About the project

i. Project context

India has one of the fastest growing economies in the world. It also has a significant youth population; still the country does not have a substantial number of entrepreneurs. A 2011 Gallup study of 20 economic entities in Asia showed that India ranked in the bottom quartile on several important indicators of a well-functioning entrepreneurial ecosystem. If India is to tap the entrepreneurial talent of its people, its leaders must enact significant reforms that increase support for new businesses in the informal sector.

Gallup's framework for entrepreneurial ecosystems stresses the mutual interplay between individual variables (for example, talent and attitude) and contextual variables (for example, the role of government and access to information). It explicitly captures the role of human motivations, perceptions, and behaviours in explaining entrepreneurial decision making as well as the external contextual factors that support entrepreneurship and individual entrepreneurial traits.

Based on Gallup's research from March 2012, 16% of Indian adults report that they currently own a business. Of those, 22% say they formally registered their business. Half of business owners report working alone, and 47% have hired five or fewer employees. 12% of all business owners say they plan to hire more employees next year, and 55% say their number of employees will stay the same. Among Indian adults who are not business owners, 9% have thought about starting their own business. Of those, 5% plan to put their thoughts into action and start a business in the next 12 months.

Clearly, India needs to minimize barriers and provide support that will accelerate entrepreneurial growth and enable entrepreneurs to satisfy an existing demand, create jobs for people other than the business owner and his or her immediate family, and contribute to the growth of India's GDP.

The key barrier to current and aspiring entrepreneurs is the lack of a their capacity building for entrepreneurship which is possible through intensive trainings. Accion – India has taken a positive step in this direction. It conducted an intensive research in two states Karnataka and Andhra Pradesh in 2007 to ascertain the need for business training for entrepreneurs. The results were expressed that the entrepreneurs needed to manage their time efficiently, improve marketing skills, maintain cash flow for their business, building leaderships skills within their enterprise, to communicate effectively to customers for better prices, do attractive packaging, and reduce risks of dependency on middlemen and agencies for selling their products in the market.

In mid 2012, Accion with support from Citi Foundation and in partnership with FWB initiated the Dialogues on Business programme in Gujarat. The program aimed at training 6000 micro entrepreneurs from different regions of Gujarat in one year.

Gujarat is known for its enterprise and symbolizes the growth engine of India. Government of Gujarat has undertaken speedy reforms and continues to intensify steps to accelerate growth. With the establishment of 202 GIDC industrial estates, 60 approved Special Economic Zones, 21 registered Industrial Parks and 83 identified Industrial Clusters; Gujarat has generated vast scope for employment of technically competent manpower. But the scope of employment in unorganised sector is limited. Though the State has over the years attracted large volumes of investment the availability of suitable manpower has been lagging. Despite large requirement of manpower on the one hand and institutional arrangements for equipping / skilling on the other, there has been a qualitative demand-supply mismatch resulting in unemployment/underemployment (Source: www.ced.gujarat.gov.in accessed on 29/10/2013). However with

the enterprising nature of the people of the Gujarat, it is an ideal state for promoting any initiatives directed at building the entrepreneurial capital.

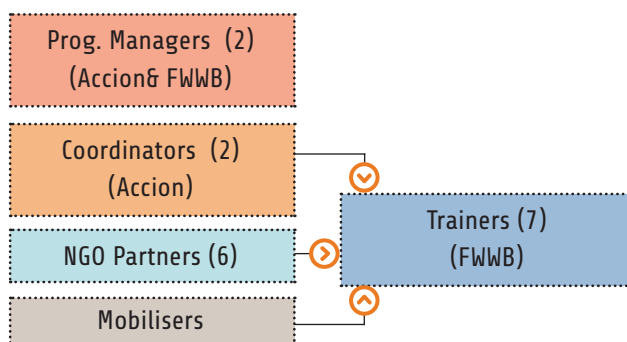
ii. Programme objectives, components, partnerships

The project objectives as specified comprise:

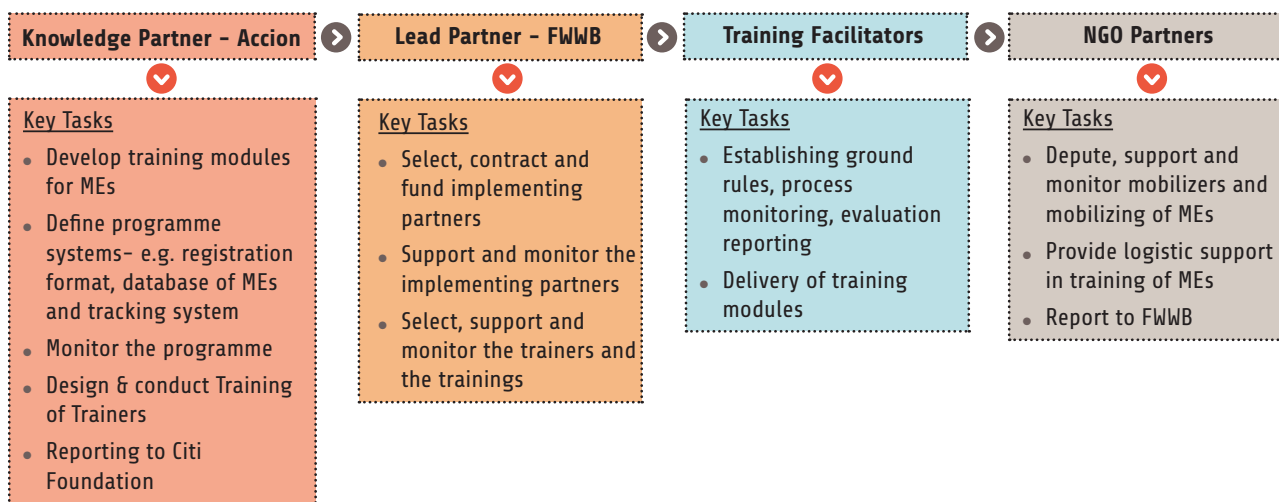
- To promote awareness among the entrepreneurs and aspiring entrepreneurs about the opportunities and challenges of entrepreneurship;
- To promote business skills that aid the entrepreneurs in striving for better livelihoods, higher productivity and sustained competitiveness of enterprises.

The programme worked through partnership with defined roles of Accion as Knowledge partner, FWWB as the lead partner and six NGO partners comprising VRTI, Saath, SEWA, Khamir, Prayas and CEE as field level mobilization and support partners.

iii. The programme team structure



Both the partners (Accion and FWWB) had a programme manager with backstopping by senior management, two coordinators by Accion to support field tasks of trainers and partners and reporting to both Accion and FWWB, seven trainers deployed by FWWB and paired with each of the implementing partners and six implementing partners who deployed mobilizers to identify and motivate MEs. The key roles of each of the entities are depicted as below:





The Evaluation Exercise

I. Objectives and Terms of Reference

The broad objective of the study was to assess the impact of the modular training being provided under Dialogue on Business Program by Accion to poor women & men in the state of Gujarat. The assessment was required to look into the knowledge and skills, attitude and behavior, practices and benefits of the training programme on men/women. The study also envisaged to look into the extent to which the learning from the training was converted into practices by the trainees.

(For detailed Terms of Reference please refer as per Annexure 1)

II. Evaluation Methodology

The evaluation methodology section comprises of the following:

- Evaluation Ethics followed by RDC for the study
- Log frame developed by RDC for Outcome measurement
- Key process identified for Input, Process & Output Evaluation
- Data collection methodology
- Sampling methodology

i. Evaluation ethics followed by RDC for the study

RDC follows a general code of ethical conduct for any evaluations and impact assessments to ensure free flow of complete, unbiased, and accurate information from all the stakeholders and beneficiaries. This was followed in this assignment also.

- Ensuring highest levels of confidentiality and privacy respecting individuals involved in the study.
- Evidence based approach and triangulation of conclusions through multiple data sources, desk research and peer review.
- Total transparency & open feedback with regular sharing, involvement of all stakeholders in all steps of the study and sharing of all relevant information collected and analysed.
- Respect to diversity and respecting local social and cultural environment milieu and no antagonizing behaviours or practices on part of study team.
- Non intrusive methodologies for ensuring highest levels of comfort and convenience of the individuals involved in the process of data collection
- To ensure the dignity of individuals be preserved.
- The information has been and will be kept strictly confidential.
- Use of local language to ensure clear and transparent communication

ii. Log Frame developed for outcome measurement

The impact evaluation team at the outset, defined a log frame for the purpose of the evaluation as follows. The log frame has been derived based on the understanding of the project by the evaluation team and is based on the indicators laid down by the project. Evaluation team further developed verifiable indicators based on the project outcome indicators for ease of measurement. Thus total 8 indicators were measured through 20 verifiable indicators. Additionally the evaluation team also examined the improvement in quality of life of the MEs, through 9 indicators, though this was not earlier part of the project design. Thus, in total, the evaluation team measured 29 verifiable indicators.

OBJECTIVE	SPECIFIC OBJECTIVE	INDICATOR	VERIFIABLE INDICATOR	MEANS OF VERIFICATION
1. IMPROVEMENT IN SKILLS	Improved money management Better understanding and maintenance of financial records	<ul style="list-style-type: none"> 55% will be able to manage money better 40% will understand and maintain financial record better 	<ul style="list-style-type: none"> Increase in number of MEs having personal bank accounts Increase in monthly income of MEs Reduction in number of out of cash instances Increase in number of MEs maintaining financial records systematically Frequency of maintaining financial records 	<ul style="list-style-type: none"> End line study
2. OVERALL BUSINESS GROWTH	Increase in sales Increased engagement in business Expansion of business Generation of additional employment Improvement in operations	<ul style="list-style-type: none"> 30% will increase sales 25% will increase numbers of days of engagement in business 25% will expand business 500 people will be employed by entrepreneurs 50% i.e. 3,000 entrepreneurs 	<ul style="list-style-type: none"> Increase in sales either in number of products or in number of customers Increase in number of days of engagement in business Increase in number of products or services Geographic expansion Generation of additional employment within family and outside family Number of MEs reporting improvement in products in terms of changes like packaging, labelling, pricing, size, shelf life, visiting cards, sign boards etc. 	
3. IMPROVEMENT OF PRODUCTS AND PROMOTIONS	Improvement in the quality of the product Introduction of grading, packaging and labelling	<ul style="list-style-type: none"> 20% will be able to improve the quality of the product 15% will introduce grading, packaging and labelling 	<ul style="list-style-type: none"> Number of customers providing feedback about improved quality of product Number of MEs reporting improvement in products in terms of changes like packaging, labelling, pricing, size, shelf life, visiting cards, sign boards etc. 	
4. INCREASE IN INCOME	Increase in income (personal income/profit) Increase in household income Initiation of savings habit Establishment of linkage to formal source of finance or social security products	<ul style="list-style-type: none"> 40% will show increases income (personal income/profit) Increase in household income for 50% of the entrepreneurs i.e. 3,000 entrepreneurs 25% will start saving. Linkage to formal source of finance or social security products – 1,200 entrepreneurs. 	<ul style="list-style-type: none"> Increase in income Increase in profit Increase in income Increase in profit Number of MEs initiated savings after training Number of MEs reporting utilization of any of the financial services from defined menu 	

5. IMPROVED QUALITY OF LIFE OF MEs	Improvement of quality of life and increased empowerment of MEs	<ul style="list-style-type: none"> • Changes in food habits of self and family • Change in life of children • Change in decision making • Capability to spend on personal items • Clarity regarding future of business • Clarity regarding future of children • Control over income and expenditure • Opposing injustice to self or family members • Communication with strangers 	<ul style="list-style-type: none"> • Number of MEs reporting change in food habits of self and family after training • Number of MEs reporting change in life of children after training in terms of education, health, recreation, clothing and hobbies • Number of MEs reporting change in decision making after training • Number of MEs reporting increased capability to spend on personal items after training • Number of MEs reporting increased clarity regarding future of business after training • Number of MEs reporting increased clarity regarding future of children after training • Number of MEs reporting increased control over income and expenditure after training • Number of MEs reporting increased capability of opposing injustice to self or family members after training • Number of MEs reporting increased ability to communicate with strangers after training 	
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iii. Key Processes Identified for Input, Process & Output Evaluation

INPUT

1. Selection of partners
2. Selection of MEs
3. Customization of Training Modules
4. Selection of trainers
5. MIS design and monitoring

PROCESS

1. Initial mobilization of MEs by partners
2. Mobilization of MEs by trainers

OUTPUT

1. Training Delivery to MEs
2. Selection for handholding after training
3. Handholding by Trainers
4. Handholding by partners

The following table provides the inquiry focus for each of the processes identified.

KEY PROCESSES	FOCUS OF INQUIRY
<u>INPUT LEVEL</u>	
Selection of partners	<ul style="list-style-type: none">• Identifying potential partners and method of informing them• Selection criteria• MOU format
Selection of MEs	<ul style="list-style-type: none">• Criteria of selection and its adherence
Customization of Training Modules	<ul style="list-style-type: none">• The Need Assessment• The process of customization of design• Mix of knowledge inputs/skill inputs/attitudinal inputs• Language changes• Numbers of days of training/timing duration over a day/selection of days• Training design for MEs- entry/exit behavior, learning objectives/sub learning objectives, session break up, audio-visual aids, experiential learning aids, reference material, evaluation, reporting
Selection of trainers	<ul style="list-style-type: none">• Criteria of selection• Database of finally selected trainers- name, academics, years of experience, years of work with the NGO/communities
Selection of Master trainer	<ul style="list-style-type: none">• Criteria of selection

TOT delivery	<ul style="list-style-type: none"> The design of TOT- entry/exit behavior, learning objectives/sub learning objectives, session break up, audio-visual aids, experiential learning aids, reference material, evaluation, reporting
MIS design and monitoring	<ul style="list-style-type: none"> Data pieces capture Analysis framework Interpretation logic Feeding back and corrective actions
<u>PROCESS LEVEL</u>	
Initial mobilization of MEs	<ul style="list-style-type: none"> Identification of MEs by partners Informing MEs Meeting conduct rules/protocols/guidelines- content, method
<u>OUTPUT LEVEL</u>	
Training delivery	<ul style="list-style-type: none"> <u>Role of partners</u>- organizing- venue, hospitality, reimbursement if any, introduction of trainer/training programme, any other aspect <u>Role of trainers</u>- Establishing ground rules, process monitoring, evaluation reporting <u>Training statistics</u>- about 150 end of training reports/evaluation report, training wise full and partial presence, MES break up-as per registration form <u>Audio</u>-visual aids, training material
Selection for handholding after training	<ul style="list-style-type: none"> Selection criteria Operating definitions of handholding- numbers of meetings/visits guidelines - individual/group, frequency, average time spent Nature of handholding- emotional support, skill building, solving problems together, linkages establishments, information providing
Handholding by Trainers	<ul style="list-style-type: none"> Selection criteria Operating definitions of handholding- numbers of meetings/visits guidelines - individual/group, frequency, average time spent Nature of handholding- emotional support, skill building, solving problems together, linkages establishments, information providing
Handholding by partners	<ul style="list-style-type: none"> Selection criteria Operating definitions of handholding- numbers of meetings/visits guidelines - individual/group, frequency, average time spent Nature of handholding- emotional support, skill building, solving problems together, linkages establishments, information providing

iv. Data Collection instruments

The outline of data collection instruments was developed based on the above understanding and the same is outlined in the subsequent table.

DATA SET	TYPE OF DATA	SOURCE/ STAKEHOLDERS	INSTRUMENT	SAMPLE SIZE
Processes	Qualitative, systemic, amenable for capturing/ understanding based on inquiry and observations	Accion, FWWB, all NGO partners, Trainers	System inquiry based on collection of relevant documents, checklist based questions and semi-structured interviews	Not relevant
Project statistics- (input, output levels)	Quantitative/secondary data- physical and financial planned and actual progress and deviations with deviation analysis if available	All project partners	Relevant reports of the projects, MIS, monitoring, databases etc.	All available data
Impact level data	Primary data quantitative as well as qualitative, for specified outcome indicators	Micro entrepreneurs	Interview Schedule	500 MEs trained (as per sampling procedure)
External data for triangulation	Desk research & amenable data; Research papers, evaluation reports of similar interventions, relevant policies and similar programmes, best practices etc.	Internet	Identification, selection and consolidation	Time limited sample data on focused inquiry protocol

(Appendix 2- Tools of Data Collection)

v. Sampling methodology

The target group for the evaluation exercise comprises:

- Trainees (the trainees who were present for all the 4 days of the training, either already an entrepreneur or potential entrepreneur);
- Trainers (those who undertook training from master trainers and consequently imparted training at the field level);
- Head/responsible persons of partner organizations
- Coordinators of Accion

The sampling procedure for MEs sampling was stratified random sampling, where Krejcie & Morgan formula was utilised and a scientifically valid & reliable sample of 500 was decided (actually 535 MEs were interviewed during the exercise and 525 interviews were considered eligible for analysis) with error margin of +/- 5% in the sampling. The stratification is based on partners, area and sites. 10% of the total MEs trained were selected from 25% of all the training sites from all the areas and all partner organizations. At the site level every 6th or every 10th name from the ME list was taken up and it was ensured that any site with less than 5 MEs trained has not been considered for the evaluation. Recall method has been relied upon for the purpose of eliciting the data/changes pre and post training.

vi. Focus of the study

The focus of the impact assessment study has clearly been on measurement of the impact in terms of the defined impact indicators from the project design. The study did not look into any other aspects like geographical variations, variations between implementing partners, occupation wise variations, education level wise variations and so on.

vii. Limitations

- One of the limitations is that each of the 28 verifiable indicators are measured for the change post training, but there is no way to aggregate these verifiable indicators and calculate the aggregate change against the main indicator.
 - *In future, we recommend having specific indicators, which are easily measurable.*
- Secondly, it should be noted that the training delivery process continued till as late as July end. The impact assessment study was carried out in August end. Thus there was effectively only one month period or even less between the last of the training delivery and impact assessment.
 - The sample selection was carried out from all the trainees covered as per the requirement of the project design and ToR. So while some of the trainees may have been trained more than 6–8 months back, some may have recently attended the training. Thus the impact would vary significantly among the trainees.
 - Most of the expected changes like increase in sales, monthly income, better management of money, changes in products/services will take time to be inculcated and may not be visible within a short period like a month or two.
- Particularly, when we look at the group of Potential Entrepreneurs, we can hardly expect them to start a new enterprise within a short time. And thus in case of about 20–25% of trainees, which are PEs, very little change may be expected in any indicators. Thus, under achievement of certain indicators is also related to the fact that adequate time has not been lapsed for the impacts to materialize.
 - *The evaluation team suggest that in future such studies may be conducted at least after 6 months of completion of all inputs.*



Profile of Primary Stakeholders



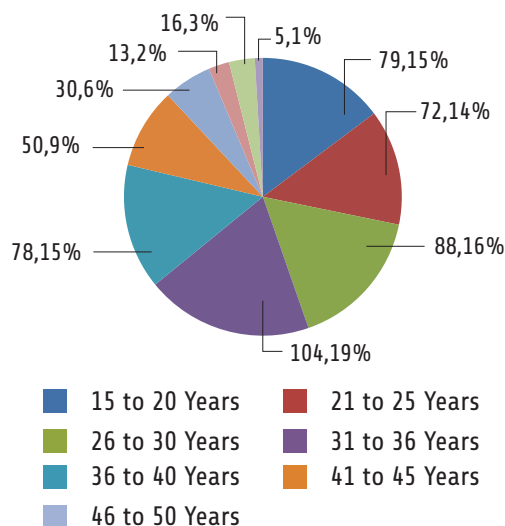
The impact assessment was carried out with a total sample of 535 trainees of which 52 (9.7%) were males and 483 (90.3%) were females, which signifies that most of the micro-entrepreneurs trained were females.

The distribution of the respondents according to the implementing agencies as well as per the geographical location is provided herewith in the following table:

Partner Agency	Geographical Area	Sample Size
VRTI	Abadasa block, Kutch district	45
	Lakhpur block, Kutch district	10
	Mandvi block, Kutch district	23
	Mundra block, Kutch district	15
	Nakhatrana block, Kutch district	10
SAATH	Ahmedabad urban	78
SEWA	Vyara block, Tapi district	25
	Ahmedabad urban	46
CEE	Halvad block, Surendranagar district	37
	Jasdan block, Rajkot district	53
PRAYAS	Anjar block, Kutch district	52
	Gandhidham block, Kutch district	49
	Wadhwan block, Surendranagar district	39
KHAMIR	Bhuj block, Kutch district	28
	Mandvi block, Kutch district	25
Total		535

It should be noted that the trainee group comprised to a large extent (90%) of women, many from rural areas or urban slums and many with none or very limited literacy. Also a majority of the trainees came from a low or average income household. Many of the businesses also were related to piece rate work or daily wage. Thus it is very important to keep in consideration the background of the trainees while looking at the achievements of the training.

Age-wise classification of trainees



While a wide age variation is observed in the trainees ranging from 15 years to 85 years, a vast majority (79%) were from the age group of 15 to 40. As the age variation was high, the resultant heterogeneity of the training batch was also high.



Achievement Against Impact Indicators



This section provides findings for each of the main indicator and the verifiable indicators and draws out conclusions. On initial assessment carried out, the evaluation team deciphered that certain indicators were not measurable. Hence, to give a quantifiable data, various sub-indicators were developed which would guide to evaluate the actual indicator.

I. Accion Impact Indicators

OBJECTIVE: IMPROVEMENT IN SKILLS

Impact Indicator: 55% will be able to manage money better

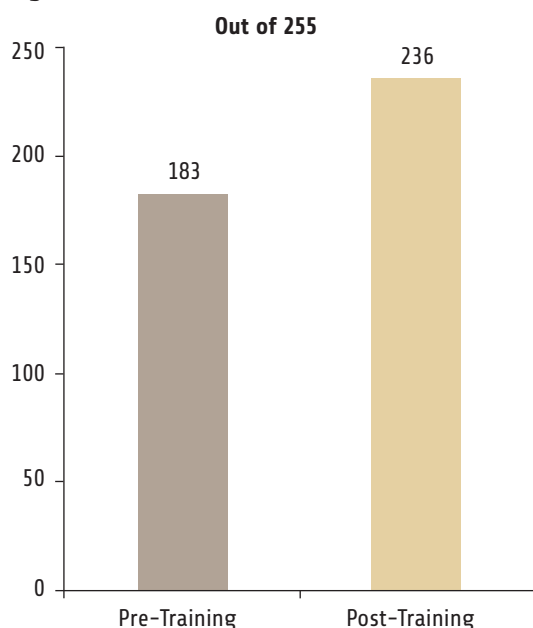
The impact indicator that 55% will be able to manage money better is further broken down into the following verifiable indicators for the purpose of assessment:

- **Personal Bank Account Holding** – Bank account in the name of ME meant for his/her personal usage.
- **Personal Monthly Income** – Monthly income (in Rupees) of the ME from the business
- **Out of Cash Situation** – A situation where in the ME has faced less and/or no cash availability in the 6 months prior to and 6 months post the trainings.

Personal Bank Account Holding – Pre And Post Training

Personal Bank Account Holding	Yes
Pre-training	183 (34.9%)
Post-training	236 (44.6%)

The aim to incorporate this indicator was to define how many new personal bank accounts were increased post training.



During the sample study, the number of MEs that held a bank account increased from 183 to 236. Which means, out of 525 respondents, 53 reported having opened bank account post training.

There is a rise of 10.1% in the respondents who opened their personal bank accounts

Extrapolating the statistics for the universe of 6117 MEs trained, the numbers are as following:

Personal Bank Account Holding – Pre And Post Training

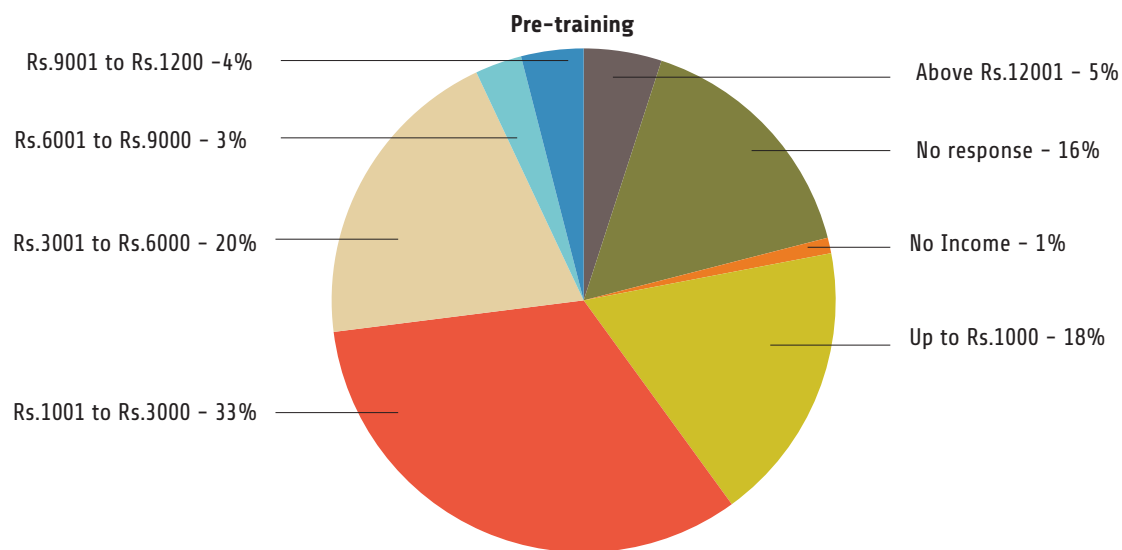
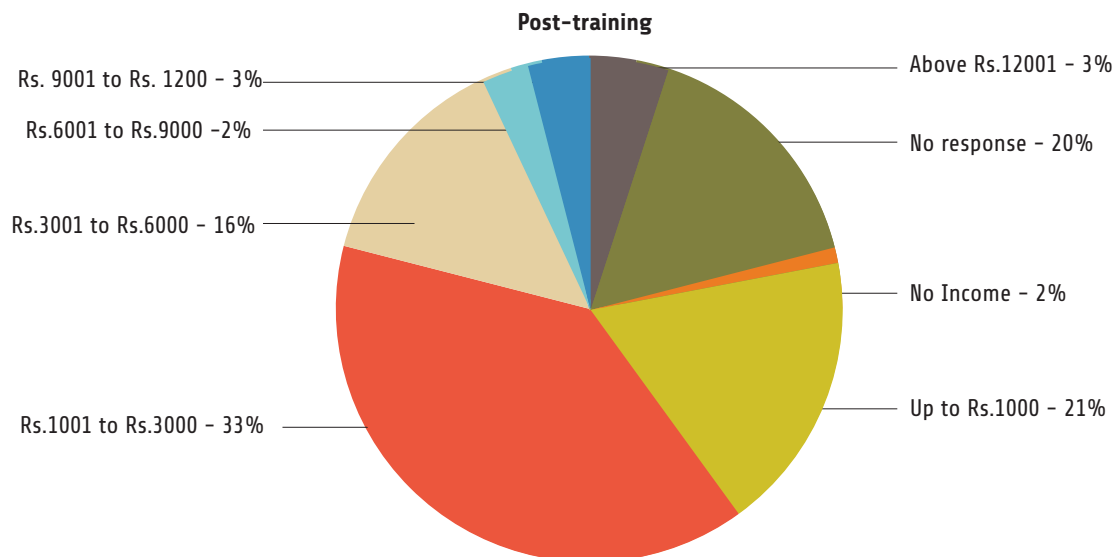
Personal Bank Account Holding	Yes
Pre-training	2135 (34.9%)
Post-training	2753 (44.6%)

Hence, the evaluation team assumes that 618 new MEs out of 6117 MEs might have opened their personal bank accounts post training.

Evaluation team considers this as a significant change especially in light of the fact that the trainee group comprised a large number of women, many of them in rural areas and with low literacy and very limited access to such services.

Trainee's Monthly Income – Pre and Post Training

Trainee's Monthly Income	Pre-training	Post-training	Change in %
No response	104	87	-3.24
No Income	10	8	-0.38
Up to Rs. 1000	111	98	-2.48
Rs. 1001 to Rs. 3000	174	172	-0.38
Rs. 3001 to Rs. 6000	85	105	3.81
Rs. 6001 to Rs. 9000	11	14	0.57
Rs. 9001 to Rs. 12000	15	19	0.76
Above Rs. 12001	15	25	1.33



The number of MEs that held a bank account increased from 183 to 236. Which means, out of 525 respondents, 53 reported having opened bank account post training. This comes to 10.1% respondents.

The pie-chart comparison shows that there is a slight decrease in number of people with monthly income up to Rs. 1000, the number of people reporting monthly income between Rs. 1001 – Rs. 3000 is almost the same both pre and post training, while there is an overall increase in the number of people reporting monthly income in all categories from Rs. 3001 and above. The income levels have raised for 3.81% of the trainees in the income range of Rs. 3001 to Rs. 6000 and 1.33% in the income range of above Rs. 12001. 0.76% trainees have had an increase in their income in the range of Rs. 9001 to Rs. 12000 while 0.57% noted an increase in their income in the range of Rs. 6000 to Rs. 9000.

The table is indicative of average out of cash instances faced by the MEs in last six months. Out of 525 respondents, 396 reported out of cash instance before training while 361 reported out of cash situations post training, indicating a decrease of about 35 respondents reporting out of cash instances following the training.

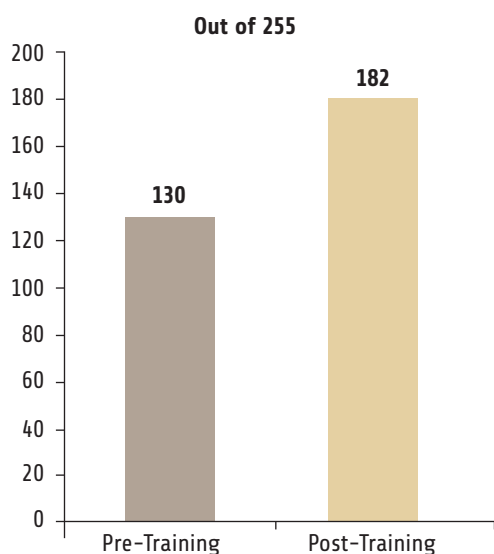
The assessment and analysis for the ability to manage money better has been interpreted through three verifiable

In all 35 people (total of the income range from Rs. 1000 to above Rs. 12001) out of 525 reported an increase in their incomes post training and 17 people reported decrease in the monthly income post training. In % terms, 35 out of 525, which is 6.67% reported increase in income, while 17 out of 525, that is 3.24% reported decrease in income, thus showing a positive trend of 3.43%.

indicators devised by the evaluation team viz. personal bank account holding, personal monthly income and out of cash situations faced by the MEs.

Average Out of Cash Instances Situation in last 6 months

Average Out of Cash Instances Situation in last 6 months		
Pre-training	Post-training	Change in %
396	361	-6.67%



On considering the above numbers, the evaluation team makes an assumption that about 210 MEs out of 6119 MEs reported increase in their monthly income post training.

The table is indicative of average out of cash instances faced by the MEs in last six months. Out of 525 respondents, 396 reported out of cash instance before

Though there is only slight change of 6.67% decrease in the out of cash instances among the MEs, it is a significant output.

training while 361 reported out of cash situations post training, indicating a decrease of about 35 respondents reporting out of cash instances following the training.

With regards to the sample results, the evaluation team

Analysis

The assessment and analysis for the ability to manage money better has been interpreted through three verifiable indicators devised by the evaluation team viz. personal bank account holding, personal monthly income and out of cash situations faced by the MEs.

The findings suggest that the change in the money management aspect by the trainees ranges from 3.43% to 10.1%.

assumes that around 408 MEs out of 6117 MEs can have successfully reported no out of the cash instances post training.

While this does not come near the main indicator that 55% will be able to manage money better, the evaluation team opines that the change is still significant in light of the profile of the trainees. In fact the findings suggest a significant impact of the training on this aspect, and not meeting the impact indicator is attributed not to the quality of the training, but more to the limitation that the fact that adequate time has not elapsed for the impacts to materialise. Also, we agree with the fact that the response generated is due to opening of bank accounts as an immediate response of the training. However, the response of MEs in undertaking bank transactions will take a longer time to be incorporated and observed.

210 to 618 MEs are assumed to have change in their money management aspect post training

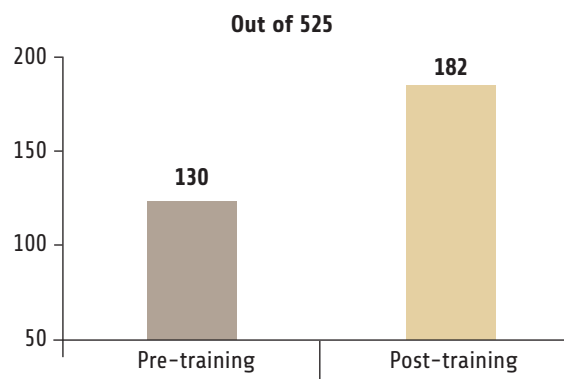
Impact Indicator: 40% will understand and maintain financial record better

This indicator has been defined and classified into following verifiable indicators:

- Maintenance of business accounts – This was further segregated into two indicators viz. (i) how many people maintain the business accounts and (ii) what is the mechanism of maintaining business accounts. The skill of maintaining the books of accounts and income-expenditure statements developed by the trainees post the training which include rojmel, cashbook, pass book, registers, vouchers, bills, notes and computer-based accounts.
- Frequency of maintaining the business accounts – Keeping in view the best practice of account keeping as daily maintenance of the books of accounts, this aspect was taken up for study to know whether the books of accounts are being maintained regularly or not.

Maintenance of Business Accounts

Maintenance of Accounts for Business	Yes
Pre-training	130
Post-training	182



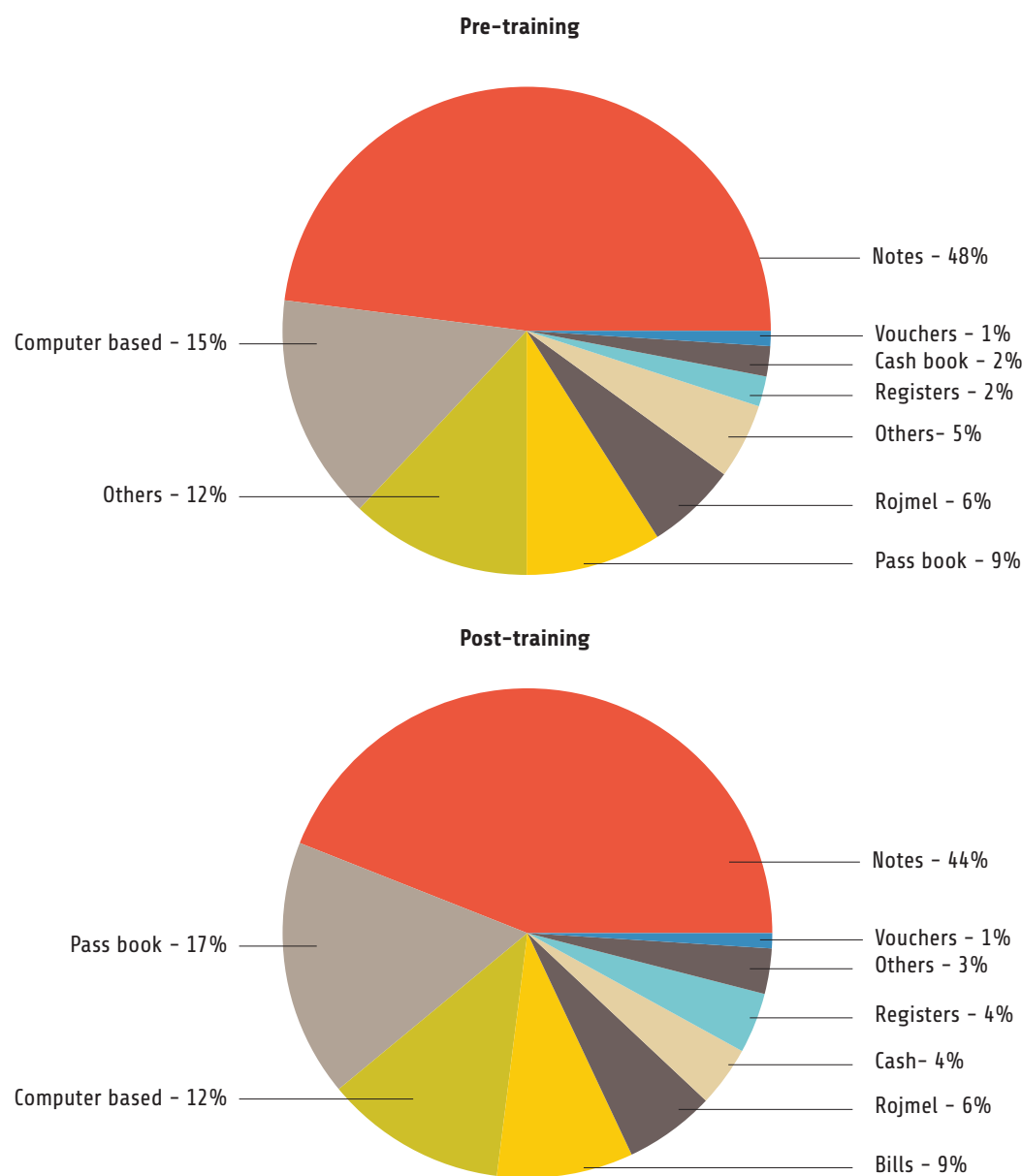
(i) Number of people maintaining business accounts–Pre and Post Training

The number of MEs reporting that they maintain accounts for the business, increased from 130 to 182. Thus out of 525

There is an increase of 9.91% in number of MEs maintaining accounts.

respondents, 52 MEs started maintaining business accounts after training.

The evaluation team suggests that when compared with the total number of MEs trained, it directs that about 606 MEs would have indulged in maintaining accounts post training.



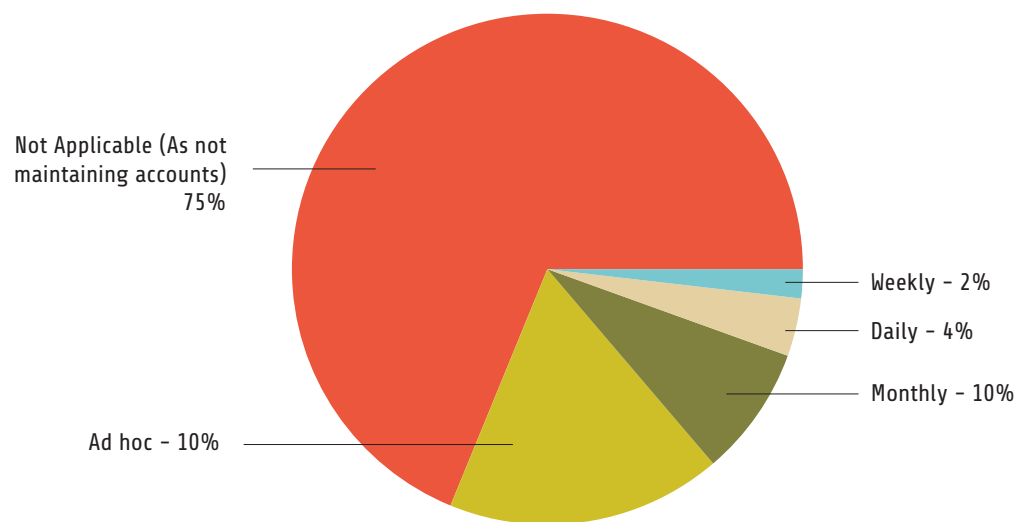
(ii) Mode of Maintenance of Business Accounts

The mode of maintenance of business accounts has been sub-classified into 9 areas. While the numbers are low for drawing out any significant inference, it can be seen that there is an increase in almost all modes of maintenance of accounts. The absolute increase in the number of MEs maintaining business accounts is 52. The evaluation team

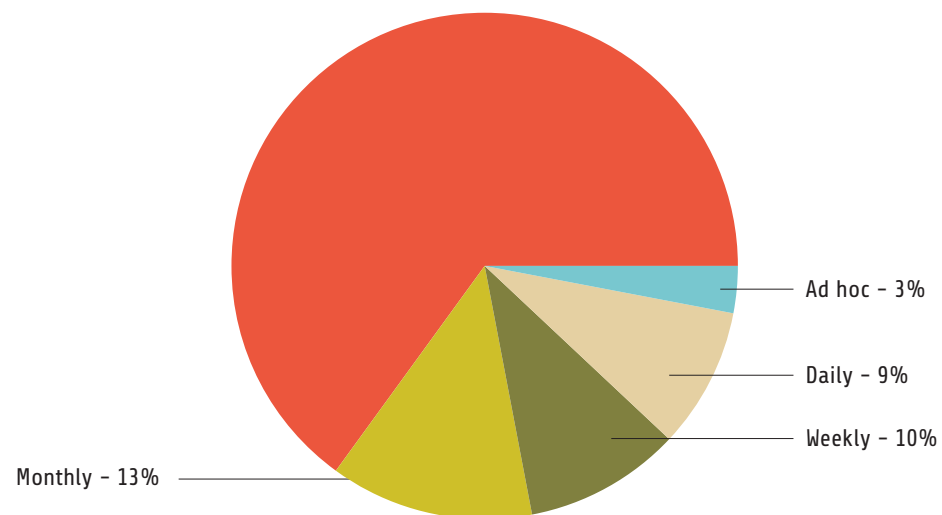
Frequency of Maintenance of Business Accounts

Frequency of Maintaining Books of Accounts	Pre-Training	Post-Training	Change in %
Daily	24	45	4
Weekly	9	50	7.80
Monthly	45	70	4.76
Ad hoc	52	17	-6.67
Not Applicable (As not maintaining accounts)	395	343	-9.90

Pre-training



Post-training



considers this as a significant change again in context of profile of trainees.

The above table shows that there is an increase in MEs maintaining accounts on daily, weekly and monthly basis after training, which is a positive outcome of the training. It also shows a reduction in MEs maintaining accounts on ad hoc manner, which is again a positive indication. The number of MEs maintaining accounts daily, weekly or monthly has

The number of MEs who have started to maintain their business accounts regularly has reached 16.65%, which is a significant change. Also, a remarkable reduction has been witnessed in the ad hoc maintenance of accounts by 6.67% indicating a shift to periodic accounts maintenance.



increased from 78 before the training to 165 after the training, which means 87 MEs started maintaining accounts on regular basis after training out of 525 respondents.

Analysis

A positive and significant change is observed in both the indicators i.e. maintenance of the business accounts and frequency of maintaining business accounts.

Hence, it can be estimated that out of 6117 MEs, 594 MEs have started maintaining business accounts and 999 MEs have been maintaining accounts on daily basis.

9.9% MEs started maintaining business accounts after training and 16.65% MEs reporting maintaining it on a regular basis after training.

While the target of 40% will be able to manage financial records better may not have been achieved, but the finding implies **that training has been able to inculcate a habit of maintenance of systematic record and the discipline in at least a significant portion of trainees.**

The evaluation team considers that training has been able to bring about a significant change. Within a brief period of 3 months, an increase of overall 26.55% is noteworthy. Also, it has been able to cover more than 50% of the desired change.

606 to 999 MEs are assumed to have started maintaining business accounts post training and reported maintaining it only daily basis respectively.

OBJECTIVE: OVERALL BUSINESS GROWTH

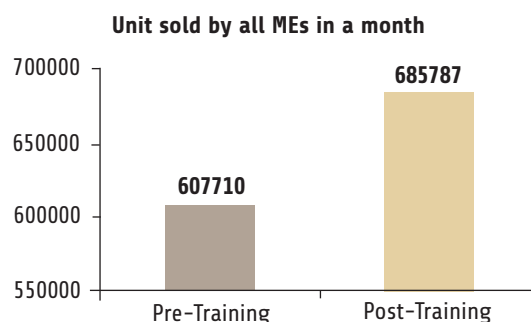
Impact Indicator: 30% will increase sales

With a large variety of businesses carried out by different MEs ranging from products to services to job work, defining and capturing sale itself is a difficult task. For the purpose of evaluation the increase in sales has been defined by the

Business Category	Units
Agriculture based	Kilograms / Man (Local unit equivalent to 20 Kgs)
Non-agriculture based	Number of pieces
Livestock based	Litres of milk
Trading	Number of pieces
Job work	Number of pieces
Shop, Hawkers/ Lorry selling	Customers, Kilograms, Litres, No. of items sold
Service providers	Number of service takers

The following table provides the comparison of sale figures.

Units Sold in a month	Pre-Training	Post-Training	Change in %
Unit Sold by all MEs in a month	607710	685787	12.85%



evaluation team as the number of units sold/number of customers catered during a month. And for clarity the units for different categories of businesses were identified as following table (the table just lists down a few categories as indicative and not the complete list of all the businesses):

Analysis

The impact indicator for increase in sale for MEs has been achieved up to 12.85%. **This is less than the target of 30%, however the evaluation team considers this as significant, particularly in light of the following facts.**

It should be noted here that as the impact assessment has been carried out immediately after the program implementation, and thus the time span required for impact generation is also short. As evident from improvement in many other indicators, particularly those related to improvement in products and operations, it can be assumed that an increase in sales will eventually follow. However this will take time.

Secondly, this indicator is applicable only to those who currently are entrepreneurs and have active business. Hence, for the potential entrepreneurs the applicability of the same becomes limited. The selected sample comprises a mix of both MEs and potential entrepreneurs and thus the achievement will definitely get affected by people that have not yet started a business or have recently established one.

There is an evident rise in the sales figures by 12.85% compared to the pre training period.

The sales figure provided in above table is an aggregate of the number of units sold in preceding month as reported by the MEs.

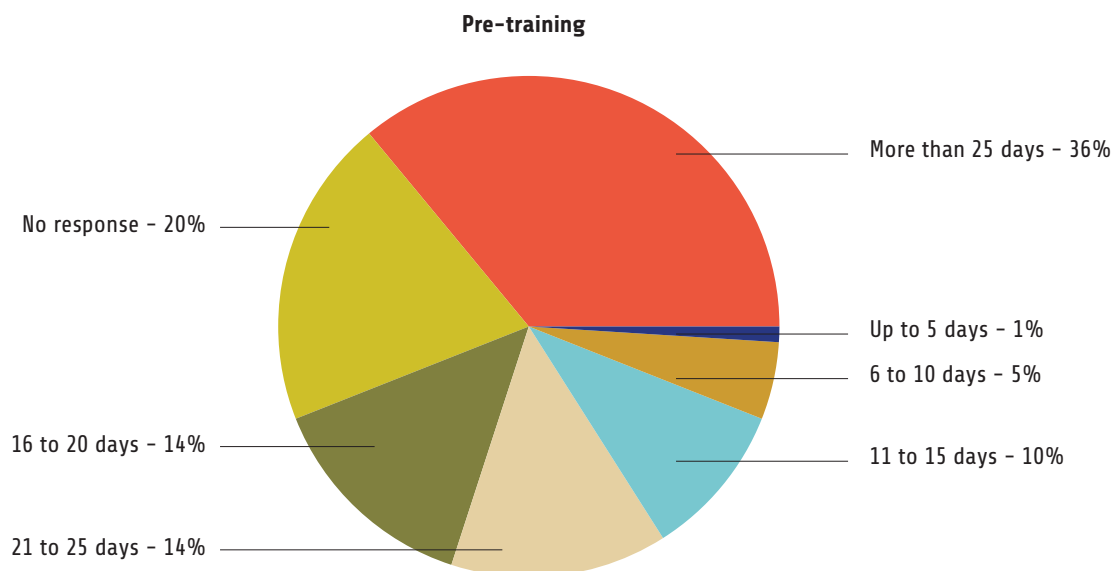
Impact Indicator: 25% will increase numbers of days of engagement in business

Involvement in Number of Days/Month

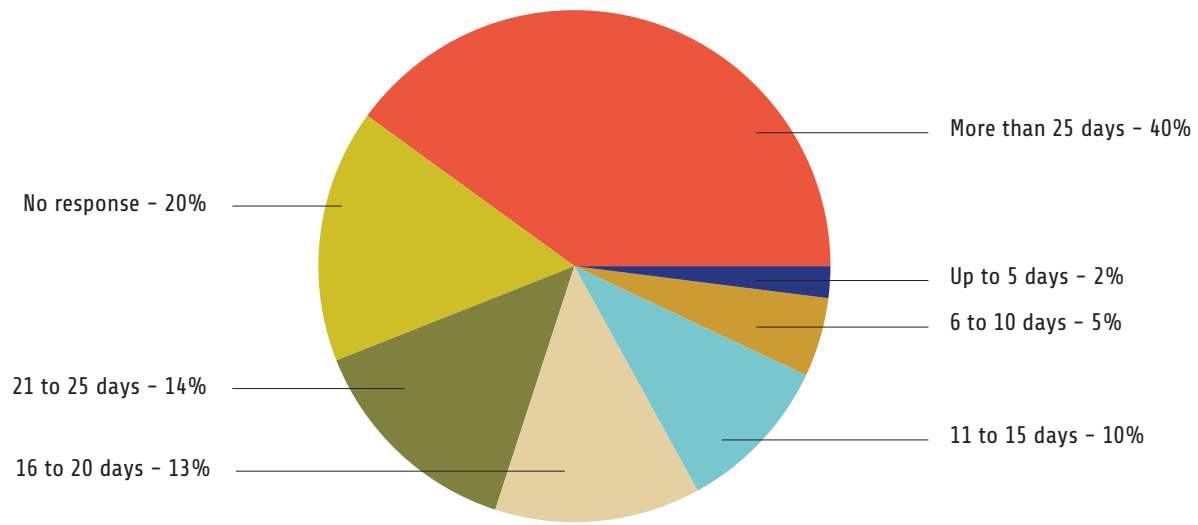
Involvement in Number of Days/Month	Pre-training	Post-training	Change in %
Up to 5 days	8	9	0.19
6 to 10 days	24	27	0.57
11 to 15 days	53	51	-0.38
16 to 20 days	71	68	-0.57
21 to 25 days	71	77	1.14
More than 25 days	191	209	3.42
No response	107	84	-4.38

The impact indicator of number of days of engagement in business has been measured as the number of days invested by the trainee in the business post training as compared to pre-training situation.

The above findings indicate that there has not been any significant change in any of the categories defined above. There is a marginal increase reported in the categories of Upto 5 days (0.19%), 6 to 10 days (0.57%), 21-25 days (1.14%) and



Post-training



There was 4.37% increase in number of days of engagement in business.

Analysis

While the only significant finding is in category of more than 25 days involvement, this indicates a positive impact of the training.

The evaluation team considers that findings need to be again looked upon in perspective of a large number of 20–25% PEs. A large number of PEs that have not been able to start an enterprise yet, which reduces the overall achievement.

more than 25 days (3.42%). Most significant in the category of more than 25 days involvement, where there is a 3.42% increase post training. There is some decrease in number of days of involvement in categories of 11 to 15 days (0.38%) and 16 to 20 days (0.57%); however this is a miniscule reduction.

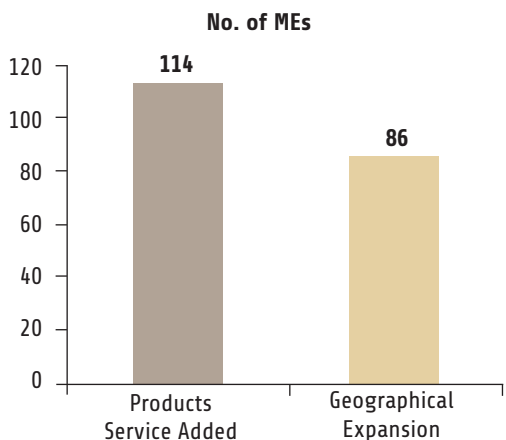
With respect to the total number of MEs trained, the evaluation team assumes that 267 MEs may have reported increase in number of days in involvement in business.

Impact Indicator: 25% will expand business (or add other products)

Expansion of business is defined for the current evaluation as either geographical expansion after training or any enhancement in products or services after training.

Benefits to the enterprise post training

Benefits to the enterprise post training	No. of MEs
Products/Services added	114 (21.7%)
Geographical expansion	86 (16.4%)



The findings suggest a highly significant change with 114 (21.7%) out of 525 trainees reporting addition of products/ services and 86 (16.4%) out of 525 trainees reporting geographical expansion. Based on the above calculations, the evaluation team assumes that 1327 MEs out of 6117 MEs may have reported increase in addition to products and services post training and 1003 MEs out of 6117 MEs may have reported geographical expansion in their business post training.

There was 21.7% increase in products/ services added and 16.4% increase in geographical expansion.

“The training helped me to expand varieties of clothing in my garment shop, from sale of sarees to dress material, ready made dresses, different kind of cloth materials etc. I am thankful for the training provided which has helped my small business grow.”

“Earlier we did not consider expanding our factory products to other areas. However, this training explained us the importance of geographical expansion and the business growth attached to it. We are happy to be a part of such training programme.”



Case Studies





Name : Manharbhai
Age : 32 years
Education : Illiterate
Partner NGO : CEE
Data Base No : 11092

Socio Economic Profile:

Manharbhai hails from Gundana village in Jasdan Taluka and stays here since the last five years. His family comprises of his wife, three children and his parents. They all live in a self owned semi-pucca house. He is the only earning member of his house. At his home they have a television and mobile phone and has a fridge at his shop. He has a small provision shop and the income from this shop runs the house.

Pre Training:

He keeps the shop open for the whole day from morning to night and the inventory of his shop consists of all provision items used in the house. He buys all the things at the wholesale rate from a nearby city. To buy inventory he often has to get loans on interest and get money from SHG mandal. Manharbhai has a bank account and operates that account twice in a month.

Post Training:

After training he has learned how to expand his business and how to manage the business in a better manner. He has even learned time management and keeps his shop open from six in the morning till ten in the night. After training he has become more efficient in managing his funds. Before training he used to bring money at more interest, now he is bringing money at lesser interest rates. He has even increased the inventory in his shop. Has improved in the sense that now he even stocks seasonal things and thus has increased his sale and so now is able to save more money. After training he is keeping all the records of goods that he buys and sells, his profit-loss. He has even demonstrated in the shop attractive items to attract customers. He has done attractive packing's. Customers have started to praise on the difference he has brought in the shop and now whatever the comments of the customers, he even tries to do the changes accordingly. His other family members now help him with the shop. His status in the village and his community has thus increased and has even bought necessary things in the house.

Analysis

It seems that the training has been quite effective in helping MEs to expand the business. Practical tips for various aspects all throughout the training has been very effective.

As per evaluation team, as on now, this expansion does not reflect in increased sale. However the team assumes that sufficient time has not elapsed to expect that and the same would be achieved in a longer run.

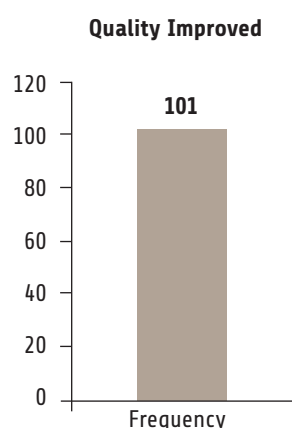
OBJECTIVE: IMPROVEMENT IN PRODUCTS AND PROMOTION

Impact Indicator: 20% will be able to improve the quality of the product

The given impact indicator of 20% MEs being able to improve the quality needs refinement. The evaluation team follows the philosophy that quality is a parameter best judged by the customer. Thus the evaluation involved asking the MEs whether any customers had reported liking any positive change they made in the product. Thus the customer feedback on quality of product, as reported by ME was taken up to measure the achievement for this indicator. It has been spelled out here as *customer feedback on product quality as reported by MEs*.

Customer Feedback on Product Quality as Reported by MEs

Customer Feedback on Quality as reported by MEs	Frequency	Percentage
Quality improved	101	19.2%



The MEs were asked if they made any changes in their products/services from the following list:

- (a) Segregation of product
- (b) Product pricing
- (c) Product shelf life
- (d) Size of product
- (e) Cost
- (f) Outer packing: Changed/Initiated
- (g) Inner wrapping: Changed/Initiated
- (h) Label (size, colour, more info.): Changed/Initiated
- (i) Sign boards: Changed/Initiated
- (j) Visiting cards: Changed/Initiated
- (k) Brochure/pamphlet
- (l) Advertising of any kind

And then the MEs were asked if any of the above changes were appreciated by the customers. 19.2% respondents reported receiving customer feedback on the improved quality of their products/services. From the sample findings, the evaluation team found that 1174 MEs out of 6117 MEs may have reported receiving customer feedback on improved quality of products post training.

The evaluation team considers the increase in feedback of customers highly significant and acknowledges the success of the training in achievement of this indicator.

It was also found during qualitative discussions that MEs found training was very useful in terms of many small but important tips on improvement of business like packaging, labelling, quality improvement, hoarding, pricing etc.

Analysis

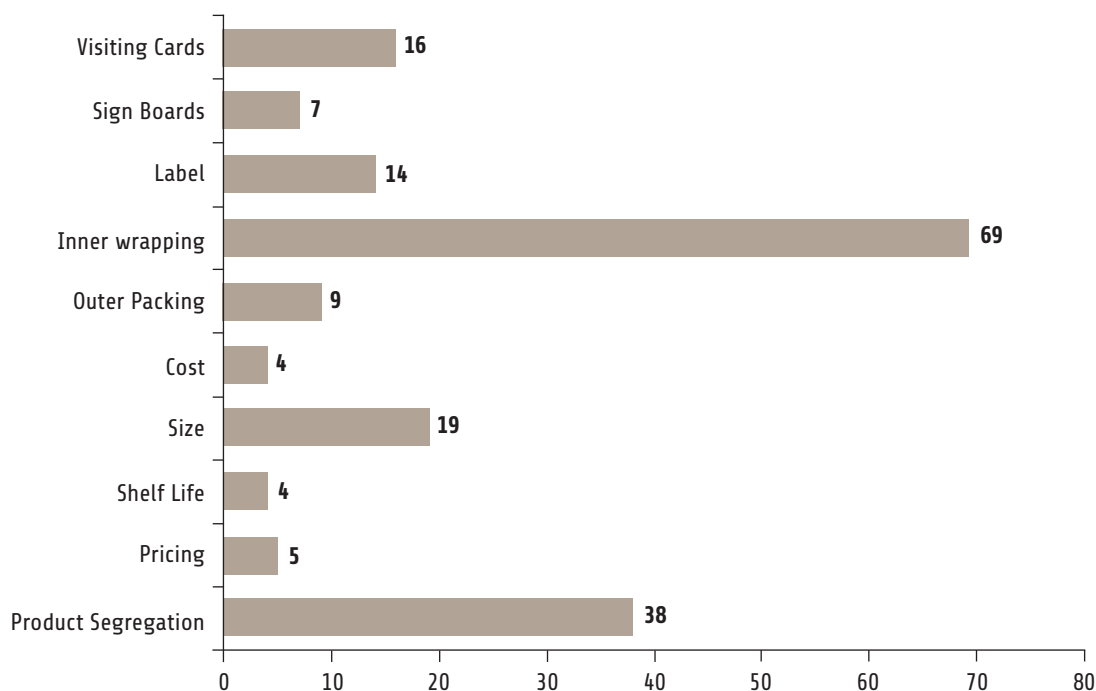
A significant change has been noted with the quality of products as reported by the customers to the MEs. The impact indicator of 20% has almost been achieved as evident from 19.2% MEs reporting feedback by customers on being improved.

19.2% MEs reported improved feedback by customers.

Impact Indicator (Accion): 15% will introduce grading, packaging and labelling

Impact Indicator (FWWB): Improvement in operations for 50% MEs (This is an overlapping impact indicator & hence jointly covered)

The impact indicators as put forth by Accion and FWWB are overlapping in operational terms. As indicators per se the Accion indicator looks at introduction of grading, packing and labelling by 15% MEs and does not cover other aspects related to the product. While the FWWB impact indicator looks at improvement in operations for 50% MEs without further defining the nature of operations. Hence for the purpose of clarity and assessment, both the impact indicators have been operationally defined as changes of/in/about product in terms of segregation, pricing, product shelf life, size, pricing, outer and inner packaging, labeling, and visiting cards.



About 185 (35.23%) MEs reported making some or other change in the product/services. The trainees made several changes to their products/services. According to evaluation team, out of 6117 MEs, 2155 MEs may have reported change in their products and services for better sales.

Analysis

The transformation is highly significant in terms of Accion indicator with the impact indicator over achieving by 20.23% to make it 35.23% achievement. The same is still less than the indicators set by FWWB.

The evaluation team considers this as a highly significant achievement and attributes the achievement to the success of the training.

OBJECTIVE: INCREASE IN INCOME

Impact Indicator (Accion): - 40% will show increased income (personal income/profit)

Impact Indicator (FWWB): Increase in household income for 50% MEs (This is an overlapping impact indicator & hence jointly covered)

Impact indicators in the income area by Accion and FWWB both look at increase of income, hence have been considered jointly here for assessment. Two aspects viz. profit and personal income, have been considered as operational impact indicators here.

The given indicators do not apply to the salaried class of trainees, as they derive a fixed income every month and are not existing entrepreneurs but considered as potential entrepreneurs.

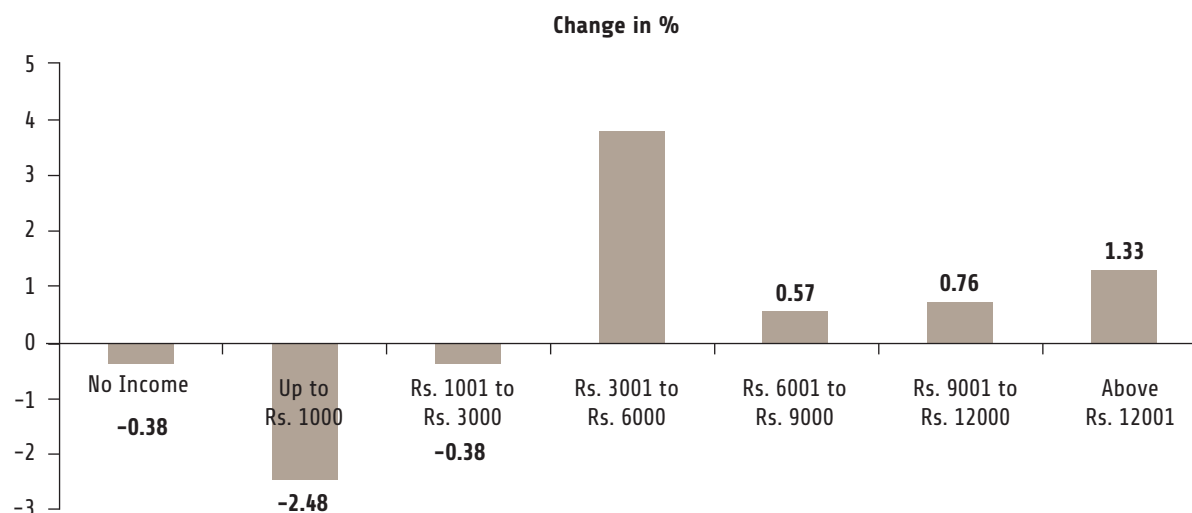
Profit

Profit	Pre-training	Post-training	Change in %
No Response	144	119	-
Up to Rs. 1000	113	147	6.48
Rs. 1001 to Rs. 3000	118	124	1.14
Rs. 3001 to Rs. 6000	93	69	-4.57
Rs. 6001 to Rs. 9000	30	29	-0.19
Rs. 9001 to Rs. 12000	20	22	0.38
Above Rs. 12000	7	15	1.52
Total	381	406	4.76%

The total number of MEs earning profit prior to training is 381 while after the training is 406 (excluding the no response category), which means the incomes of 25 MEs out of 525 respondents, i.e. 4.76% has increased post the training. Based on the sample study, Evaluation team dons that out of the total number of MEs trained, 291 MEs may have reported increase in profit post training.

Trainee's Monthly Income – Pre and Post Training

Trainee's Monthly Income	Pre-training	Post-training	Change in %
No response	104	87	-3.24
No Income	10	8	-0.38
Up to Rs. 1000	111	98	-2.48
Rs. 1001 to Rs. 3000	174	172	-0.38
Rs. 3001 to Rs. 6000	85	105	3.81
Rs. 6001 to Rs. 9000	11	14	0.57
Rs. 9001 to Rs. 12000	15	19	0.76
Above Rs. 12001	15	25	1.33



The table shows that there is a slight decrease in number of people with monthly income up to Rs. 1000 (2.48%), the number of people reporting monthly income between Rs. 1001 – Rs. 3000 is almost the same both pre and post training with a minor difference of 0.38%, while there is an overall increase in the number of people reporting monthly income in all categories from Rs. 3001 and above. The income levels have raised for 3.81% of the trainees in the income range of Rs. 3001 to Rs. 6000 and 1.33% in the income range of above Rs. 12001. 0.76% trainees have had an increase in their income in the range of Rs. 9001 to Rs. 12000 while 0.57% noted an increase in their income in the range of Rs. 6000 to Rs. 9000. The evaluation team makes an assumption that about 210 MEs out of 6117 MEs reported increase in their monthly income post training.

In all 37 people reported an increase in their incomes post training and 13 people reported decrease in the monthly income post training. This means the achievement of this indicator rests at 4.6%.

There was reported increase of 4.6% in incomes of MEs post training.

"I knew what savings was, but was never encouraged to save. After attending the training, I was delighted to know that with help of planned savings, my business will grow leaps and bounds."

Name : Deenaben Dineshbhai
Vohra
Age : 46
Partner Ngo : SAATH
Database Number : 7442

Socio Economic Profile:

Deenaben is residing in Laxmipur ni chali in her own pucca house she has 3 members at her home and 2 earning members. She has a television, mobile phone and four wheeler at her home. After training she has brought a lorry.

Pre Training:

Deenaben a very confident and a bold woman, she has two children with her she was doing her stitching work at her home only, she use to stitch blouse and saree fall work. Customers use to visit to her home and give their orders for work. Deena Ben has no such earning from her stitching work.

Then she came to know about the training program for business skill development, she decided to participate in it, with the thought of learning something new from the training, which can be fruitful for her future.

After training she came back and started to analyse her strength and weaknesses. From training program she was much more influenced by Self management then she decided to initiate something new which would be helpful for her future.

Post Training:

Deenaben then with the help of her husband decided to start a new business of puri-shaag. She has started putting a lorry of puri-shaag at Ashram road in Ahmedabad she sells one tiffin at Rs. 50 each. Now she earns profit of Rs. 20000/- every month. This business has changed her life, now this has improved her lifestyle. Her children are studying in a good and reputed school.

Future:

She has planned to continue this business in future and to add some more items in her business, because this will give her benefit and a good life too.

Analysis

The increase in profit is 4.76% and the increase in monthly income is 4.6%. Both the achieved indicators are much lesser than expected indicator of 40% and 50% by Accion and FWWB respectively.

A systematic component of handholding could have helped in further increase in income and profit.

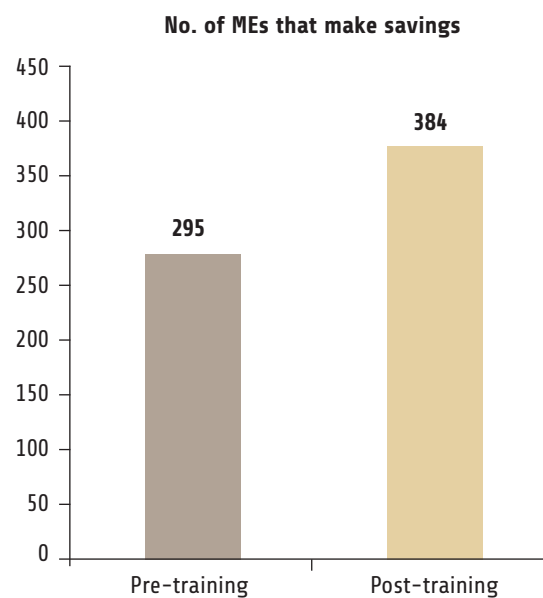
The evaluation team perceives the change as significant. It is expected that the income and profit levels will increase further in longer run. The time required for achieving the envisaged target is more and a study at later date may show a better picture.

Impact Indicator: 25% will start saving

This is a directly measurable indicator and thus defined as that only.

Quantum of Savings

Quantum of Savings	Pre-training	Post-training	Change in %
No. of MEs that make savings	295	384	16.95%



89 MEs out of 525 reported initiating savings after training. This comes to 16.95% increase. Considering the sample study, the evaluation team makes an assumption that 1037 MEs out of 6117 MEs reported initiating in savings post training.

While still less than the desired 25%, the evaluation team considers 16.95% as a significant change and positive outcome of the training.

Analysis

16.95% MEs initiated savings post training. General experience is that to inculcate savings habit and to help maintain it with discipline, one needs an on going intervention. Achieving this with just 4 days of training is truly remarkable achievement and this also indicates the strength of the training.

OBJECTIVE: IMPROVED QUALITY OF LIFE OF MEs

Impact Indicator: Improvement in quality of life and increased empowerment Of Micro-Entrepreneurs

At the outset it is important to mention here that the indicators assessed here were not a part of the original project design or the TOR, but were included later on suggestion of Accion.

The quality of life changes for the purpose of assessment have been demarcated as any changes that have occurred and affected the lives of the trainees, which do not form the part of training design but go beyond the training. The objective was to look at empowerment resulted from the training. It must be mentioned here as the quality of life indicator evolved out of the process of evaluation; it did not have any expected targets. Also should note that the evaluation looks at the responses as reported by the MEs.

Total 9 indicators were included which are:

- Change in food habits of self and family – Post-training changes which may include the change in quality, preparation methods, taste, menu, timing, etc. of food for self and family.
- Change in life of children – Post-training changes with reference to the child's (if any) education, health, hobbies, recreation and clothing.
- Decision making – Change in the status of ME regarding the decisions he/she can take.
- Capability to spend on personal items – Change in the capability of ME to make expenditure on personal items like watch, utensils, ornaments to name a few.
- Clarity regarding future of business – Change in the thoughts regarding the business they are undertaking if an existing entrepreneur and regarding initiation of business if potential entrepreneur.
- Clarity regarding future of children – Change in the MEs perception about their children education, health and future earning prospects.
- Control over income and expenditure – Ability to keep a tab on their own income and expenditures and that of their families.
- Opposing injustice to self or family members – The ability & confidence to raise voice against injustice and articulate the same.
- Communication with strangers – Change in communication skills with strangers as in business, dealing with strangers is a routine affair.

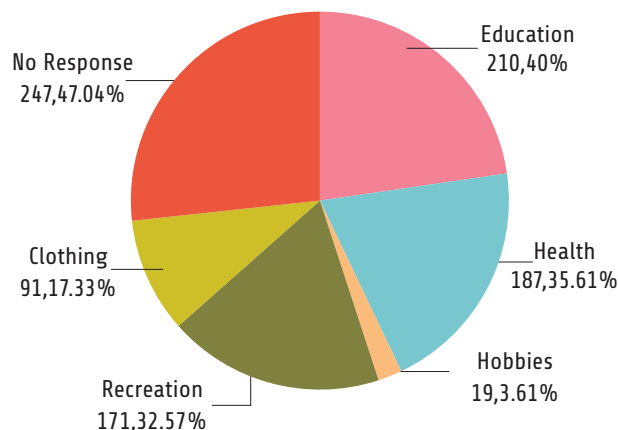
Change In Food Habits Of Self And Family

Change in Food Habit	Frequency	%
Yes	152	29%
No	277	52.8%
No Response	96	18.3%

About 152 (29%) MEs reported a positive change in the food habits of self and family after the training and which can be attributed to the training outcomes. Evaluation team dons that approx. 1774 MEs out of 6117 MEs may have reported change in food habit post training.

Changes In Life of Children

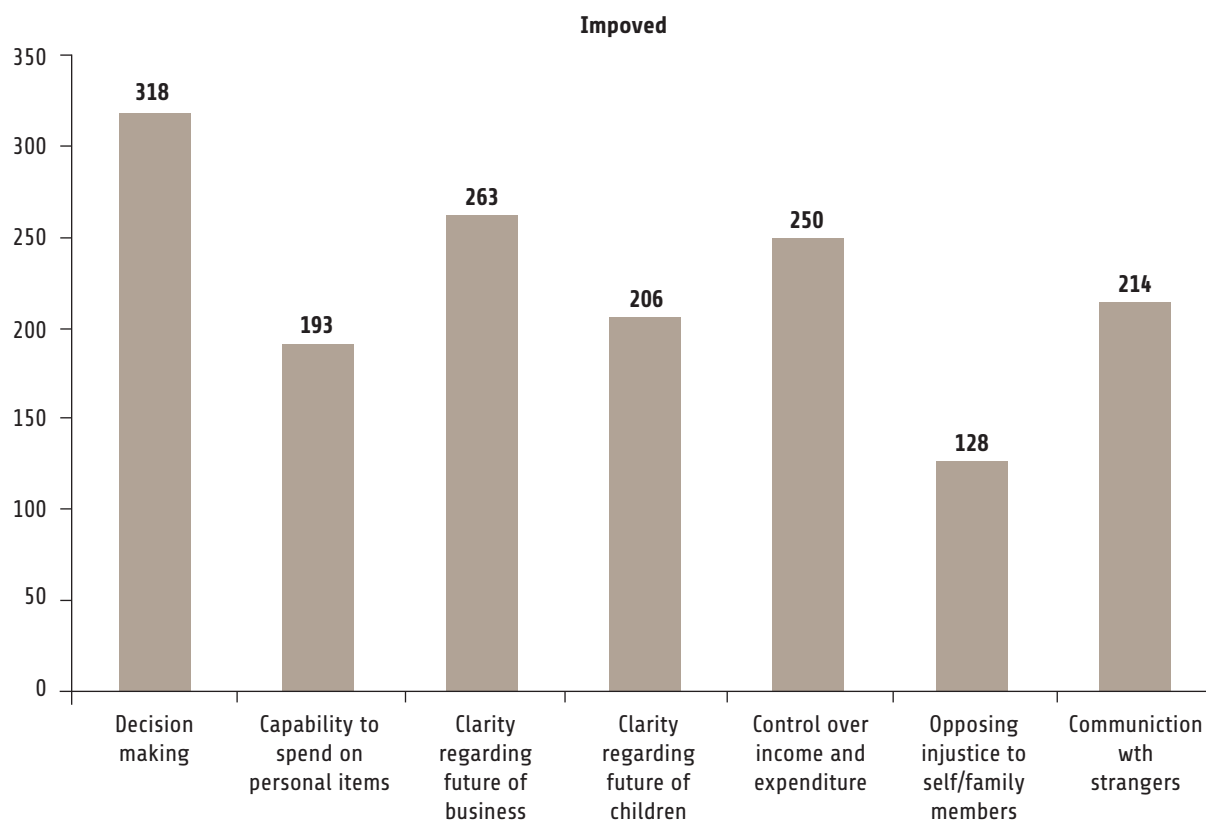
Change in Life of Children	Frequency	%
Education	210	40%
Health	187	35.61%
Hobbies	19	3.61%
Recreation	171	32.57%
Clothing	91	17.33%
No Response	247	47.04%



Out of 278 MEs that responded to this question, 210 (40%) reported positive change in education, 187 (35.6%) reported positive change in health, 171 (32.6%) reported positive change in recreation and 91 (17.3%) reported positive change in clothing of their children. Evaluation team perceives from the sample study that, out of 6117 MEs trained, 2447 MEs reported positive change in education, 2178 MEs reported positive change in health, 1994 MEs reported positive change in recreation and 1058 MEs reported positive change in clothing of their children.

Empowerment Indicators Post-Training

Indicator	Improved	Same as Earlier	Deteriorated	No Response
Decision Making	318 (60.6%)	176 (33.5%)	6 (1.1%)	25 (4.8%)
Capability to spend on personal items	193 (36.8%)	298 (56.8%)	7 (1.3%)	27 (5.1%)
Clarity regarding future of business	263 (51%)	226 (43%)	8 (1.5%)	28 (5.3%)
Clarity regarding future of children	206 (39.2%)	261 (49.7%)	12 (2.3%)	46 (8.8%)
Control over income and expenditure	250 (47.6%)	237 (45.1%)	12 (2.3%)	26 (5%)
Opposing injustice to self/family members	128 (24.4%)	354 (67.4%)	11 (2.1%)	32 (6.1%)
Communication with strangers	214 (40.8%)	280 (53.3%)	8 (1.5%)	23 (4.4%)



The achievements in empowerment indicators reflect improvement in decision making in 60.6%, improvement in capability to spend on personal items 36.8%, improvement in clarity regarding future of their business among 51%, better clarity regarding future of their children among 39.2%, increased control over income and expenditure among 47.6%, increased ability to oppose injustice meted out to self/family members among 24.4% and the increased confidence to communicate with strangers among 40.8%. This happens to be an intangible yet a very remarkable outcome of the trainings. On basis of the sample study undertaken, the evaluation team assumes the following statistics. Out of 6117 MEs, 3707 MEs reflected improvement in decision-making, 2251 MEs reported improvement in capability to spend on personal items, 3120 MEs reported improvement in clarity regarding future of their business, 2398 MEs reported increase in clarity regarding future of their children, 2912 MEs increased control over income and expenditure, 1493 MEs reported increased ability to oppose injustice meted out to self/family members and 2496 MEs reported increased confidence to communicate with strangers.

About 5% trainees did not respond to the items on empowerment.



Name : Baghban Nagmaben
Partner Organisation : SAATH
Age : 2
Occupation : Beauty Parlour
Database Number : 3379

Socio Economic Profile:

She lives in Moinpark at Juhapura, Ahmedabad. She has 4 members at her home including 2 children & 2 earning members. She lives in her own house. She has mobile phone, TV, fridge at her home and beauty equipment. She is an extremely independent and confident woman. She had her beauty parlor at her home before training. She had very few customers visiting her home, as her parlor was at her home so no one knew much. Her household income was not much. After sometimes she somehow managed to take a shop on rent but that was not much successful. Then she participated in four days training program although it was difficult for her to close her shop, for five hours and four days, because during that time, customers must be visiting her home. In mobilization meeting when she came to know that the training is for business skill development then she decided to visit. She thought that visiting in that meeting would be helpful for her beauty parlor business.

Training program inspired her and then she decided to initiate certain things for her beauty parlor based on her learning, which are as follows:

- She brought new beauty products to her parlor.
- She also started to keep wedding dresses Sharara and Lehenga choli in her shop which she gives on rent during wedding season.
- After training she has put a sign board outside her shop, so that people may notice her shop.

When she initiated such things for her parlor, it started showing positive impact on her business. The number of customers increased.

Now her both the children are studying in a good reputed school. She's living a good life.

Analysis

While all of the indicators in the quality of life component have been reported as significantly improved, some indicators need a special mention.

There is a significant improvisation of 60.6% in the decision-making ability of the MEs post-training.

This is especially very important for the potential entrepreneurs as they are in the process of decision to become an entrepreneur and equally important for the existing MEs as their decisions will be affecting their future course of action at personal, familial and business levels.

Another significant indicator is:

51% MEs have achieved a better clarity regarding the future directions of their business.

This is important and very much significant because thinking about future is the first step towards sustainability of business.

40.8% MEs reported an improvement in the level of confidence.

This increase in all indicators across the quality of life component is particularly significant because the training directly did not focus on these indicators but there are the indirect impacts of the training. This indicates that the training has impacted at a deeper level in the life of the entrepreneurs and the change is not limited to the immediate outcomes.

Though it is less than majority, yet it is a major & important change and something, which is very important for an entrepreneur.

"We worked for merely 3-4 hours a day. It was just to spend our time somewhere. After training, we developed more interest in our business. Rather, now instead of considering our business as part-time, we are motivated to work at least 6-7 hours a day."

FWWB Impact Indicators

OBJECTIVE: INCREASE IN INCOME

Impact Indicator: Increase in household income for 50% MEs

(This is an overlapping impact indicator with Accion indicator & hence discussed earlier)

OBJECTIVE: OVERALL BUSINESS GROWTH

Impact Indicator: Generation of additional employment (500 people will be employed by MEs – Out of the total 6000 trainees) *

For the purpose of assessment, the impact indicator was divided into generation of employment for within the family members of the ME and for those outside the family, with the hypothesis that any ME will first try and seek support from within the family and then expand outside the family.

Generation of additional employment within family

No. of Family Members Employed	Pre-training Instances of Employment	Post-training Instances of Employment	% Change
1	154	161	1.33
2	130	154	4.57
3	66	66	0
4	48	52	0.76
5	10	20	1.9
6	12	18	1.14
7	14	14	0
8	16	16	0
10	10	10	0
Total	460	511	9.71

The training has been successful to the extent that prior to 460 persons were employed by the MEs within the family.

Post the training, 51 more people got employment within the family.

Generation of livelihood outside family

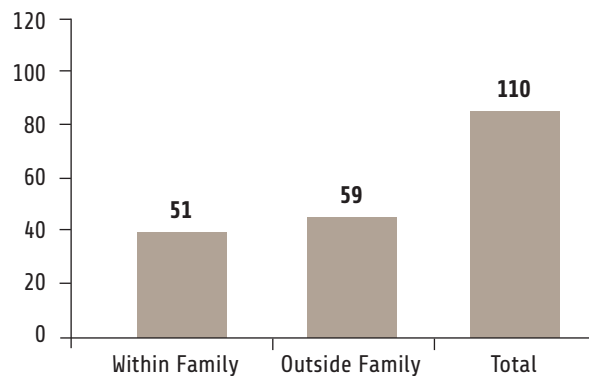
Generation of livelihood outside family	Pre-training Instances of Employment	Post-training Instances of Employment	% Change
Upto 3 persons	156	164	1.52
4 to 6 persons	35	40	0.95
7 to 9 persons	16	16	0
10 to 12 persons	110	143	6.28
More than 12 persons	104	117	2.47
Total Instances	421	480	11.24

The evaluation team assumes that 688 MEs out of 6117 MEs may have reported generation of livelihood outside family post training, on basis of the sample study conducted of 525 MEs.

The training has been successful to the extent that about 59 more people were employed from outside the family.

Overall Employment Generation from 500 Sample Size

Overall Generation of Employment	Frequency
Within Family	51
Outside Family	59
Total	110



The indicator had 500 people to be interviewed by total MEs trained (6000+). Since the findings are from a 10% sample of total, the target is also proportionately adjusted to 60. Thus we can see that instead of 60, almost double, i.e. 110 people have been employed.

110 people seem to have been employed from a sample of 525 MEs selected from this study.
Thus the indicator has overachieved to almost double the target.

The evaluation team makes an assumption that 1281 MEs out of 6117 MEs may have been employed as against expected target of 600 MEs, i.e. overachievement is observed here.

Analysis

This is a highly significant achievement with almost double achievement. This also indicates how the MEs have tried to expand the business by roping in more resources.

"I attended the training workshop with my husband. I was introduced to various business techniques, money saving practices and maintaining business accounts. Earlier, I believed that business was not my area, but now, I am actively participating with my husband to run our business and increase household income and give our children and family a better standard of living."

OBJECTIVE: IMPROVEMENT OF PRODUCTS AND PROMOTION

Impact Indicator: Improvement in operations for 50% MEs

(This is an overlapping impact indicator with Accion indicator & hence discussed earlier)

OBJECTIVE: INCREASE IN INCOME

Impact Indicator: Linkage to formal source of finance or social security products for 20% MEs

This impact indicator looks at the establishment linkages of MEs with formal sources of finance and social security products. It does not clearly enumerate the formal sources of finance and social security products. Hence, for the impact assessment the same was looked at from the angle of linkage with formal sources of finance/social security products including life insurance, vehicle insurance, business insurance, health insurance, loans, credit cards, periodical savings and fixed deposits.

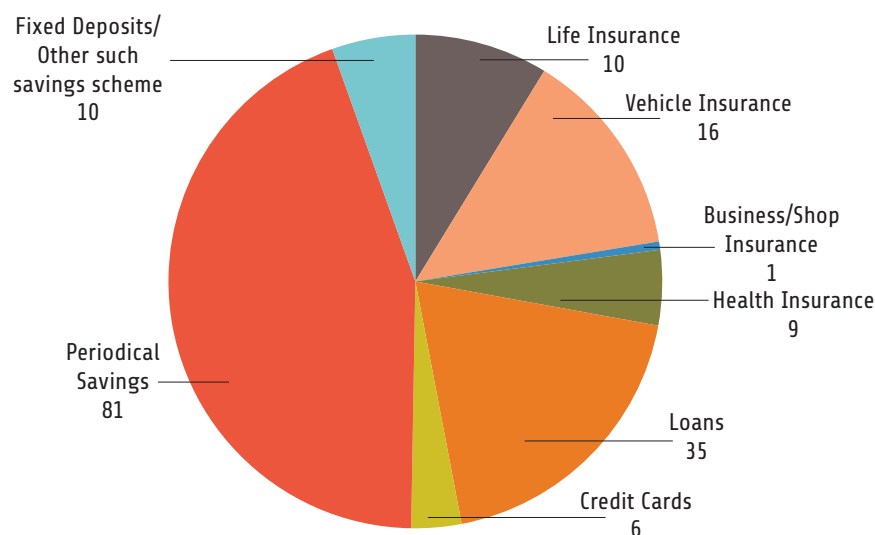
Linkage with formal sources of finance and utilisation of financial services

Utilisation of financial services

Utilisation of financial services	Pre-training	Post Training	% Change
	13 (2.5%)	183 (35.85%)	-

Financial services utilised after training

Financial services utilised after training	No. of Trainees (n=183)
Life insurance	16
Vehicle insurance	25
Business/Shop insurance	1
Health insurance	9
Loans	35
Credit Cards	6
Periodical savings	81
Fixed Deposits/Other such saving scheme	10



About 183 MEs reported having used some kind of financial services after the training compared to a meager 13 people doing so before the training. There is an achievement of 32.4% as compared to desired 20%. This is a huge jump and shows highly significant impact of the training.

Analysis

Looking at just 13 MEs earlier exposed to any of the financial services, there has been a huge jump to 183.

Considering such high outcome, the evaluation team assumes that 1982 MEs out of 6117 MEs may have reported linkage with formal sources of finance and utilization of financial services post training.

An increase of 170 indicates significant increase of awareness and knowledge about the various financial services after the training.

OBJECTIVE	SPECIFIC OBJECTIVE	INDICATOR	VERIFIABLE INDICATOR	ACHIEVEMENT	DEVIATION
1. IMPROVEMENT IN SKILLS	Improved money management	• 55% will be able to manage money better	• Increase in number of MEs having personal bank accounts	• 10.1%	• -44.9%
			• Increase in monthly income of MEs	• 4.6%	• -45.4%
			• Reduction in number of out of cash instances	• 8.8%	• -48.53%
	Better understanding and maintenance of financial records	• 40% will understand and maintain financial record better	• Increase in number of MEs maintaining financial records	• 9.91%	• -30.09%
			• Increase in number of MEs maintaining financial records in a systematic manner	• 9.91%	• -30.09%
2.OVERALL BUSINESS GROWTH			• Frequency of maintenance of business accounts	• 16.65%	• -16.77%
	2.1 Increase in sales	• 30% will increase sales	• Increase in sales either in number of products or in number of customers	• 12.85%	• -17.15%
	2.2 Increased engagement in business	• 25% will increase numbers of days of engagement in business	• Increase in number of days of engagement in business	• 4.18%	• -21.82%
	2.3 Expansion of business	• 25% will expand business	• Increase in number of products or services	• 21.7%	• 13.1%
			• Geographic expansion	• 16.4%	
	2.4 Generation of additional employment	• 500 people will be employed by entrepreneurs	• Generation of additional employment	• 110 (from sample) which proportionately comes to 1260 out of 6000	• 760
	2.5 Improvement in operations	• 50% i.e. 3,000 entrepreneurs	• Number of MEs reporting improvement in products in terms of changes like packaging, labelling, pricing, size, shelf life, visiting cards, sign boards etc.	• 35.23%	• -14.77%

3. IMPROVEMENT OF PRODUCTS AND PROMOTIONS	3.1 20% will be able to improve the quality of the product	<ul style="list-style-type: none"> 20% will be able to improve the quality of the product 	<ul style="list-style-type: none"> Number of customers providing feedback about improved quality of product 	<ul style="list-style-type: none"> 19.2% 	<ul style="list-style-type: none"> - 0.8%
	3.2 Introduction of grading, packaging and labelling	<ul style="list-style-type: none"> 15% will introduce grading, packaging and labelling 	<ul style="list-style-type: none"> Number of MEs reporting improvement in products in terms of changes like packaging, labelling, pricing, size, shelf life, visiting cards, sign boards etc. 	<ul style="list-style-type: none"> 35.23% 	<ul style="list-style-type: none"> 20.23%
4. INCREASE IN INCOME	4.1 Increase in income (personal income/profit)	<ul style="list-style-type: none"> 40% will show increases income (personal income/profit) 	<ul style="list-style-type: none"> Increase in income Increase in profit 	<ul style="list-style-type: none"> 4.6% 4.76% 	<ul style="list-style-type: none"> -35.4% -35.24%
	4.2 Increase in household income	<ul style="list-style-type: none"> Increase in household income for 50% of the entrepreneurs i.e. 3,000 entrepreneurs 	<ul style="list-style-type: none"> Increase in income 	<ul style="list-style-type: none"> 4.6% 	<ul style="list-style-type: none"> -35.4%
			<ul style="list-style-type: none"> Increase in profit 	<ul style="list-style-type: none"> 4.76% 	<ul style="list-style-type: none"> -35.24%
	4.3 Initiation of savings habit	<ul style="list-style-type: none"> 25% will start saving. 	<ul style="list-style-type: none"> Number of MEs initiated savings after training 	<ul style="list-style-type: none"> 16.95% 	<ul style="list-style-type: none"> - 8.05%
	4.4 Establishment of linkage to formal source of finance or social security products	<ul style="list-style-type: none"> Linkage to formal source of finance or social security products - 20% entrepreneurs. 	<ul style="list-style-type: none"> Number of MEs reporting utilization of any of the financial services from defined menu 	<ul style="list-style-type: none"> 32.40% 	<ul style="list-style-type: none"> 12.40%
5. IMPROVED QUALITY OF LIFE OF MICRO-ENTREPRENEUR	Improvement of quality of life and increased empowerment of MEs	<ul style="list-style-type: none"> Changes in food habits of self and family 	<ul style="list-style-type: none"> Number of MEs reporting change in food habits of self and family after training 	<ul style="list-style-type: none"> 29% 	<ul style="list-style-type: none"> Did not have targets
		<ul style="list-style-type: none"> Change in life of children 	<ul style="list-style-type: none"> Number of MEs reporting change in life of children after training 	<ul style="list-style-type: none"> Education = 40% Health = 35.61% Recreation = 32.57% Clothing = 17.33% Hobbies = 3.61% 	<ul style="list-style-type: none"> Did not have targets

		<ul style="list-style-type: none"> Change in decision making 	<ul style="list-style-type: none"> Number of MEs reporting change in decision making after training 	<ul style="list-style-type: none"> 60.6% 	<ul style="list-style-type: none"> Did not have targets
		<ul style="list-style-type: none"> Capability to spend on personal items 	<ul style="list-style-type: none"> Number of MEs reporting increased capability to spend on personal items after training 	<ul style="list-style-type: none"> 36.8% 	<ul style="list-style-type: none"> Did not have targets
		<ul style="list-style-type: none"> Clarity regarding future of business 	<ul style="list-style-type: none"> Number of MEs reporting increased clarity regarding future of business after training 	<ul style="list-style-type: none"> 51% 	<ul style="list-style-type: none"> Did not have targets
		<ul style="list-style-type: none"> Clarity regarding future of children 	<ul style="list-style-type: none"> Number of MEs reporting increased clarity regarding future of children after training 	<ul style="list-style-type: none"> 39.2% 	<ul style="list-style-type: none"> Did not have targets
		<ul style="list-style-type: none"> Control over income and expenditure 	<ul style="list-style-type: none"> Number of MEs reporting increased control over income and expenditure after training 	<ul style="list-style-type: none"> 47.6% 	<ul style="list-style-type: none"> Did not have targets
		<ul style="list-style-type: none"> Opposing injustice to self or family members 	<ul style="list-style-type: none"> Number of MEs reporting increased capability of opposing injustice to self or family members after training 	<ul style="list-style-type: none"> 24.4% 	<ul style="list-style-type: none"> Did not have targets
		<ul style="list-style-type: none"> Communication with strangers 	<ul style="list-style-type: none"> Number of MEs reporting increased ability to communicate with strangers after training 	<ul style="list-style-type: none"> 40.8% 	<ul style="list-style-type: none"> Did not have targets



Process Evaluation and Learning



Processes are defined as formal or informal systems deployed to carry out repetitive tasks. Here we look at evaluation team findings for each of the key processes identified as per section 3 b (iii).

a. Selection of partners

The partners' selection process refers to selection of implementing partners by FWWB.

The identification, selection and contracting of implementing partners was done on selective basis by FWWB based on their relevant track record and previous work experiences with FWWB. The entire process was completed speedily and smoothly. All the partners selected came with relevant experiences and existing reach in to MEs.

We judge that the project could not have been completed in the time it took without the ready reach of partners in MEs and MEs like target groups.

b. Selection of MEs

Defining and identification of micro-entrepreneurs was the most critical challenge of the project. For the purpose of the program micro entrepreneurs are

identified through 2 critical factors i.e. time spend in the enterprise and income earned. Hence a micro entrepreneur is redefined as

1. A person who is either engaged in an enterprise (irrespective of the investment) for 70% of time in a year

Or

2. If not engaged for 70% of time, then should be earning 50% of his/her total family income (monthly/ yearly) from the enterprise

Apart from the entrepreneurs, potential entrepreneurs defined as "people not having an enterprise but are eager to start one" are also included in the program. The ratio between entrepreneurs and potential entrepreneur is kept at 80:20.

While the Accion modules were designed for classical MEs who engage in own enterprise, the perceived common understanding of all other stakeholders of MEs was a person who is not employed but does remunerative work and that is how the MEs were selected. The selected MEs as a result included varied colours and classes of/akin to MEs. The breakup is as follows:

Trainee Category	Pre-Training	Post-Training
Agriculture based (casual agricultural labourers, contractual agricultural labourers, land owners, farmers)	71	73
Non-agriculture based (construction labour, diamond cutter, masonry, welding, carpentry)	19	20
Livestock based (animal husbandry)	15	15
Trading (trading of old & new clothes, bandhani)	13	24
Job work (Jardoshi work, tailoring, bandhani, embroidery, kite making, KVIC work, zummar, toys, wooden tables, pearl work, woolen embroidery, weaving)	194	194
Salaried class (Anganwadi workers, field worker, factory workers, nursing, office work)-potential MEs	108	108
Shop, Hawkers/Lorry selling (Ayurvedic oil, ornament selling, cleaning agents, cutlery, chudi, clothes, footwear, fish, flowers, grocery, kite selling, thread, shop, pan, onion, garlic, utensils, vegetables, snacks, cosmetics, mattresses, suits, tea stall)	153	153
Service providers (cooking, beauty parlour, mehndi work, tuition, house-keeping, tiffin)	38	38

Potential MEs were mainly salaried class comprising Anganwadi workers, field worker, factory workers, nursing, office work, housewives etc.

In all the definitions of entrepreneurship, commonality is “element of risk and corresponding decision making”. We understand Accion caters to this class of MEs and the modules were also designed for this class of MEs.

We conclude that operating definition of MEs was not unpacked/defined clearly in the programme resulting in to non-optimal selection of MEs.

We suggest that selection criteria for MEs to be much sharply defined. The selection criteria for such training programme also should include MEs capacity to understand the training programme i.e. literacy level etc.

c. Customization of Training Modules

Accion did the first level of customization of its existing modules. These comprised selection of modules to be administered and translation in to local language with workbook approach for skill building.

After piloting the first customized modules, second level of customization was carried out based on field realities. This included incorporating culturally relevant case studies, images, addition of flip charts to aid workbooks and also included shortening the module based on time availability to administer in the field. Project coordinators and trainers carried out second customization.

The entire customization process took about two months time. Evaluation team judge that this time could have been shortened based on more careful structuring of the customization exercise and higher involvement of all concerned.

The final training modules have come out as very good skill building kit. The modules have the potential to create transformational change in mind-sets of MEs to conceptualize their income generating activity from merely livelihood sustaining to an enterprise.

d. Selection of trainers

Strategy of selecting local trainers was adopted by FWB. Out of seven trainers, four were referred by NGO partners. Significant of trainers came with experience of training of MEs.

This strategy of selecting local trainers worked very well as we understand from feedback of all concerned including MEs. Success of achieving the target of training of such a large number of MEs largely goes to the trainers and also to NGO partners.

e. MIS design and monitoring

The systems in the project comprised registration form, database of MEs and on line tracking system. Online tracking system made it possible to monitor on day to day basis training activities. All the systems were easy to use, taking least amount of time in the field and providing comprehensive reports in real time. We judge the projects systems to be sound and user-friendly.

f. Initial mobilization of MEs by NGO partners

The task of the NGO partners was to mobilize relevant communities to attend trainers’ sale pitch and selection of MEs by trainers. Initially, mobilization process took time as the partners were not clear about criteria of MEs and relevant communities to approach. Most of the partners approached communities with which they already had an outreach as part of their other on going interventions. Initial mobilization took time due to different understanding about MEs among NGO partners.

Clarity about selection criteria of MEs would have reduced mobilization time here.

g. Mobilization of MEs by trainers

Trainers’ task was to make sale pitch and select MEs from among mobilized communities by partners. The process of selection in implementing boiled down to filtering from within the group that was provided to them by the partner organisations.

The mobilisation by trainers was done a day earlier to the actual training. This included welcome speech of about 10 minutes, showing of a 7 minute video clip “Stree Jyoti” (dubbed in Gujarati) and an hour of generic overview of the training modules with some energisers to add interest to the entire session.

During the mobilisation, trainers faced a challenge of motivating the prospective MEs to attend the training and invest their time in training. The issue was also compounded by the fact that many of such capacity building and training initiatives offer some remuneration/compensation to participants.

Trainers met this challenge very well through their sales pitch and interactive approach.

h. Training delivery to MEs

For the purpose of impact assessment the training delivery has been classified into:

- Functional delivery
- Logistic arrangement
- Training batch size

- **Functional Delivery**

Flexibility was provided at the trainer level, to modify and contextualise the training materials depending on the target group. The trainers developed their own experiential learning aids, use of local dialect, stories/role plays from earlier trainings and contextually relevant examples. All these made training very effective.

The challenge of training heterogeneous groups is formidable and trainers met this very effectively. Their skills, local knowledge and previous training experience all helped trainers in keeping training interesting and engaging with significant amount of role plays, stories, examples and case studies and energizers and icebreakers.

Formulation of strict ground rules like attendance for all the four days, mobile phones on silent mode, no proxy allowed for the training,

politeness in interactions etc. ensured delivering the full training agenda while keeping training participatory.

Training were organised sequentially with trainers continually engaged. Trainers performed excellently and met all the challenges of training fatigue due to repetitiveness of delivery, constant demand of high energy levels and ensuring continued interest and presence of MEs in the training. While trainers performed and beyond in this case, we judge that the norm of one trainer per 1000 trainee as too high and opine that there should be more trainers to ensure rational workload of trainers.

While the trainers and majority of all concerned opine that the training duration (one opening session and four training modules each of 3-4 hours per day) was adequate, evaluation team feels that for skill building, this time seems to be shorter than required, though it is adequate for knowledge building. This is because spring boarding from knowledge to skill requires adequate practice and we judge that the training programme did not have adequate time for the practice.

- **Logistic Arrangement**

The role of partners was to ensure logistic arrangements including training venue, food, banners, training date and time and informing trainers.

The decision to pay for training (any expenses in travelling to/from training venue) and whether to charge any fees for training etc. was left to implementing partners by Accion and FWWB. The decision to not to pay to MEs for training by all partners was very sound in transferring ownership of training to MEs and one of the partners, Saath, implemented best practice in transferring ownership through charging for the training.

The logistic arrangements by and large were adequate, conveniently located and no one had any complaints to make. Implementing partners’

local knowledge and rapport helped securing these key facilities in time.

- **Training batch size and mix**

Optimal training batch size of 25 to 30 was adhered to except for a very few cases, where it was of 40. Batch mix was clustered based i.e. MEs leaving nearby were part of the same batch.

i. Selection of MEs for handholding post training

j. Handholding of MEs by trainers

k. Handholding of MEs by partners

The above three are key processes to support MEs post training to solidify and further training gains of MEs.

Handholding though mentioned in both the proposals of Accion and FWFB was never unpacked or defined/detailed out conceptually. Partners understanding varied from clarifying doubts of training, moral support, facilitating linkages to just keep contact going etc. After training, the trainers and NGO partners also attempted to do this based on the above understanding, to some extent. However it was not systematic and with absence of clarity on what exactly is to be done under handholding. Thus, practically, handholding was not implemented in the project. Apart from lack of clarity and clear guidelines, shortage of time was also a major factor. Training itself took all the time the project had.

This we consider an opportunity lost in the project, due to the risk that without further support the significant gains of the training may whither away.

l. Challenges faced and overcome

The entire training workshop involved huge planning and conscious preparation. The partners were hugely supportive and the partner organizations provided all the necessary assistance. Yet, there were certain anomalies, though small in description, yet were significant. Some of the challenges faced and successfully overcome are:

- Finding the experienced trainers who are capable of giving quality training.

- A list of trainers was prepared and training of trainers was conducted. The best trainers were assigned for the training who were capable of providing proper, relevant and quality training.

- Finding the best available nearby venue with required capacity to accommodate the trainees to provide training.

- The trainees would be hesitating to attend the workshop if it was far away. Hence, the training venues were decided after intense checking and deliberations

- Developing and designing training modules.

- One of the core successes of training lies in its modules and materials. Developing apt and crisp training modules was a challenge which was successfully carried out by our experts.

- Logistics management.

- The trainees were provided assistance with travelling and food.

- Making the trainees attend the workshop for all 4 days

- To keep the trainees motivated to attend the entire training workshops, the workshop had various activities to hold their enthusiasm intact.

m. Training Feedback

Planning, designing, implementing and concluding a training workshop requires significant number of human resources, funds and proper logistics backup. Identifying the MEs, mobilizing them and motivating them to attend the entire 4-day workshop was a mammoth but a worthwhile task. The trainers provided training on basis of their skills and expertise which played a key role completion of the training successfully. There were numerous MEs who were extremely happy and considered fortunate to be a part of the training which showed them the path of business/ enterprise development. Following are the excerpts gathered soon after the training was completed.

- "The training has helped me look at myself as an entrepreneur. I have started valuing my time and

efforts.”– Nagamabanu Sarmukhtyarbhai Bagvan, SAATH

- “I wanted to do a new business since a long time but the training gave me a new vision to see and find the right business.”– Husenabanu Salimbhai Mansuri, SAATH
- “This was our first exposure to formal training on business developement and has been a boon for us, with our whole family surviving on our various enterprises.” – Manishaben Vinodbhai, SEWA
- “ I am much more confident than ever before to run any kind of business and this also made a point that illiteracy will not inhibit success in enterprise.”– Asimben Luhar, Khamir
- “When I first came to the training, I had lost all hope of becoming a business woman. The training helped me focus on my skills – to understand what I do that others can’t.” – Havanbai Abdul Langa, VRTI
- “After the training, all of us realized the importance of savings. We also realized that that we will need

money to increase our business and we felt we must do something”– Taraben Amratlal Joshi, VRTI

- “Time management & support system module was very beneficial for me.” – Hiruben Laxmanbhai Dafda, Prayas
- “The DOB training came at an apt moment in my life,exactly when I was at cross roads and was looking at doing concrete with my future. It helped me firm up my plan and gave me the confidence to take the plunge.” – Satishbhai Shamjibhai Sakaliya, CEE
- “I learnt a lot from the second day of training (EM) understood about market segmentation and how to make myself different from competetion.” – Nileshbhai Naranbhai Metaliya, CEE
- “The DOB training has been a great help for me to analyse my business opportunities. I now plan to sell plant saplings from my restaurent too!” – Virjibhai Ambabhai Metaliya, CEE.



Overall Conclusions and Recommendations

This section is divided in four sections viz:

a. Conclusions

b. Best Practices

c. Learning & Recommendations

d. Way Forward

a. Conclusions

We provide herewith the achievements for each of the verifiable indicators considered for the impact assessment study and segregate it into three separate sections.

The areas where the achievements are remarkable are as follows:

- 21.7% reporting increase in number of products/ services post training
- 16.4% reporting geographical expansion of the business post training
- Generation of additional employment for 1260 people (proportionately calculated from 110 reported in sample of 535)
- 35.23% MEs reporting improvement in products in terms of changes like packaging, labelling, pricing, size, shelf life, visiting cards, sign boards etc.
- 19.2% customers providing feedback about improved quality of product
- 32.4% MEs reporting utilization of any of the financial services from defined menu
- 29% MEs reporting change in food habits of self and family after training
- MEs reporting change in life of children after training – Education = 40%; Health = 35.61%; Recreation = 32.57%; Clothing = 17.33%; Hobbies = 3.61%
- 60.6% MEs reporting change in decision making after training
- 36.8% MEs reporting increased capability to spend on personal items after training
- 51% MEs reporting increased clarity regarding future of business after training

- 39.2% MEs reporting increased clarity regarding future of children after training
- 47.6% MEs reporting increased control over income and expenditure after training
- 24.4% MEs reporting increased capability of opposing injustice to self or family members after training
- 40.8% MEs reporting increased ability to communicate with strangers after training

It should be particularly noted that, apart from other indicators, the training also registered deeper impacts in terms of improvement in quality of life. This is considered as a very significant achievement.

The areas where the achievement is less than envisaged, but are considered significant as per evaluation team are as follows;

- 10.1% MEs opening personal bank accounts after training
- 8.8% reduction in instances of being out of cash
- 9.91% MEs initiating maintaining financial records in a systematic manner
- 12.85% MEs reporting increase in sales either in number of products or in number of customers
- 16.95% MEs initiated savings after training

While the achievement in the above indicators is lower than the targets set for the same, the evaluation team opines that the achievement is quite significant in context of the profile of the target group and the time elapsed between the training and the evaluation.

The areas where the study did not observe any significant change or the achievement was much lower than envisaged are as follows:

- 4.6% MEs reporting increase in monthly income
- 4.18% MEs reporting increase in number of days of engagement in business
- 4.6% MEs reporting increase in personal income
- 6.47% MEs reporting increase in profit

Thus it can be seen that mostly the indicators where the achievement has not been significant or less than envisaged are related to income and sales. This is quite understandable looking at the time frame of training and impact assessment study. As mentioned earlier, the training delivery continued till July end and the impact assessment study was conducted in August. Thus effectively there was very less time lapse between the inputs (training) and measurement for outcomes (impact assessment study). This would have left quite less time for implementation of the learning and converting it into tangible outcomes.

The evaluation team concludes that the overall result of training, considering that all these results have been mainly a product of just 4 days of training input, can be considered highly satisfactory.

b. Best practices

The project demonstrated several best practices. All these should be replicated in future projects. These comprised:

- i. **Adaptability and innovations-** The project demonstrated adaptability throughout its implementation through several interventions like two customizations of the training module as per emerging needs of target groups, adoption of flip charts from workbooks, pairing of literate with semi/illiterate MEs during training, development of local case studies and role-plays, delegation of selection of MEs from FWWB to implementing partners, flexibility of decisions among implementing partners on fee rates for training, transfer of trainer/s from one partner to another partner on need basis, fast track selection of known and reputed partners, field level innovations in training delivery by trainers etc. It is rare to have strong delegation among multiple partners in funded projects and praiseworthy.
- ii. **Creating transformational change in the mind sets of MEs through its training-** Significant of the MEs reported that their mind set of taking income-generating occupations as means to merely livelihood has changed to taking it as enterprise. This is a transformational change.
- iii. **Training well sprinkled with large no. of practical and hands on tips –** One of the very good practice of the training was provision of many tips related to various aspects of entrepreneurship. These were small tips, but with high utility in practice, like product improvement, boards, packaging, labelling etc. The study found that these tips were very useful to the MEs.
- iv. **Strong systems-** Registration forms for MEs, database of MEs, tracking system for day-to-day monitoring etc. aided in project momentum while generating real time information.
- v. **Strong partnerships-** Diverse partners with different strengths contributed in the project. The key strengths of knowledge, reach in to communities, access to local resources (training facilities) all contributed to the project completion.
- vi. **Effective Management Approach-** The placement of Project support team of two people by Accion in Gujarat worked quite well in ensuring overall coordination and hands on support. Particularly their sitting along with FWWB teams ensured very strong coordination.
- vii. **Sound Training delivery through dedicated Trainer team-** The training deliver was one of the very strong areas which not only ensured maximum attendance for all the four days but also ensured interest and retention of knowledge by the participants. All the participants unanimously appreciated the trainers and the training delivery methods.
- viii. **Speed of execution –** The project achieved to complete all the targeted training in a remarkably short period. The training were scheduled continuously without any breaks and still it was managed quite professionally and systematically. The entire team deserves appreciation for this coordinated effort.

c. Learning and recommendations

Learning are accrued pointers to improve in future.

These comprise here:

i. Learning 1: Project design:

Conclusions here are of overall nature and cover project strategies, basic assumptions and overall institutional arrangements.

A sound design of the programme has logically linked and well defined input-processes-outputs-outcomes with clearly allocated budget lines.

The programme demonstrated several design weaknesses including:

- Not defining/detailing hand holding support component-While the programme proposal of Accion (and also of FWWB) mentioned, "hand holding support" as a separate component post-training, it was not defined in the design. As a result understanding of this component varied among implementing and field partners. The understanding among the implementing partners varied from developing skills to reinforcing and clearing training doubts to facilitating linkages to providing moral/ motivational support to keep the contact going. Finally the component was never implemented due to paucity of time.
- Impact indicators not well defined-E.g. indicators like managing money better or understanding financial records better can have different interpretations and more specific definitions of the impact indicators are needed. All the indicators set in future should be clearly measurable.
- Separate Impact Indicators for Potential Entrepreneurs (PE)- The program had same set of indicators both for MEs and the PEs. In future, separate set of indicators need to be considered for the PEs component, because challenges for them are much different and achievement levels among MEs and PEs may differ vastly. While to start an enterprise itself maybe a major challenge for a PE, for a ME it will be more in term of expanding it or making it more sustainable. This can include indicators

like number of PEs which were able to initiate an enterprise, number of PEs that got their businesses registered, number of PEs that started imparting services/sale, number of PEs that procured loans for initiating the enterprise and so on.

- Unclear operating definition of MEs-The final operating definition agreed and evolved in the inception of the programme comprised two criteria of 50% of income and 70% of time in the enterprise to select MEs for the programme. This is incomplete and somewhat impractical definition because
 - It does not include further classifying entrepreneurship based on criteria of "element of risk" etc. or does not provide guidelines as to whether job workers, contract workers, piece rate workers, cattle owners, SHG members, cooperative members, moonlighting MEs etc. should be treated as MEs or not. Since the business parameters for all of these are different, the training input for these will have to be designed accordingly.
 - Everybody based on their wish can be classified as potential MEs or PEs.
 - It does not define any criteria of selection of MEs with reference to the training programme in terms of suitability of MEs with literacy levels etc.
 - Somewhat impractical as almost all of the MEs selected are part time women MEs who are able to devote much less than specified criteria of 70% of time in enterprise.

While we understand that any initiative for entrepreneurship may require the support and may not be disqualified because of eligibility restrictions, we suggest that in case of groups that require different kinds of support, may be trained on different modules. Like job workers, piece rate workers etc. may have different training requirements than the ones initiating tiffin services or opening up beauty parlours. Thus a broad categorization may help in identifying and providing specific training inputs that are required by the target group and will lead to better outcomes.

- Not a single unified project- The merger or unification of both the project proposals (Accion and FWWB) was

not done and both had separate though overlapping impact indicators.

- Project closure/exit strategy- Project trained MEs and potential MEs and then closed suddenly. The evaluation team caught wonder/questions of MEs as to what is next? The project needs carefully designed exit/closure strategy to be implemented during closing phase of the project.

LEARNING

1

PROGRAMME DESIGN

1. Designing programme on well defined and logical result chain of input-processes-outputs-outcomes with each project component defined and with clear budget allocations.
2. Fixing realistic impact indicators on the conservative side
3. Doing baseline research for understanding varied subclasses of MEs and project design based on the baseline
4. Designing sound exit/closure strategy for the project

ii. Learning 2: Resource Adequacy

Though financial evaluation was not part of TOR neither did we have data to evaluate the same. The conclusions here, hence are of technical resources mainly and conclusions on financial resources are indicative only.

While financial evaluation was not part of the TOR, it is judged that:

- Baseline research should be budgeted, which was absent. The project seems to have assumed that partners being from the same field come with adequate knowledge of MEs and ready reach. This assumption did not turn out to be true
- Training budget for MEs should have been a tad more.
- Evaluation budget should be properly allocated which was very less.
- Trainers' norm of 1000 trainees per one trainer is judged to be on the higher side.

- Finally the time allocated of 12 months to start with to train 6000 MEs is judged to be lesser. Finally it took six months more for the project to complete. It is judged that all preparatory tasks pre training including baseline, identification/mobilization/selection of MEs, training module customization etc. will require more time than allocated in the project.

LEARNING

2

RESOURCE ADEQUACY

Entrepreneurships interventions are complex and require longer timeframe especially with varied types of MEs existing. It is important to provide adequate resources for pre project rolling out activities like identification/ mobilization/selection of MEs, training customization etc.

iii. Learning 3: Training customization

Training customization occurred twice and took longer time in the project.

LEARNING

3

ADEQUATE STRUCTURING OF TRAINING CUSTOMIZATION TASK

Training customization should be well designed with reference to the target group selected and state/local specificity.

iv. Learning 4: Training Design

MEs need a significant amount of skill building. Skill building will happen with lot of practice. The current training design did not have adequate scope and time space for practice oriented sessions. This may be thought of including.

There may be separate/additional module for PEs specially keeping in mind the challenges of initiating an enterprise.

LEARNING

4

TRAINING DESIGN

Practice oriented sessions to be introduced and time of training adjusted accordingly
Additional module for PEs

v. Learning 5: Process design

Eleven key processes have been identified in the programme as per process model developed and highlighted earlier. Many of the processes like selection of MEs for training, training customization, selection of MEs for handholding, handholding by partners, handholding by trainers etc. are likely to occur in similar future projects. Some of these processes took more time and resources than needed due to the fact that these processes were not clearly defined.



DEFINING AND DEVELOPING OPERATION MANUALS FOR PROCESSES AND ESTABLISHING STANDARDS OF PERFORMANCE

The process manual should be developed to lay down standards of performance and procedures with adequate flexibility to take care of emerging realities.

vi. Learning 6: Consideration of Absorption Capabilities of MEs

We opine that the selection of MEs should be done according to the absorption capabilities of the MEs to the training module. Or vice versa, the training module should be designed taking into consideration the absorption capabilities of the MEs. The MEs in the project were a mixed group with a wide range. Some amount of customization and adaptability check may help to make the program even more effective and may lead to achieve better results.



CONSIDERATION OF ABSORPTION CAPABILITIES OF MEs

Selection of MEs as per their absorption capabilities or customization of the training module as per their absorption capability.

d. Way Forward

The nexus of issues of poverty, unemployment and social security in India has been responded with multifarious programmes of governments and interventions from developmental partners. The government response has varied from schemes like SJRY, MGNREGA, trade and skills training under ITIs and Public Private Partnerships and savings and credit Self Help Groups. Except MGNREGA most of the other programmes have been found wanting in achieving the desired outcomes. Developmental partners have responded with entrepreneurship skill development, trade skill training and income generating enterprises with relatively smaller funds but larger benefits.

Entrepreneurs have many colours in India varying from part time to full time, job/contract work with different degree of elements of risk and independence. A bulk of part time entrepreneurs/potential entrepreneurs are rural women who utilize the spare time they have to do skilled jobs and earn some income and aid in livelihood. The lens with which they view their occupation is of livelihood and has limited focus. Accion programme satiates the niche of converting this lens of livelihood to entrepreneurship and providing a new identity of micro enterprises to these part time women doing skilled/semi skilled jobs. While many NGOs/governments and developmental partners support such SHGs through basic support and linkages strengthening, none in our knowledge has objective of converting part time limited livelihood opportunities to full fledged micro (perhaps nano) enterprises and enhancing self esteem of women and providing them with new identity of an entrepreneur/owner of a business!

The multilayered contribution, which this transformation can unleash in India and its society, is staggering. The project has generated several learning and best practices to carry forward in future projects. The importance of this programme lies in the element that the training was about converting livelihood initiatives into entrepreneurship and foundation of micro enterprises. The project has created good impacts on the whole apart from generating learning and best practices.

This strategic niche needs to be exploited much more by Accion and like-minded developmental partners like CITI foundation and such programmes needs to be scaled up with quantum leaps. In the scaled up versions of such programmes/interventions- detailed, strategic and operational framework is needed. The key elements of such interventions will include differentiation of different types of MEs, differentiation of different trades, developing comprehensive Capacity Building strategy and programmes from basic/general to trade specific,

developing a package of services (not limiting it to only training) with seed capital support, legal institutions formation support, financial and marketing linkage strengthening and institutional strengthening advises and implementation assistance.

The best practices identified in the report needs to be integrated in above as well as all learning to shorten CB curve.



Annexures

Annexure 1

Terms of Reference:

The broad objective of the consultancy support is to assess the impact of the modular training being provided by Accion to poor women & men in the state Gujarat. The assessment will look into the knowledge and skills, attitude and behavior, practices and benefits of the training programme on men/women. There are seven different modules, split into four day training, (i) Self Management of Women; (ii) Enterprise Management (Feasibility to Business, Idea to Business) (iii) Finance Management (Cash management and Debt management) (iv) Marketing Management (Sales Strategy, Communication and Promotion). The study will look into the extent to which the learning was converted into practices by the trainees.

Methodology

The assessment is ex-post in nature. However, baseline data and pre-post test results if available will be considered for mapping the pre-training situation. To the extent possible recall method will be used to understand the baseline situation as well.

For the current round of assessment, sampled trainees will be selected from the 6000 trainees. The best sampling strategy, which is possible to follow under the circumstances, keeping the resource limitation will be adopted.

Impact assessment Outline

Suggested areas of enquiry include

To what extent has the program been able to achieve its impact indicators?

To analyze and understand the extent to which the objectives of the project has been achieved on the defined indicator as mentioned in impact section.

To analyze the effectiveness of the strategies adopted and understand what interventions have worked and areas of improvement, what changes have occurred so that it can feed into the planning of the next phase of DOB implementation.

To assess the program progress and achievements against the indicators.

To explore the potential in terms of replication of this program into other geographical locations. Also scaling up of specific strategies under the project.

To analyze the achievement of the project beyond the project objectives and its outreach and the effect on the entrepreneurs lives and their enterprises.

To analyze the process and procedures followed to implement the project and their area of improvement.

Methodology

Qualitative and Quantitative impact assessment criteria's will include.

This impact assessment will involve the following key tasks:

Inception report – Guideline – impact assessment parameters

The consulting description firm selected to carry out impact assessment will provide an inception report that contains a of start-up activities, detailed work plan and time line, impact assessment plan outlining specific questions to be answered, methodologies, objectives for field visits, list of people/institutions to be consulted etc.

Desk/ literature review

A literature review should be conducted appraising existing literature/documentation/ reports. The consulting firm should also examine documentation and guidelines related to project implementation.

Site selection

Based on the training imparted in last few months, all project locations will be selected for the impact assessment.

Implementation Strategy – Development of impact assessment framework and methodology:

The impact assessment framework and methodology should specifically detail the manner in which the impact assessment will be carried out with indications of possible impact assessment tools (which will be finalized in collaboration with Accion).

The methodology, tools and project team will be finalized in consultation with Accion.

Development of impact assessment tools

Data collection, analysis, and report writing

The strategies and approaches to be followed in the recruitment of data enumerators as well as on procedures of acquainting them with that actual data collection exercise with diligent care for quality outputs (including quality control mechanisms) and data analysis must be defined by the consulting firm in its technical proposal. Survey of selected participants to observe and gauge the impact of trainings; focus group discussion with participants, partner organizations and other key stake holder feedback; review of project process such as registration forms (multiple choice – SQL/Excel database), entrepreneur's feedback forms (gujarati), trainer's training reports (gujarati), flip charts (gujarati) etc. and Field visits.

Presentation of the impact assessment report

Major findings of the impact assessment must be presented in a clear manner to all stakeholders, with recommendations based on the data gathered.

The cost for organizing such presentations will be borne by Accion. If the presentation is scheduled out of Gujarat, costs towards travel, lodging & boarding, local conveyance & out of pocket expenses of RDC representatives will have to be borne by Accion over and above the budget.

Finalization of the impact assessment report

The final impact assessment report has to be reviewed and endorsed by Accion. The final impact assessment report should produce evidence-based results. (Timeline: by end of August'2013) Impact assessment on Accion's Dialogue on Business program

Impact of the program – Indicators

The impact of the program is monitored and assessed through four change indicators (Financial, Employment, Behavior and Demographic) as described from previous projects and these were taken as benchmark indicators and submitted to Citi Foundation.

Accion Concept Note described these indicators as below:

Success Factors	At least	
Skills	55%	will be able to manage money better
	40%	will understand & maintain financial records better
Business	30%	will increase sales
	25%	will increase the number of days of engagement in business
	25%	will expand business (or added other products)
Product & Promotion	25%	will be able to improve the quality of product
	10%	will introduce grading, packaging & labelling
Income	40%	will show increased income
	10%	will start savings

FWWB Concept Note described these indicators as below:

Increase in household income for 50% of the entrepreneurs i.e. 3,000 entrepreneurs

Generation of additional employment – 500 people will be employed by entrepreneurs

Improvement in operations for 50% i.e. 3,000 entrepreneurs

Linkage to formal source of finance or social security products – 1,200 entrepreneurs.

1 Hard and electronic copies of the impact assessment final report along with one or two pager briefing pack on the major results of the impact assessment need to be submitted to Accion by the consulting firm. This includes all the working sheets.

Quantitative analysis

The final report will include the comments on the processes & practices which worked and which did not work so well. As far as possible, specific examples will also be quoted.

The final report will also comment on comparison of trainee's pre and post data. The pre training data will be provided by Accion. The post data refers to the data collected by RDC as a part of this study.

Deliverables

Key deliverables

- Inception report including impact assessment framework developed, timelines and methodology
- Impact Assessment Instruments
- Field status report – Interim Report
- Draft Impact Assessment report

- Final Impact Assessment report
- Presentation of finding/outcome
- 2–3 page summary of the report

Notes:

- All tools (questionnaires, guides etc) that are to be used are to be shared with Accion and concurrence sought before initiating the
- data collection. Final versions are to be appended to the final report.
- A detailed report/case studies with pictures, testimonies of trainees/trainers to be submitted inside final impact assessment report to Accion.
- A draft report which synthesizes the findings of evaluation and attempts to answer the critical impact evaluation questions
- Final report of the evaluation which incorporates feedback from the key stakeholders.

Annexure 2

TOOLS FOR DATA COLLECTION

DETAILED INTERVIEW SCHEDULE FOR MICRO ENTREPRENEUR

Name of Interviewer: Date & Time:

Place of Interview: Home/Occupation Place/Other

[1] PERSONAL BACKGROUND

1. Name of the micro entrepreneur:

2. Age : 3. Gender: M / F

4. Village: 5. Block & District:

6. Staying since:

7. Training attended month: 8. Where:

9. Days:

10. Type of House: Pucca / Semi Pucca / Kaccha/Own/Rented

11. Education

12. Total no. of members in household:.....

13. No. of earning members:

14. Mobile No.:

[2] ASSETS

Asset	Pre-Training	Post-Training	Remarks
TV			
Fridge			
Mobile			
Cycle			
Two-wheeler			
Car			
Shop			Own/Rented
Lorry or Hand-cart			Own/Rented
Any other (Plz. specify)			

[3] OCCUPATION & SOURCE OF INCOME

Before Training

Occupation / source of income ¹	Involvement in days per month	Involvement in hours per day	Products / Services	Monthly income

Current

Occupation / source of income ¹	Involvement in days per month	Involvement in hours per day	Products / Services	Monthly income

[4] SKILL & INCOME AREA:

No.	Particulars	Pre-training	Post-training / Current
1	How many times in a period of six months there is a situation of out of cash?		
2	Instances of loan taking? (Specify number of instances)		
3	Rate of interest on the loan ?		
4	Source of loan?	1. Private lenders 2. Bank 3. Other Public finance institution 4. SHGs 5. Govt. Scheme 6. Friend or Relatives 7. Other (Specify)	1. Private lenders 2. Bank 3. Other Public finance institution 4. SHGs 5. Govt. Scheme 6. Friend or Relatives 7. Other (Specify)
5	Any Savings?		

1. Source of Income can include any sources like rental, interest, agricultural produce income, pension etc.

6	Frequency of savings	1. Daily 2. Weekly 3. Monthly 4. Annual 5. Ad hoc	1. Daily 2. Weekly 3. Monthly 4. Annual 5. Ad hoc
7	Mode of savings	1. Fixed Deposit 2. Recurring Schemes 3. Stocks 4. Others (Specify)	1. Fixed Deposit 2. Recurring Schemes 3. Stocks 4. Others (Specify)
8	Do you have a bank account?	1. Yes 2. No	1. Yes 2. No
9	How many times in a month do you operate bank account?		
10	Household Income		
11	Do you maintain any account of your business?		
12	Mode of maintaining accounts	1. Rojmel 2. Cash book 3. Pass book 4. Registers 5. Vouchers 6. Bills 7. Notes 8. Computer based 9. Others (Specify)	1. Rojmel 2. Cash book 3. Pass book 4. Registers 5. Vouchers 6. Bills 7. Notes 8. Computer based 9. Others (Specify)
13	Frequency	1. Daily 2. Weekly 3. Monthly 4. Ad hoc	1. Daily 2. Weekly 3. Monthly 4. Ad hoc
14	Do you have PAN Card	1. Yes 2. No	1. Yes 2. No
15	Do you pay income tax ?	1. Yes 2. No	1. Yes 2. No
16	If yes, do you calculate the income tax on your own ?		

[5] BUSINESS AREA

No	Particulars	Pre-training	Post-training
1.	How much sale do you get every month? ¹		
2.	Profit every month		
3.	Any new product/service added to your business following the training?		Yes / No. Please specify which products/services and how many, if yes.
4.	Have you expanded the geographical area of your sale/service?		1. Yes 2. No
5.	Have you done any change in any thing based on learning from training? Please mention type of changes.		(a) Segregation of product (b) Product pricing (c) Product shelf life (d) Size of product (a) Cost (b) Outer packing: Changed/Initiated (c) Inner wrapping: Changed/Initiated (d) Label (size, colour, more info.) : Changed/Initiated (e) Sign boards: Changed/Initiated (f) Visiting cards: Changed/Initiated (g) Brochure/pamphlet (h) Advertising of any kind
6.	Has any customers reported liking any change made in your product?		
7.	What change were mentioned:		(a) Product (b) Labeling (c) Color (d) Design (e) Product life (f) Packaging (g) Cost (h) Sign boards (i) Visiting cards (j) Any other
8.	How many family members are working with you in your business ?		
9.	How many other persons are working with you in your business?		
10.	Do you utilize any financial services other than bank account ? Specify which?		(a) Life insurance (b) Vehicle insurance (c) Business/Shop insurance (d) Health insurance (e) Loans (f) Credit Cards (g) Periodical savings (h) Fixed Deposits/Other such saving scheme (i) Any other (Specify)

1. In number of units/customers

[6] LIFE STYLE CHANGE AREA

No	Particulars	Post-training
1.	Is there any change in food habit of you & family? Please mention changes.	
2.	Is there any change in the life of your children? Please mention changes.	If yes, then (a) Education (b) Health (c) Hobbies (d) Recreation (e) Clothing (f) Any other

6.1 Did you see any of the following changes in yourself following and as a result of training?

Indicator	Improved	Same as earlier	Deteriorated
Decision making			
Capability to spend on personal items like jewelry, watch, utensils			
Clarity regarding future of business			
Clarity regarding future of children			
Control over income and expenditure			
Opposing injustice to self or family members			
Communication with strangers			
Savings attitude			

6.2 Support received post training

No.	Question	Response
1	Did you receive any support after training?	
2	If yes, then from whom did you receive the support?	NGO / Trainer
3	What support did you receive?	
4	How did that support was useful to you?	

QUESTION GUIDE FOR FGD WITH FWVB & ACCION PERSONNEL

1. Why work on Micro-Enterprise generation ?

2. Partner Selection

1. What was the thought behind implementing the programme through partners ?
2. What process was followed to identify the partners ?
3. What was the criteria for selection of partners ?
4. How were the partners informed of their selection ?
5. What are the inputs that have been provided to the partners other than financial support ?
6. What challenges were faced in the partner selection process ?
7. How were those challenges addressed ?

3. Entrepreneur Selection

1. What criteria had been put for entrepreneur selection for the partners?
2. Why that criteria ?
3. How did you monitor the adherence to this criteria ?
4. Have you been able to ensure its adherence across all the areas or with all the partners ?
5. If yes/no, what are the reasons ?
6. What modifications were made to the same ?

4. Training Module Customization

1. How was the need for training on ME identified ?
2. Are the training modules standardized ?
3. How do you customize the training modules to suit the needs of trainees ?
4. How is the training design developed ?
5. After implementing the training modules, were any changes required in the modules ?
6. If so, then what modifications were carried out ?
7. Training is imparted using which methods ? (Audio-visual aids, games, role-play, lectures, ppt, exposure visits, etc.)
8. Has an internal feedback/evaluation of training been carried out ?

5. Trainer Selection (Master Trainer & Trainer)

1. What was the process of selecting the trainers ?
2. What were the criteria for selection of trainers ?
3. Has the trainers worked with ME field ?

6. TOT Delivery

1. What were the parameters for measuring effectiveness of the training given by the master trainer ?
2. TOT was imparted using which methods ? (Audio-visual aids, games, role-play, lectures, ppt, exposure visits, etc.)

7. Monitoring & Information System

1. What is the objective of MIS ?
2. How was the MIS created ?
3. Does the MIS provide you with a data-bank of all the information that you need as a part of the project ?
4. Do you utilize the MIS data for decision making ?
5. Is there a possibility in the MIS that it can take or support in taking decisions ?
6. What check mechanisms are there as a part of MIS and what purpose does it serve ?

CHECKLIST FOR PARTNERS

1. Role/Functions/Tasks of Partners.

- Designed & Actual

2. Communication and coordination among partners.

- MIS Reporting by Partners

3. Linkages among Trainers, Partners, Point Person & Field team members.

4. Key Process of training:

- Initial mobilization of ME.
- Selection for handholding after training.
- Handholding by Trainers.
- Handholding by partners.
- Training delivery.

5. If you have any comments on any:

- Selection of partners
- Selection of ME
- Customization of Training Modules

- Selection of trainers
- Selection of Master trainer
- TOT delivery
- MIS design and monitoring

6. Challenges, Issues, Concerns, Learning's & suggestions for improvement?

QUESTION GUIDE FOR TRAINERS

1. Entrepreneur Mobilization

- 1. What criteria had been put for entrepreneur mobilization?
- 2. Why that criteria?
- 3. Have you been able to ensure its adherence across all the areas or with all the entrepreneurs?
- 4. If yes/no, what are the reasons?
- 5. What modifications were made to the same?
- 6. How did you inform the entrepreneur about their selection as beneficiary?
- 7. Effectiveness of entrepreneur Mobilization activity utilized:

Entrepreneur Mobilization Activity	Duration of Activity	Attendance	Entrepreneurs Mobilized

- 8. What was the response from entrepreneurs?

2. Training Delivery+

3. Tuio/-

1. Did you play any specific role/s in organizing the training?
2. If yes, what was your role in organizing the training?
3. What roles did you play as a trainer? (establishing ground rules, process monitoring, evaluation & reporting, maintaining training statistics)

4. Training Topic, Methods & Feedback :

No	Topic	Training Method	Feedback of trainees
1			
2			
3			

4. Handholding Support

1. What is your understanding of handholding?
2. What criteria was followed for handholding of entrepreneurs?
3. Activities of handholding & it's impact:

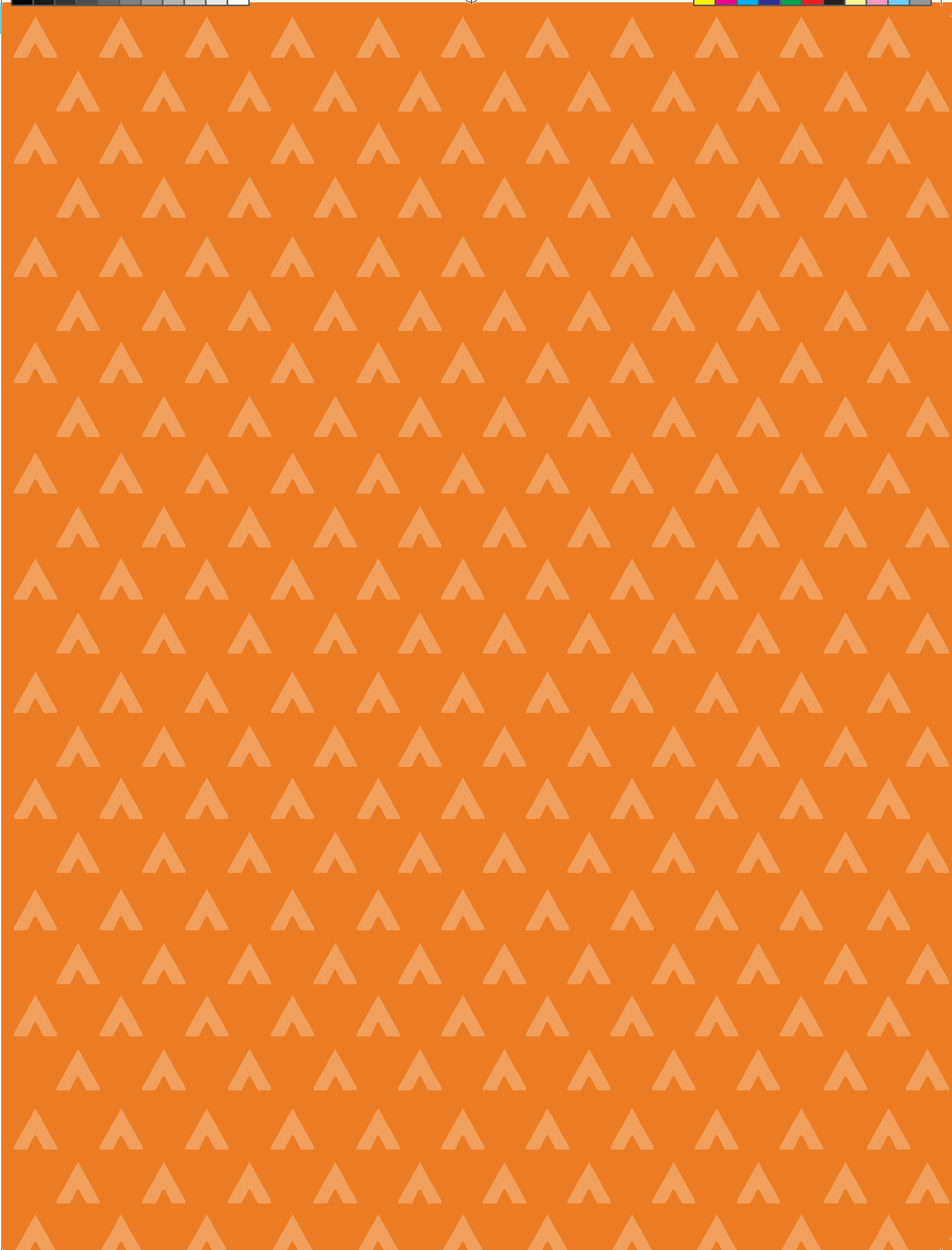
No.	Handholding Activities	How (Process)	Impact Observed
1	Meetings held		
2	Guidelines provided to individuals & groups		
3	Average time spent on handholding per month		
4	Frequency of handholding support per month		
5	Psycho-social support		
6	Joint problem solving		
7	Emotional support		
8	Skill building		
9	Linkages establishment		
10	Providing information		
11	Any other (please specify)		

4. What was experience of handholding support?

5. What challenges did you face in providing handholding support?

6. How did you manage those challenges?

How much effective do you consider the handholding support?





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