



Midterm Evaluation of 'Moi Pragati' Programme by CRISIL Foundation

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Prepared by,
KPMG Advisory Services Private Limited

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List of Abbreviations

CLM	Community Level Meetings
CRP	Community Resource Person
CSR	Corporate Social responsibility
DC	District Coordinator
FO	Field Officer
FLW	Financial Literacy Workshop
FHC	Financial Health Card
FGD	Focus Group Discussion
MoRD	Ministry of Rural Development
NRLM	National Rural Livelihoods Mission
PMJDY	Pradhan Mantri Jan Dhan Yojana
RGVN	Rashtriya Grameen Vikas Nigam
SBY	Suraksha Bima Yojana
SHG	Self Help Group

Executive summary

Financial literacy is defined as the combination of awareness, knowledge, skill, attitude and behaviour necessary to make sound financial decisions and ultimately achieve individual financial wellbeing. Moi Pragati programme by CRISIL Foundation strives to train women on certain basic financial literacy aspects and empower them to take independent financial decisions and informed financial choices. CRISIL Foundation is working with RGVN to implement the Moi Pragati programme in six districts of Assam. The target beneficiaries for the programme are primarily the SHG member women in the select six rural districts of Assam.

CRISIL Foundation has hired KPMG's Social Sector Practice to undertake the baseline, midterm and end-term assessment of the Moi Pragati programme being implemented by RGVN. The primary objectives of the study were to: To assess the progress of the project so far against the outputs and achievements of results as on date; to identify key challenges and lacunae in the current phase of the programme; to identify and recommend potential interventions and approaches for scale up and replication.

The evaluation team consulted with multiple stakeholders including SHG women in all six districts where the programme has been implemented. As part of the study, a mix of quantitative and qualitative tools encapsulating household survey (2000 households sample: approximately 1000 each from control and treatment groups); personal interviews, FGD's and case studies were used. Field visit was conducted in all the six districts, namely, Barpeta, Nalbari, Darrang, Kamrup, Morigaon, and Goalpara. 12 blocks in control group and 8 blocks in treatment group are covered in total as part of the survey.

The evaluation is done using the OECD-DAC evaluation framework (Efficiency – Relevance – Effectiveness –Impact – Sustainability). The observations and findings presented in this report are drawn from the survey, field visit and data provided by RGVN. Below are the aspects under each of these parameters which are further elaborated in the subsequent part of the report.

- *Relevance:* The programme targets the women population in rural Assam. Given the very poor accessibility and outreach of financial instruments and government sponsored schemes in the region, an initiative like Moi pragati becomes pivotal in bringing about the desired financial literacy among the community. *Moreover*, the household members are rural dwellers with lower income group from different castes. Financial literacy training imparted by Moi Pragati aims at enabling women in these rural districts to become aware and informed about the basic financial instruments/schemes which would benefit them and their respective families.
- *Effectiveness:* The programme outputs at the midterm assessment stage found to be effective. Change in the income, awareness, access, usage of various parameters clearly indicate the programme implementation effectiveness at the ground level. Women are satisfied with the training received and are using the information gathered for their own benefits and also spreading the knowledge.

- *Efficiency:* The programme is implemented efficiently to achieve its ambitious targets with minor variations in stringent timeline. At the RGVN level, monitoring and reporting systems are defined and the district coordinators are asked to submit periodic updates. Procedures and guidelines are in place overall, but they are not uniformly being practiced across all locations.
- *Impact:* in the short duration, the Moi Pragati programme has created noticeable impact in the community. The change in confidence level of the locally recruited staff and the target beneficiary women is noticeable in the voice and body language of the individuals. There are also behavioral changes such as practicing energy-saving measures like switching off lights; reducing the consumption of beetle nut to save money among SHG women. Majority of the respondents reported that their SHG's have been able to save more money post FL training sessions (over 52 percent). Some of the SHGs also stated that their group was defunct for a short period but it revived / restarted due to mobilization and training by CRISIL Mitra.
- *Sustainability-* It was noted that some women have brought about habitual changes in their everyday lives which make significant difference consequently. Women also stated that they share their learnings and experiences with family members and even other women in the community. This spillover of information will create sustainable change in the community and lead to long term positive impact. Initiatives like Awaaz De can evidence the sustainability of the project with low cost methods.

Based on our observations, few recommendation are made for the implementation partner and CRISIL Foundation to ensure that the targets for the Moi Pragati programme are met at the end of project period. Summary of our recommendations is given below:

Recommendations

- Convergence with livelihoods and skills development projects should be established to provide package of services to the community
- Periodic support should be provided to the beneficiaries to ensure continuity of the use of the information imparted through training programmes
- CRISIL Foundation should assess options to develop and disseminate knowledge with larger community using various medium such as print, radio, television etc.
- Standard operating procedures and project implementation guidelines should be developed for project implementation across different districts of Moi Pragati programme
- Monitoring and reporting formats should be standardised to ensure accuracy of data received
- Communication between any two agents should be documented and followed precisely across different districts of Moi Pragati programme
- CRISIL Foundation should design specific branding and communication guidelines to ensure consistency of use of name at any media platform

1. Introduction

1.1. Financial literacy and women empowerment

Financial literacy, financial inclusion and women empowerment cannot be perceived in isolation from each other. Financial literacy of women leads to greater financial inclusion and empowers women to demand their rights and take independent decisions. Financial Inclusion is the process of ensuring access to appropriate financial products and services needed by vulnerable groups such as weaker sections and low income groups at an affordable cost in a fair and transparent manner by mainstream Institutional players¹. Therefore, financially literate women will be able to access more financial products according to their catering to their household and business needs.

There are various ways in which financial literacy can lead to empowerment of women. Firstly, it will provide women with a greater bargaining power within the household. Their opinion on household expenditure related matters will be valued. Secondly, they will become more aware about income generating activities and there is high likelihood that they will engage in some productive activity. Thirdly, it can increase women's capability in reducing the household's vulnerability by insuring the family against risk of geographical displacement, demise of income and also prepare them for unforeseen events by giving them the opportunity to borrow (loan, insurance) to meet unanticipated expenses, such as medical treatments. Lastly, it will equip women to challenge cultural norms and change the underlying factors that affect their ability to succeed. They will be able to take part more in economic activities and assert themselves in the market place.

It is only when women's roles in the household regarding financial decision making like credit and savings is enhanced, that, their capability to optimize their own and the household's well-being will be enhanced.

1.2 Midterm evaluation for CRISIL's Moi Pragati programme

Moi Pragati programme initiated by CRISIL Foundation strives to train women on certain basic financial management aspects and empower them to take independent financial decisions and informed financial choices. RGVN, the implementing partner, has institutional set-ups including offices, human resource, strong network of community based organization and familiarity with the socio-economic condition of the local people.

The Baseline report for Moi Pragati programme (2015) consisted of the preliminary understandings procured through an extensive round of baseline survey (A total of 1000 households were covered in both control and treatment blocks) and qualitative field visits. The focal points then encompassed aspects like: Profile of respondents (SHG women) and households; use of budget diary; availability / access to and awareness about basic financial instruments like bank accounts, loans, insurance; government schemes. Some of the key observations / inference from the baseline study are highlighted below:

¹Source: *Financial Inclusion & Financial Literacy*, Dr. Deepali Pant Joshi, June 2011, (http://www.oecd.org/finance/financial_education/48303408.pdf)

- *Average per capita income* is INR 4,966 at baseline which is comparable for treatment (INR 5,471) and control (INR 4,512) group.
- About 39 percent households report to use the budget card provided by CRISIL Mitra.
- About 77 percent of the households reported being aware of Pradhan Mantri Jan Dhan Yojana
- About 98 percent of the households mentioned that they are satisfied with the training provided by CRISIL Mitras
- In terms of empowerment, 97 percent respondents reported that their economic decision making ability has increased
- Almost 97 percent respondents also reported that their financial literacy and knowledge of Government schemes has improved

The targets² for January 2015 to December 2016 under different activities has been planned by the project as follows:

- *Increased number of beneficiaries:* Since April 2015 the number of trained beneficiaries ascended to more than 58000 (cumulative).
- *Budget Diaries:* Redesigned in a notebook form where the Budget Cards and other financial product related information were included. It was a more user friendly and informative design.
- *Refresher trainings:* Revised to make them more interactive. New activities such as weigh scale activity was introduced.
- *Awaaz De initiative:* This new initiative was also initiated from LC3 where the beneficiaries could give a missed call and get a call back where they get information on various financial products & social security schemes in the form of an audio-play clip.
- *CRISIL Sakhi:* initiated in June 2016, where members from the SHG groups were selected in order to revisit the SHGs of LC1 & 2. They would conduct meeting with these SHGs and give them information on maintaining budget card and the component of Awaaz De.
- *Budget card usage:* In LC 3, 16227 (95%) of the total target of 16920 had maintained their budget card and understand their household budget. Also the CRISIL Sakhi programme will help in increasing the no of women who understand and maintain the household budget.
- *Availing other financial instruments:* From LC3 onward, Pension, Loan and Bank/ATM visits were also added in the list of financial linkages. In LC3 the overall financial linkage with Saving (Bank/Post office & others), Insurance, Pension, Loan and Bank/ATM visit are 14306, 6962, 707, 9376 and 5072 respectively.

The programme implementation has been divided into periodic engagements called ‘Lifecycles’ to achieve complete outreach in 3 years. Each Lifecycle has a set target of beneficiaries to be covered within a predetermined timeline. The lifecycle sets off in the field with identification of villages and SHGs to be trained. The timeline of each Lifecycle consists of the following components/ activities in order:

² “Financial Inclusion programme - Achievement against Targets”

1. SHG Identification & Grading

- Identification of villages and the baseline survey is completed followed by the identification process of SHGs to be trained

2. Financial Literacy Workshops

- An interactive workshop giving fundamental information on basics of - SHG, Bank, Loan, Insurance and Pension is conducted by CRISIL Mitras for the SHG members

3. Refresher I

- Recall of information delivered in FLW and information given on schemes like *Jan Dhan Yojana* and *Atal Pension Yojana*

4. Refresher II

- Information on Loan products & Govt. Social Security Schemes are given

5. Community Level Meetings

- A platform where beneficiaries come into interface with financial service providers and get first hand product information

6. Financial Health Card Data Collection

- A budget diary is given to each beneficiary during FLW to record their household income/expenses and that data is entered by CRISIL Mitras in the Pragati App in the tablets given by CRISIL

7. Financial Health Card Counseling

- Financial Health Card is generated from the Pragati App which gives a picture of their financial health and the CRISIL Mitras counsel them accordingly towards maintaining a fair balance of their income and expenses to improve their financial status and take up avenues to enhance income

1.3 Objectives of Midterm Evaluation

In continuation with the baseline study, the programme continues to be implemented in all six districts of the state, namely Barpeta, Nalbari, Darrang, Kamrup, Morigaon and Goalpara. Primary focus of the Midterm Evaluation was to assess:

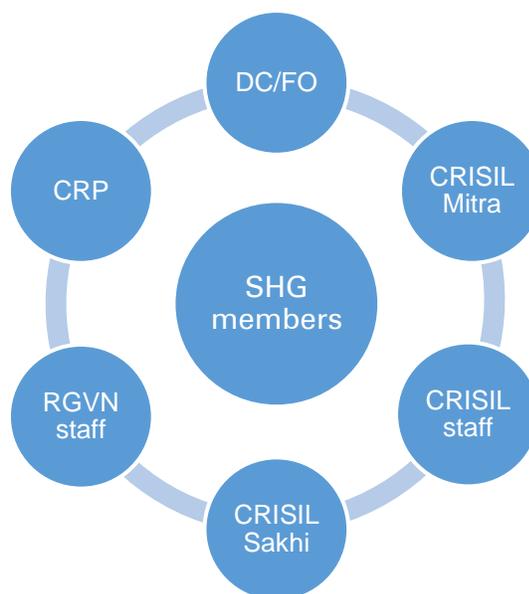
- if the programme is moving at the right pace to achieve the targets at the end of programme period i.e. Dec 2017
- if the programme is being implemented in a desired manner
- Evidence the change in target beneficiaries which will lead to desired impact at the end of the project
- If required, recommend the changes that need to be undertaken to achieve the desired impact at the end of the project

2. Study Design

The study was carried out in various stages which would be subsequently elaborated in detail:

2.1. Stakeholder identification, sampling and data collection tools

- **Stakeholders:** KPMG team consulted the relevant stakeholders depicted in the figure. The implementing partner (RGVN) who is responsible for project delivery at the ground level was also interviewed. The team interacted with district coordinators, field officers at ground level and the staff including programme evaluation team and finance team at RGVN.



- **Sampling:** A total of 48 villages selected during baseline are surveyed once again within which:
 - a. Control group survey sample was 1000 Households (Households from Baseline survey)
 - b. Treatment group survey sample included – 1000 households inclusive of Baseline Survey households and households from newly added villages which are part of life cycles 3 and 4 respectively

The grading of the newly identified SHGs for the ensuing lifecycles then follows. During LC 1 and LC 2 of 'Moi Pragati', 2500 SHGs from 65 villages in six districts were trained.

During midterm, we covered a total of 1040 households in the control blocks and 962 households in the treatment blocks.

Table 2: District-wise number of households

Category of group	Number of households
Control	1040
Treatment	962
Grand Total	2002

There were 12 blocks in control and 8 blocks in treatment covered in total. The table below represents the control and treatment blocks in each of the six districts in the programme:

(Note: The data collection agency personnel during data collection found that the names of certain blocks previously known by a different name are now changed which have been mentioned alongside in (brackets) in the table).

Table 3: Control and treatment blocks in each of the six programme districts

District	Treatment Blocks	Control Blocks
Darrang	Paschim Mangaldoi (Jonaram Chowka)	Dolgaon-Xialmari and Besimari
Goalpara	Krishnai (Agia)	Balijana and Matia
Kamrup	Rani, Chayani Borduan	Goroimari and Bongaon
Morigaon	Mayong	Lahorighat and Bhurbandha
Barpeta	Chenga, Barpeta	Bojali (Choukhuti) and Gobardhana
Nalbari	Barkhetri	Tihu and Modhupur

Table 4: Number of controlled and treatment groups per district

District	Number of households	Households (Control)	Households (Treatment)
Darrang	250	125	125
Goalpara	250	165	85
Kamrup	500	250	250
Morigaon	250	125	125
Barpeta	502	250	252
Nalbari	250	125	125
Total	2002	1040	962

- Research tools used for data collection against relevant stakeholders is provided in the table below:

	Description	Instrument	Respondent	Validity of use in this exercise
Quantitative	Interview	Questionnaire (close ended)	SHG women	To track the change in the level of income, expenditure and savings pattern of the beneficiaries post intervention
	Focus Group Discussions	FGD checklist	CRISIL Mitra	To assess both quantitative and qualitative changes in the lives of the SHG women post one year of project implementation
Qualitative	Case studies	Case study format	SHG women/ CRISIL Mitra	To enable a deeper understanding of impact of interventions
	Interviews	Interview checklist	RGVN/CRISIL staff	To understand the linkage between programme objectives and outcomes in second phase, programme management and financial accounting systems

	Interviews	Interview checklist	CRISIL Sakhi	To assess the impact of such trainings in the second phase of the programme
	Interviews	Interview checklist	District coordinators/ field officers	To assess the overall day-to-day functioning and roles played by the staff; physical verification of financial accounting systems

2.2. Survey and field visit details

Quantitative survey: A data collection agency was deployed to conduct quantitative mid line survey to cover the sample size of 2000 households. The samples were procured and identified in prior consultation with the implementing partner (RGVN team) based on the level of feasibility and accessibility of these locations. The study was conducted for a sample size of a total of 48 villages across 6 districts in Assam. All six districts are covered as part of the programme intervention.

Qualitative field visits: KPMG team conducted qualitative field visits to conduct interviews and FGD's with the relevant stakeholders. District coordinators and field officers were interviewed in all the six districts. RGVN staff including field coordinators, Human resource personnel, finance team and accounts team. The qualitative field visit summary conducted in each district is provided below:

Table 1: Qualitative field visit Schedule

Sr. no	District	CRISIL Sakhi	CRISIL Mitra	SHG women	CRP / Bank official	Date of visit
1	Kamrup	2	10	8	1 CRP	8 th Sep 2016
2	Morigaon	2	9	17	1 CRP	9 th Sep 2016
3	Darrang	3	8	11	-	10 th Sep 2016
4	Barpeta	3	13	-	1 CRP	12 th Sep 2016
5	Nalbari	2	15	-	1 CRP	14 th Sep 2016
6	Goalpara	4	9	-	1 Bank official	15 th Sep 2015

2.3. Analysis framework – OECD-DAC Evaluation Criteria

The study was designed to assess the impact using OECD-DAC parameters. Key highlights of the study design are systematically provided below. OECD-DAC evaluation criteria entails certain parameters and guidelines for monitoring and evaluation purposes which are elaborated subsequently:

Relevance

- A measure of the extent to which the aid activity suited priorities and policies of target group, recipient and donor:
- Are the project objectives consistent with beneficiaries' needs, state and national policies, and with the partners' vision & mission aligned to this project?

Efficiency

- A measure which signifies that the resources are used optimally.
- Are outputs delivered in a cost effective manner, in expected quantity and quality?
- Are the project governance mechanisms (management and coordination) efficient at local (RGVN) and funding partnerships (RGVN-CRISIL Foundation) level?

Effectiveness

- A measure of the extent to which Moi-Pragati programme achieves its objectives
- What is the overall progress and achievements of the project components to date against the expected targets?
- What are the major bottlenecks/challenges and recommendations to increase efficiency and effectiveness of the project?
- To what extent do the outputs lead to the intended outcomes?
- How effective is the integration of the project approaches (EF and ABC) in the achievement of the objectives? To what extent are there synergies between project components?

Impact

- A measure of the extent which signifies positive or negatives changes produced by the project, directly or indirectly, intended or unintended or externally or internally
- What changes (if any) did the project bring about? How successful has the project been in achieving planned results for the beneficiaries?

Sustainability

- A measure of whether the benefits of the project are likely to continue after funding by CRISIL Foundation.
- Are there any winning conditions (enabling environment) to ensure sustainability after the project ends?
- Are there any scalable and replicable interventions or approaches (by the government, other civil society partners and by the community based organizations).

3. Observations and Findings

This chapter presents the findings from the midterm study with assessment of primary data collected as part of the quantitative and qualitative survey. This chapter is structured as per the assessment framework of OECD-DAC evaluation criteria.

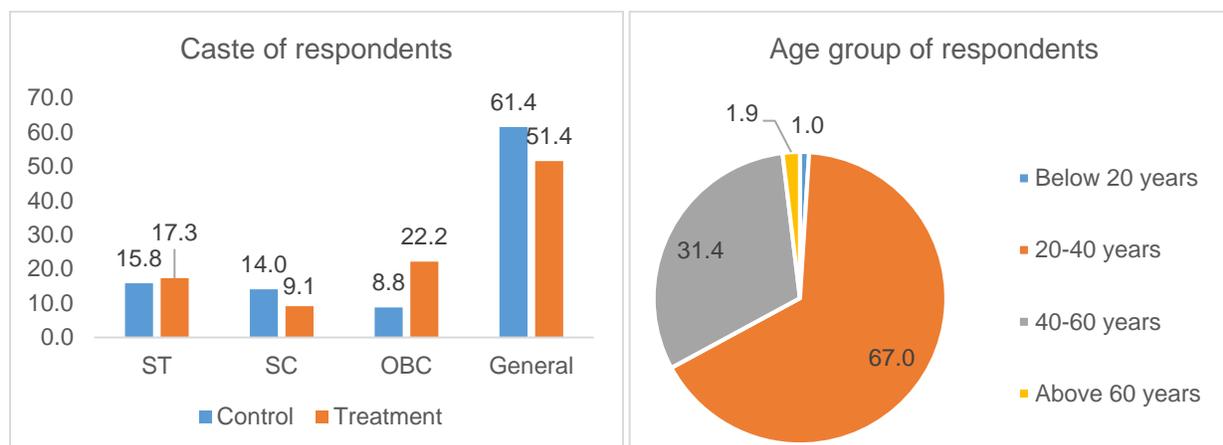
3.1. Relevance

Relevance is the extent to which the project activity is suited to the priorities of the target group. The *Moi Pragati* programme is found relevant in the target community making positive impact through consistent and large scale efforts at the grassroots level in rural Assam. Particular aspects of relevance are indicated below.

3.1.1. Caste and Age Group of women

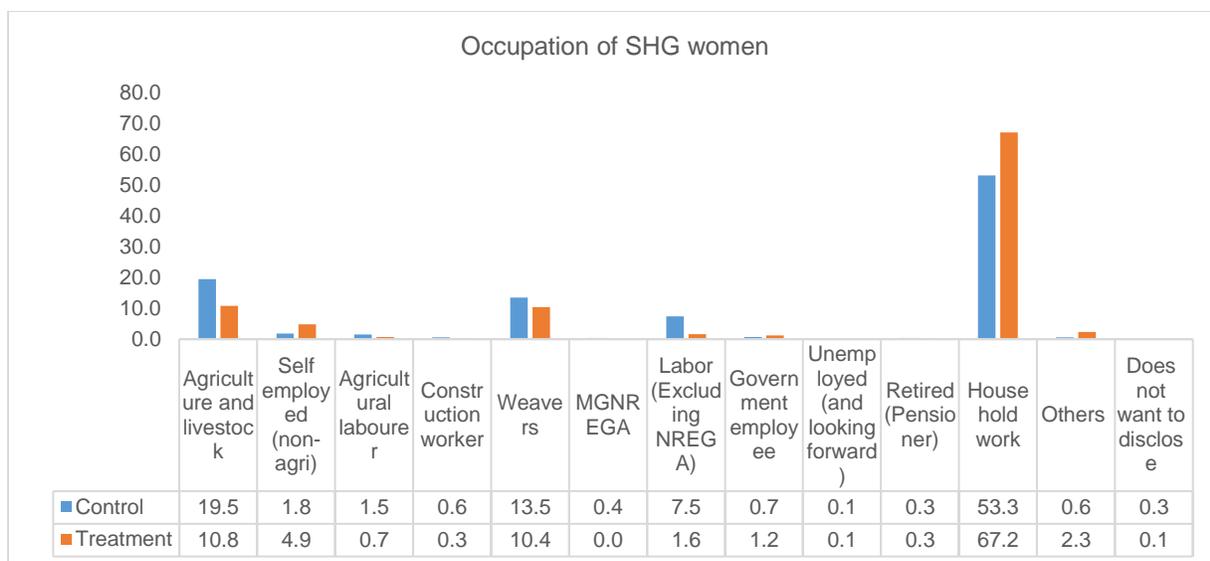
The target community has a mix of ST (17.3%), SC (9.1%), OBC (22.2%) and General (51.4%) caste. The programme is reaching to significant number of marginalised families to improve the financial literacy in the region.

Majority of the respondent women are in the age group of 20-40 years i.e. 67%. This indicates long term impact and spill over of the project activities. Women in this age group are generally more active contributors to the financial situation in the household. They carry out multiple roles at household and in income generating activities as well. These women are also found to be more active in their respective SHGs.

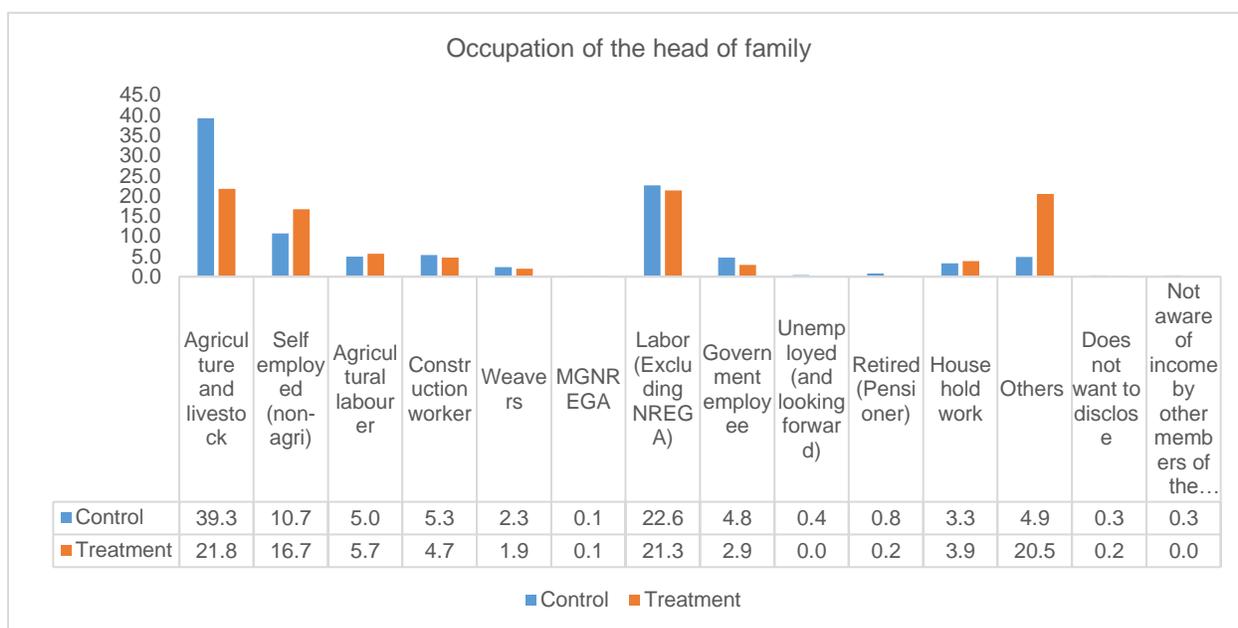


3.1.2. Occupation of women

Majority of the women are engaged in household work (67.2%) in the project area. This makes the *Moi Pragati* programme more relevant for the target community. As observed from the household level occupation data and occupation of women respondents, Agriculture and Livestock is the primary occupation followed by weaving. Following tables provides information on current occupation pattern of the women and the leader of the house. (Reference from Q.17 and Q.18 in questionnaire).



The comparison of occupation of women and occupation of head of family (mostly men) indicates that; weaving business is majorly performed by women in the community. This is also evident from the qualitative observation that the SHGs are requesting additional support from the Mui Pragati project in weaving business or any other income generating activities. Modules on developing / managing particular business such as weaving, livestock rearing would help women generate additional income and use it more effectively.



It was observed in the qualitative data collection that some SHG members have availed loans to carry out their existing domestic weaving enterprises at home post training. One of the SHG woman in Morigaon have started her own enterprise for pickle and juice manufacturing within her household premises. This was a positive indication of woman empowerment through entrepreneurial activities undertaken by the SHG.



Photograph: Pickle and juice manufacturing unit started by SHG member in Morigaon

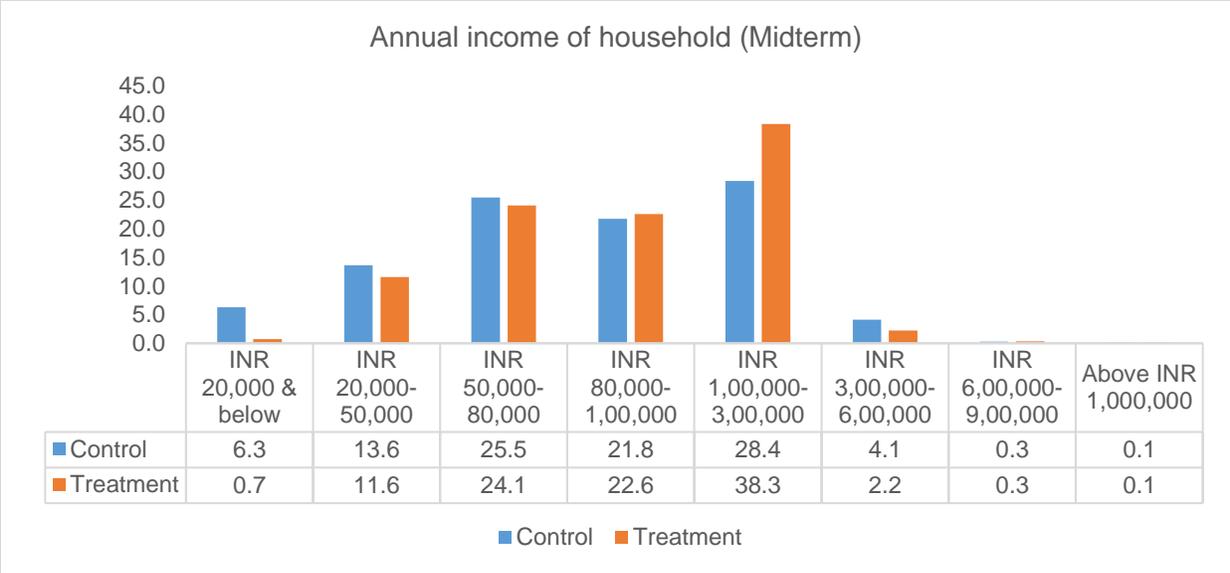
3.1.3. Income of the household and income of the SHG members

Over 85 percent of the households in the project area, have annual income between INR 50,000 to INR 300,000. The income range for both treatment and control group are similar. Significant change in annual income is observed for both treatment and control group which may be due better rainfall in the year. The income range of the households also indicate the potential for savings, insurance, pension and other investment opportunities.

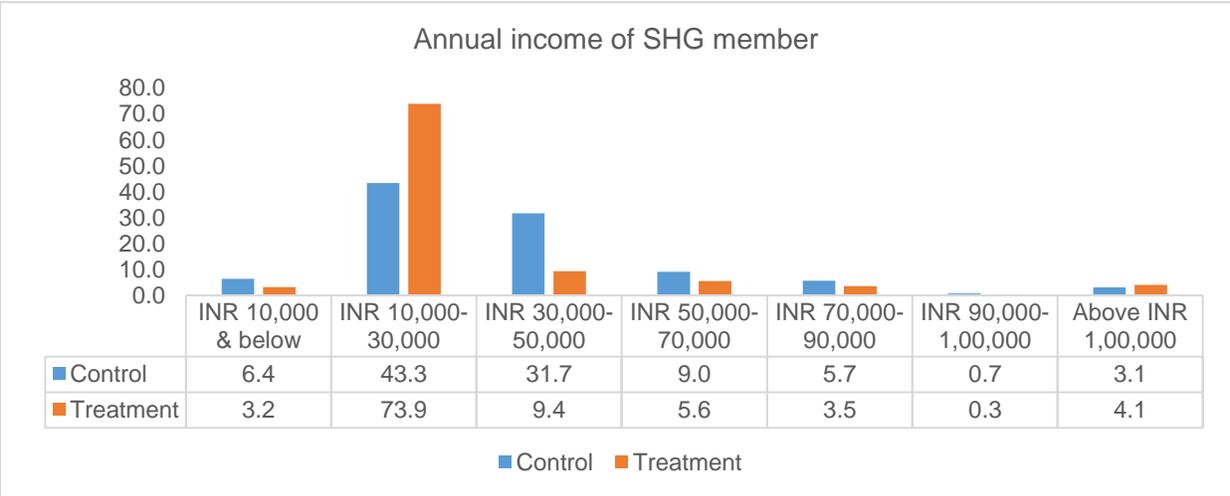
Average monthly income of Household				
Groups	Baseline	Midterm	Change	
Control	INR 4,512.00	INR 8,689.00	INR 4,177.00	93%
Treatment	INR 5,471.00	INR 9,266.00	INR 3,795.00	69%

The average monthly income for SHG members in the control and treatment area are shown in following table.

Average monthly income of SHG members	
Groups	Midterm
Control	INR 3,253.00
Treatment	INR 2,400.00

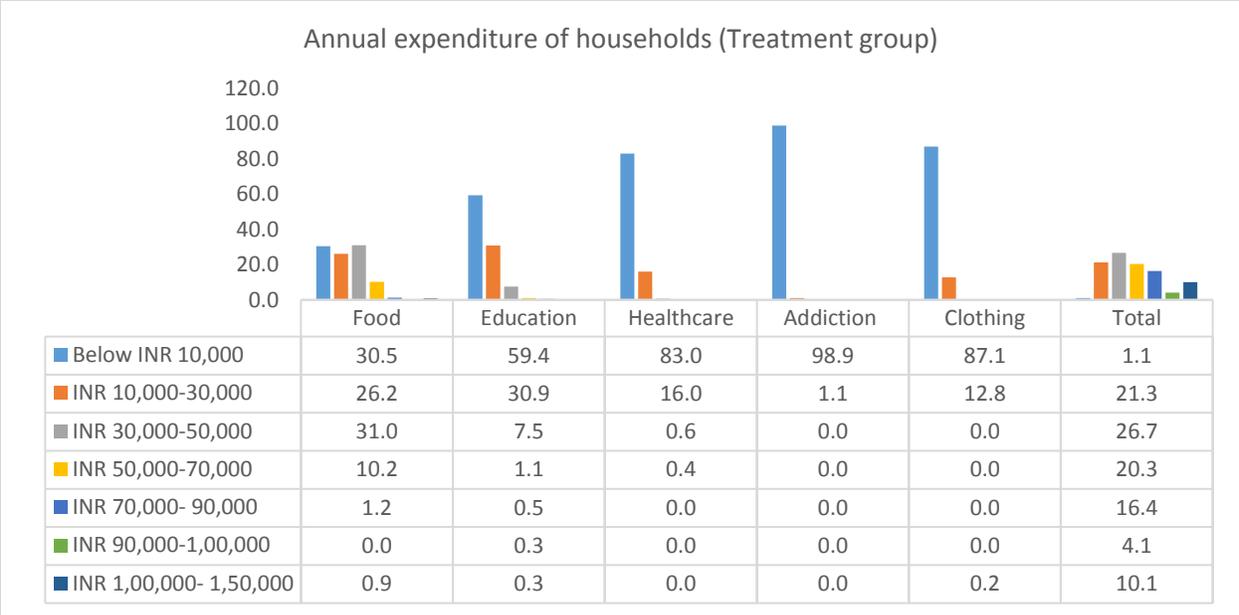


Following graph provides distribution of the annual income of the SHG members.



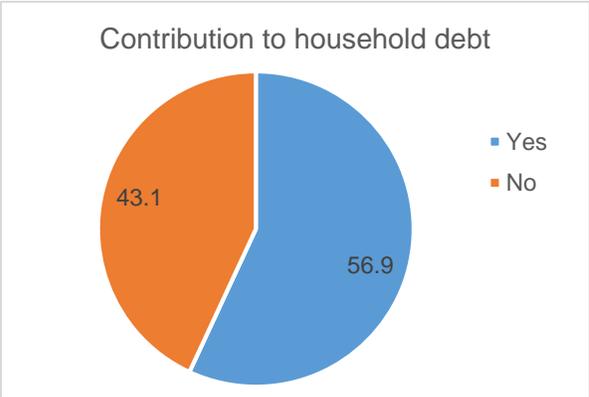
3.1.4. Expenditure pattern

The expenditure pattern for the treatment group indicates that the majority of the expenditure is on food and education. The average annual spend for the households is over INR 57000 while 26.7% households spend between INR 30,000 to INR 50,000 annually.



3.1.5. Household borrowing by women

Almost 57% women have contributed to the borrowings done for the household. Women take part in decision making and take part responsibility for loan repayment as well. There are no cases of domestic violence occurred due to bad debt and debts were repaid on time. However, it is important that the women, who are participating in the borrowing process, can understand the terms of condition for the borrowing and also other options for borrowing.



3.1.6. SHG operations revival

As part of qualitative data collection, it was observed that there are SHGs which started operating again after the mobilisation and training conducted by CM. This experience was shared by CM as well. However, as per quantitative data collected, there was no such case observed. The evaluation team considers this as an exception and notes that the mobilisation for conducting FL trainings and the training itself contributes significantly in revival of operations of the SHGs.

3.2. Effectiveness

Effectiveness is a measure to which the project has achieved its objectives. This also helps to understand to what extent the objectives will be achieved at the end of the project period.

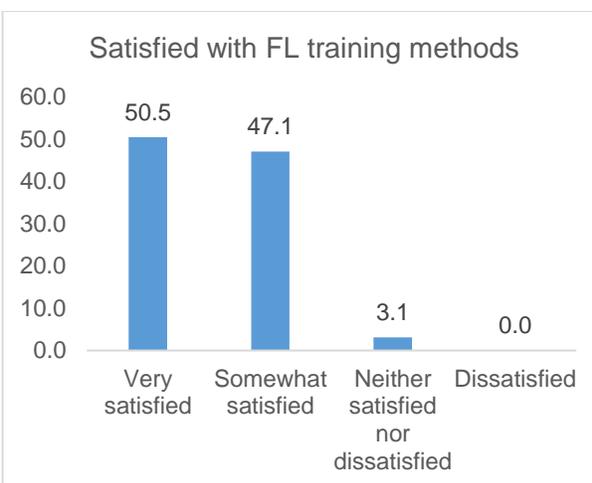
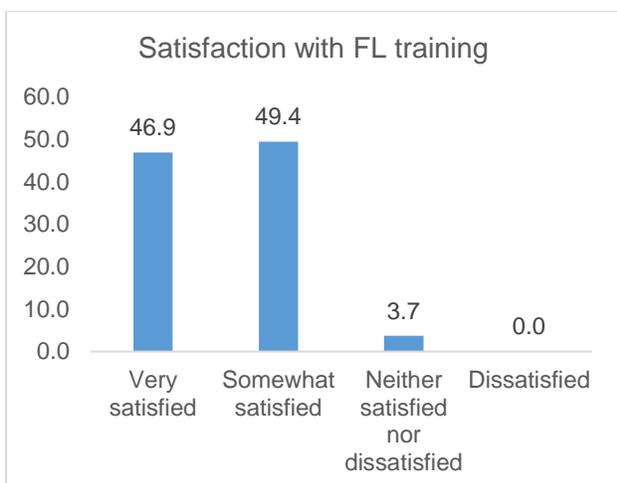
The evaluation team found that the project is effective in the community. As part of the qualitative survey, the team conducted 6 Focus Group Discussions with CRISIL Mitras (CMs) in all the six project districts. Compared to the baseline conditions, CRISIL Mitras at the current stage of Life Cycle 4 appear to be far more confident. Increase in their self-confidence is visible through their starkly improved speaking skills. A specific example of a CRISIL Mitra in Barpeta is noteworthy as he was promoted to one of the designation of a Field Officer based on his commendable performance (refer to case study in the subsequent section).

Due to a better understanding of the programme objectives, CMs are now able to tackle different situations and respondent's queries better. CMs in few districts also took active participation in curbing prevalent practice of illegitimate moneylending and local frauds by making villagers aware and helping them understand the situation. CRISIL Mitras in several instances across all districts have also accompanied CRISIL Sakhi to introduce them to SHG groups which are unfamiliar to them thus indicating a positive relationship between them. Increased communication and sharing of individual experiences among CMs about field problems indicates that they work in sync and are aware of each other's issues. These instances indicate the commitment and motivation of the CMs as professionals in the Financial Literacy domain.

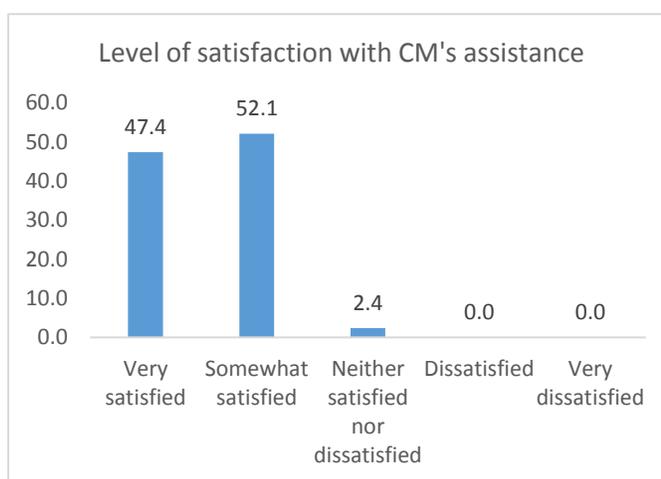
3.2.1. Satisfaction with the trainings and CRISIL Mitra

The SHG members in the treatment group were asked about their satisfaction with the training provided by the CRISIL Mitra. More than 96 percent respondents indicated that they are satisfied with the training. About 46.9 percent of the respondents mentioned that they are very satisfied with the training. (Refer to Q.28 in the questionnaire).

The respondents were also asked about their satisfaction with the CRISIL Mitra's training methods. Almost all (97.5 percent) of the respondents reported to be satisfied with the training methods, of which about 50.5 percent of the respondents reported being very satisfied with the CM's training methods. (Refer to Q.29 in the questionnaire).



Majority of respondents in treatment group (72.9 percent) responded that they approached and were helped / assisted by CM in availing various financial instruments. Moreover, when asked about whether the assistance provided by satisfactory, majority of them responded that they were either very satisfied or somewhat satisfied but none of them were dissatisfied. This indicates the level of credibility and trust built by CM and the respondents ensuing in an increased positive impact of the programme.



There is increase in the level of satisfaction with CRISIL Mitra's assistance (by 2.5 percent) in availing financial instruments or with any finance related queries.

Percentage of respondents satisfied CM's assistance			
Group	Baseline	Midterm	Change
Treatment	46.8%	49.3 %	2.5%

3.2.2. Accessing financial instruments

The change in women's usage of financial instruments due to the training provided by CM is observed through the increased percentage of women who have applied for different financial instruments after the training. (Refer from Q.30 to Q.37 in the questionnaire). (Baseline data for few indicators is not available)

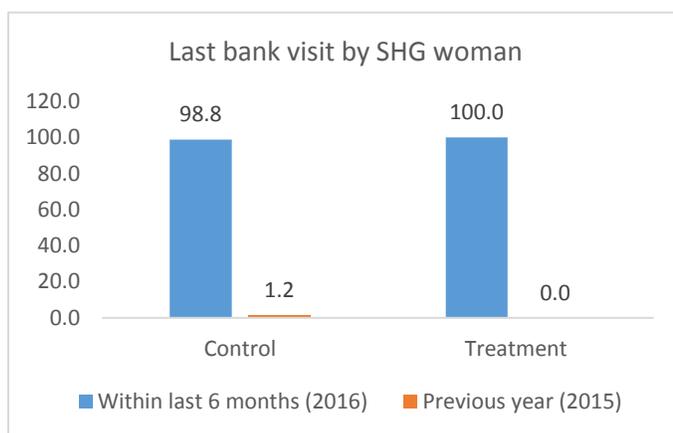
Percentage of respondents applying for various financial instruments post training			
Indicator	Baseline	Midterm	Change
Households applying for new bank account	32.3%	38.1%	5.8%
Households applying for new fixed deposits	-	11.6%	-
Households applying for post office savings	21.4%	38.1%	16.7%
Households applying for new bank loan	-	11.8%	-
Households applying for insurance	12.1%	14.3%	2.2%
Households applying for pension scheme	-	3.3%	-
Women having a passport size photograph at home	-	79.1%	-

During the qualitative field visit, it was noted that according to CRISIL Sakhi (CS), number of SHG members carrying out frequent banking transactions has increased. Instances of at least 2-6 women in SHG's availing PMJDY, Atal Pension Yojana, Sukanya Samriddhi Yojana and prevalent use of budget cards post FL training was noted by CS. The interactions conducted with SHG women revealed that women are confident enough to approach bank managers to enquire about different schemes in the bank and clarify queries, according to them.

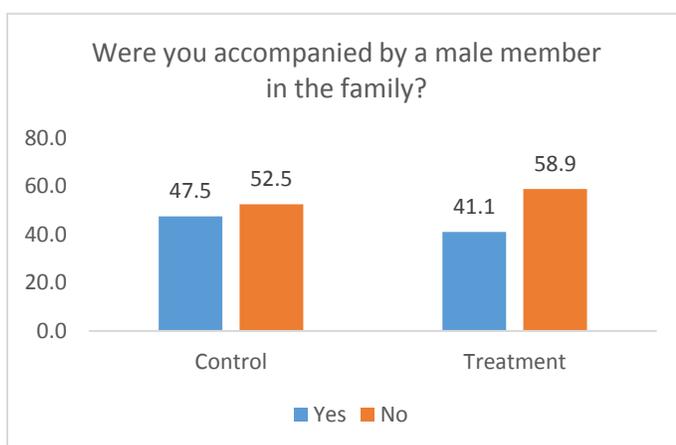
3.2.3. Visit to the Bank

In the treatment group, 100% of the women members have visited nearby Bank in last 6 months, for various reasons. This indicates that women are doing bank account transactions and accounts are not dormant. This has been emphasized by the CMs during FL trainings and is reflecting in the active participation of women in banking transactions.

Almost 59% of the SHG member women visited the bank without being accompanied by male member from the family. This indicates independence of the women and the confidence generated after the training.



Over 41% women visited the bank with male member from the family, which according to the women is due to their influence in the family. SHG member women are sharing their learnings with the other family members. This boosts their confidence and also perception of the other family members about the women changes positively. This change is the motivator for the women to learn and practice the teachings from the training programme.



3.2.4. Budget Card utilisation

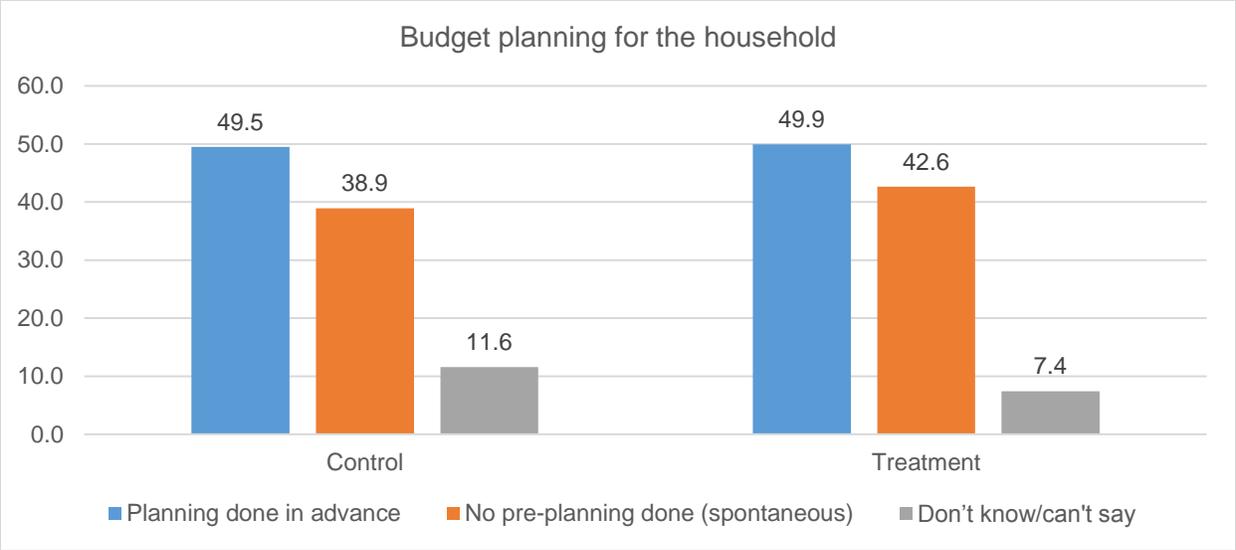
The respondents who are continuing to use or restarted using the budget diary provided by CRISIL post CRISIL Sakhi session constitute about over 92.6 percent in treatment group. There has been a 16.6 percent increase in budget card utilization which is a remarkable impact made by the programme.

Moreover, when asked who is responsible for filling out the budget diary, majority of the respondents, stated that it is filled out by the SHG women themselves. Additionally, during field visits, women claimed to be more confident in handling budget cards and highly appreciated the new budget diary provided to them by CRISIL Sakhis which unlike the previous card is bigger in size, accommodates more columns and is difficult to misplace, as mentioned by the women.

Budge card utilization			
Group	Baseline	Midterm	Change
Treatment	76%	92.6%	16.6%

3.2.5. Household expenditure planning

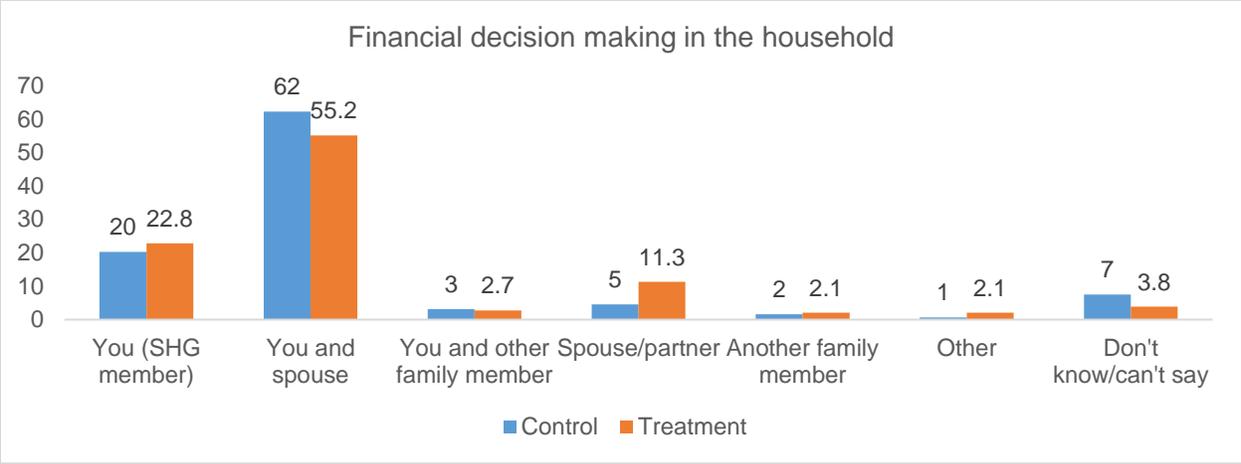
Though there is considerable increase in the number of women maintaining the Budget Card, only 50% women do the budget planning in advance. The utilization of budget card to understand the expenditure heads and plan / control the expenditure in advance will need more time and guidance. With continuous touch to the project activities, it is safe to assume that the percentage of women planning their household budget will increase in the coming years. (Refer to Q.20 in questionnaire).



3.2.6. Involvement in the financial decision making

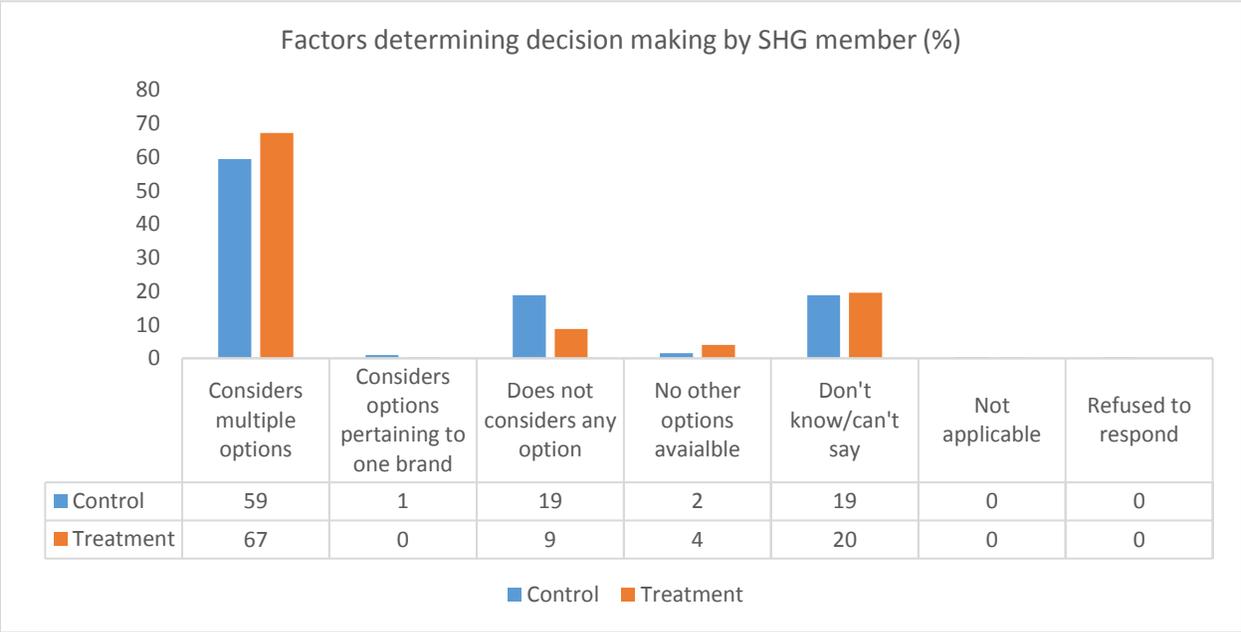
SHG members were asked about their involvement in the financial decision making in the household. For treatment group, majority (55.2 percent) said that the household decisions are made by them and their partner collectively. 22.8 percent said that they are solely responsible for decision making and 11.3 percent said their spouse are solely responsible for decision making. Thus, more than three-fourth of the respondents are involved in the monetary decision making of the household themselves. These figures are significantly higher than the baseline figures. This indicates a positive impact of the programme in encouraging women in the households to become active participants in decision making and reflects on their increased self-confidence. This was also observed during the qualitative field visits, where SHG women reported that their ability to make informed decisions about financial matters, endowed them with greater respect among family members within the household and other women in the community.

Women making decision in the household (solely responsible)			
Groups	Baseline	Midterm	Change
Control	8 %	20 %	12%
Treatment	6 %	22.8 %	16.8%



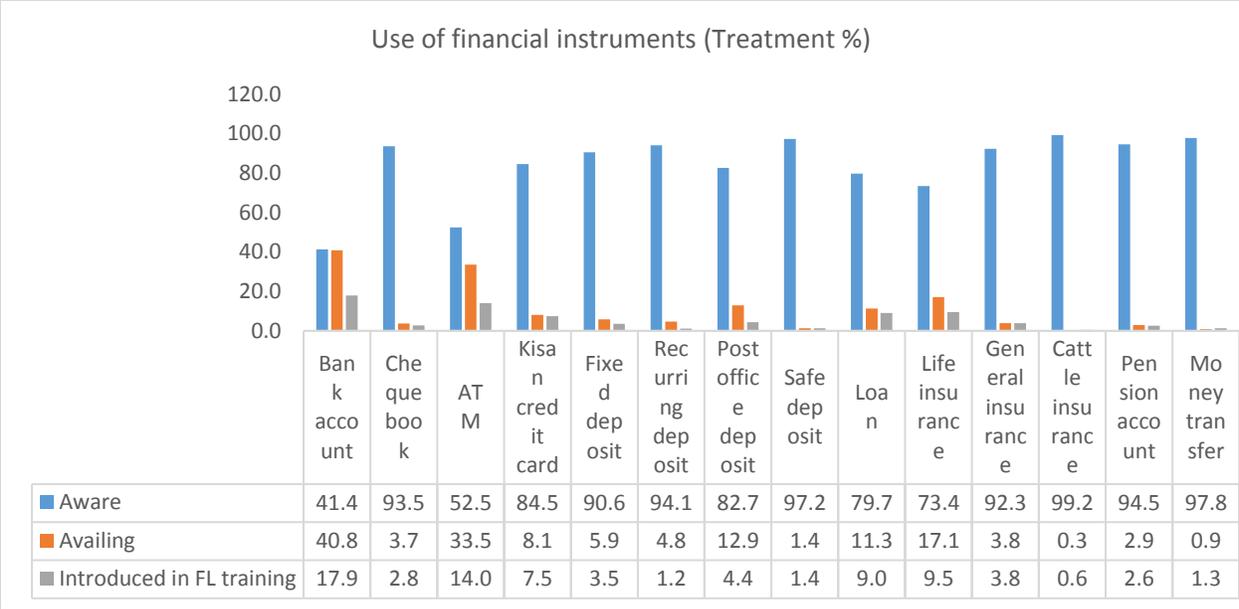
3.2.7. Household’s attitude towards financial management

The factors determining decision making by the women (SHG member) are listed in the following graph. (Refer to Q.34 in the questionnaire).



3.2.8. Household’s access and awareness of financial instruments

An awareness about different financial instruments and their usage is assessed below. it is observed that the trend of awareness and utilization of financial products is similar in both the control and treatment groups. It is evident that the impact of project to increase the informed decision making will increase slowly as there is gap from the supply side of the products.



3.3. Efficiency

A measure which signifies that the resources are used optimally. RGVN being an implementation partner for the Moi-Pragati programme, has performed efficiently. The programme is close to achieving its target as per the information provided by RGVN. The targets for LC1/2/3/4 are achieved by the project team with few variations. However the number of staff employed for the project in administration is considerable. However, there are few areas where programme implementation efficiency can be improved. Overall efficiency of the programme is as follows.

3.3.1. Capacity building of the staff

While the administration staff for Moi Pragati programme are experienced staff of RGVN, field staff was recruited and trained under the programme. It was informed that all CM underwent an examination basis the knowledge they gained in first year. After analysing the results, all CMs went through refresher round of training. According to one of the CMs, refresher training helped them revise the concepts they learned and FL conducting process was brought on track. It is essential that the CMs and other staff undergo the similar refresher courses periodically so that they can keep up with the changes in market demand.

3.3.2. Monitoring system

Centre level practices (RGVN): Based on our interactions with the Centre level team (RGVN) comprising of personnel from Human resource team, Finance and Accounts team, Field level team, it was noted that the teams have adequately qualified members responsible for programme delivery. Review meetings involving board members is done periodically (monthly or quarterly) and annual meetings are held and minutes are documented. Financial (fund utilization) reports submitted every quarter (currently done on a monthly basis). Moreover, district level meetings with centre team is held at the time of hiring, post LC1. However, the team is faced with certain

challenges- The software malfunctioning (APK) in several instances ensued in data loss because the data entered did not get recorded. This also resulted in multiple entries made for one data set causing over counting. This has also been reported by CRISIL Mitras who faced frequent software issues in the tablets causing data loss (documentary evidence).

It was noted that the tablets provided to the CMs are not functioning properly. The data monitoring and recording system is not updated and there are multiple software related challenges. The MS-excel based tools used by RGVN need to be optimised for better monitoring of key indicators.

District level practices (6 districts): Monitoring and reporting formats across most districts entail inconsistency in terms of the formats of data entry. Some of the instances depicting the same are: Information procured by CRISIL Sakhis being inaccurately entered in the system; Data entry done is not reviewed by the DC and FO; Financial accounting practices is not uniform across districts (missing voucher copies, lack of signatures on financial account statements/documents). Document storing practices are not adequate in most districts whereby soft copy data is stored in unorganized folders. There is also no hard copy folders to contain the physical documents. Some external field level challenges faced by the district team are- Documents are difficult to obtain due to unavailability of proper evidence/proof (like insurance and pension related documents primarily) in the household. In some cases, women are also not willing to showcase documents and need constant convincing for them to share the details.

The filing system followed by each District Coordinator is different. There is need for standardisation of process and addition of necessary data certification checks. The file maintenance system as seen the adjacent picture has key challenge of identification and retrieval of any file. The District Coordinators are following different methods as there was no formal training conducted for the file management.



3.3.3. Communication gap and feedback mechanism

Communication gaps between the district and centre management levels have ensued in few instances where information was lost in translation. For instance, mandatory procurement of a minimum of 3 phone numbers of SHG women during meetings was not practiced initially by CRISIL Sakhis since it was not communicated to them. This had a rippling effect as the additional information was required to be procured again by them and re-entered in the data sheets as well. This further ensued in the delay of disbursement of CRISIL Sakhi salaries. Although prior emails (at times telephonically) communicating these guidelines and instructions are sent out by centre team. Nonetheless, specific case of Barpeta showcases accuracy of well documented information (CRISIL Sakhi meeting details, financial linkages update and document evidences).

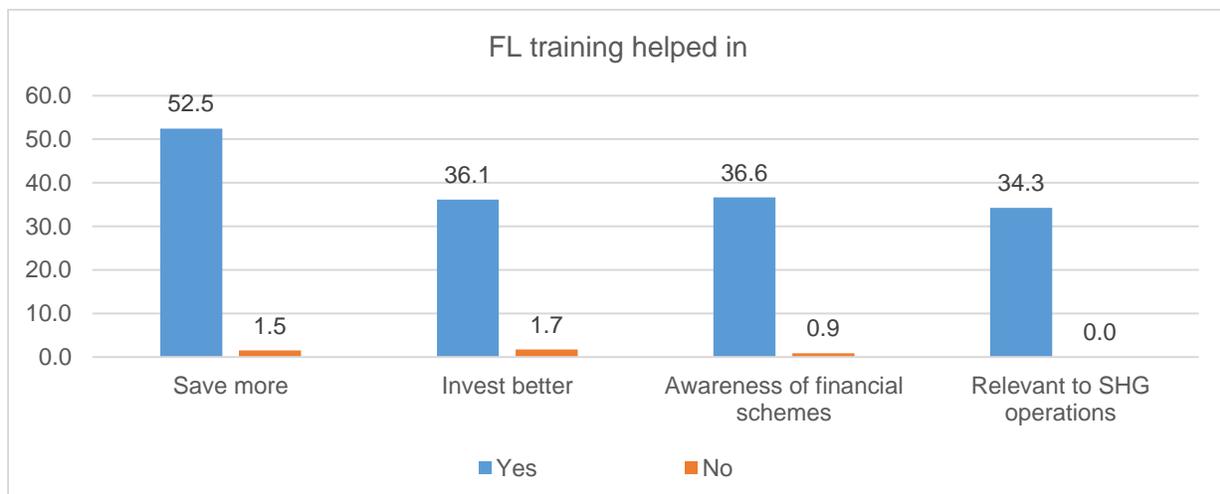
CRISIL Sakhi was an exemplary intervention executed in efficient manner. The intervention was completed on time with limited resources. However, it is essential to plan the resources and support the team optimally to operate in an efficient manner. It was noted that the CS were not provided with telephone numbers for coordination with the SHGs. This resulted in increased number of physical visits by CS to the villages for mobilising the SHGs. Also the form used by data entry operator to feed in the data collected by CS, was not capturing all the field, leading to loss of information. For example, bank account details of SHG were collected by CS but the same was not entered in the MS-excel sheet as there was no field available for data entry.

3.4. Impact

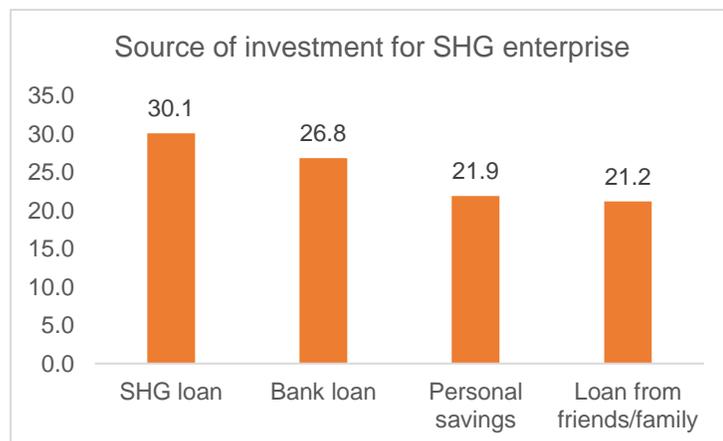
A measure of the extent which signifies positive or negatives changes produced by the development intervention, directly or indirectly, intended or unintended or externally or internally. As the Financial Literacy is the Foundation to multiple long term changes in the individual as well group, the impact of the Moi Pragati project will be clear only after considerable time has lapsed. The signs of change that was evident at this stage is noted below.

3.4.1. Income generating activities (SHG)

One of the prominent change that is evident after the FL trainings is the desire to start any income generating activity in the SHG. As mentioned in the previous section, SHG women are seeking livelihoods support from the project. However, 28 percent SHG members informed that their SHG is involved in some sort of income generating activity. (An exemplary case study of an SHG group in Morigaon is provided subsequently). It was noted that the women are confident enough to approach bank managers to enquire about different schemes and clarify their queries. The groups or individual women who are working on any income generating activity, mention following benefits of the FL training.



The response from the SHG members about the sources of investment for the SHG enterprise is as follows. The graph indicates that the SHG loan is major contributor to the starting of any business. It was noted that the women are also earning income by providing loan to other needy women who are not part of the group.



Below is the case study depicting the venture started by SHG women in Morigaon district.

Case Study

SHG Profile

Name of SHG:
Location: Morigaon
district, Assam
**Year of
establishment:**
2010



Picture: SHF women in Morigaon district, Assam; 9th September 2015



Picture: Jelly and pickle products manufactured by SHG women

The women in this SHG showcased their small home-based jelly and pickle manufacturing unit. It was first found by one of the woman in the SHG and then the other members collectively participated in contributing to the growth of this business. These women depicted a great deal of leadership and entrepreneurial skills as they showcased their products inclusive of jelly products (mango pulp juice, pineapple), variety of pickles (mango, mixed vegetable, bamboo shoot, king chilly) and small handmade local artefacts. One of the members explained how they used their knowledge acquired from the training to save more money and curbing unnecessary expenditures. This they ensured by making habitual changes in their everyday lives (like switching off lights/power in rooms where not required, limiting consumption of beetle nut, making the male members in their family aware about the hazards of intoxicants like alcohol).

The sense of confidence exhibited by the women portrays an intangible impact imparted through the programme. All of these instances are indicative of empowerment where by the woman is not merely a passive participant in the training sessions but active learners who used the information acquired to bring out positive changes in their lives with an increased capability in terms of leadership abilities and decision making in the household.

In future, these women stated that interventions for SHG women development to provide training on weaving techniques would be of great help to further expand their business line.

“Although we started our business much earlier, we lacked important information which we acquired through this training like saving by making small changes in habits and curbing unnecessary expenses.”

3.4.2. CRISIL Sakhi intervention

In the month of June 2016 an intervention called, CRISIL Sakhi (CS) was started to revive the communication with groups from the LC1 and LC2. To implement the project, ground staff was selected from the same SHGs which were trained by CM as part of the Moi Pragati project implementation. Thus, CRISIL Sakhi intervention is one of the success / impact of the project wherein women came ahead to share the learnings they received and revive the project again.

Primary aim of the CS was to share information about Awaz De intervention and gather more details about the SHGs which were not captured earlier. CS would conduct meeting with SHGs from LC1 and LC2 and give them information on maintaining budget card and introducing Awaaz De. During qualitative field visits conducted by the KPMG team in all six districts, live CRISIL Sakhi sessions were attended in couple of villages. The work carried out and the achievements by CS is indeed laudable. Mostly housewives, Sakhis through this role were able to impart their learnings to other women thus endowing them with increased confidence and sense of being empowered to be able to contribute in bringing in a change in other women's lives. Exemplary cases of some CRISIL Sakhis was observed in Darrang and Barpeta.

They set a sterling example of carrying out multiple domestic responsibilities and meeting their respective targets (about 50 meetings with different SHGs in 2 months) which was achieved by all of them in all six districts within the desired time while wading through hindrances like: scheduling these meetings required multiple (a minimum of 2-3) visits to the SHG groups causing exhaustion of resources; CS (in 5 districts) were not provided SHG contact numbers for scheduling meetings which then required them to make multiple trips to conduct one meeting and; travel distance combined with limited means of commute into village interiors also impinged upon their execution of work. Despite these obstacles, it was noted that information regarding bank accounts of members and other details were swiftly procured by CS in the prescribed formats and forms were completely filled out.

All the CSs interviewed, mentioned that they would like to continue working with the project. Even though there were difficulties in terms of distance and low remuneration (according to CS, considering the travel expenses incurred by them every day), CS were motivated to complete the given task. Confidence built in the women as part of Moi Pragati programme is taken to higher stage in case of CSs.

3.5. Sustainability

A measure of whether the benefits of an activity are likely to continue after the project are considered here. Sustainability is considered the critical part in case of the short term large scale projects like Moi Pragati. There are signs of sustainability noted during the survey phase. However it is strongly felt that higher importance should be given for majors to enhance sustainability of the programme.

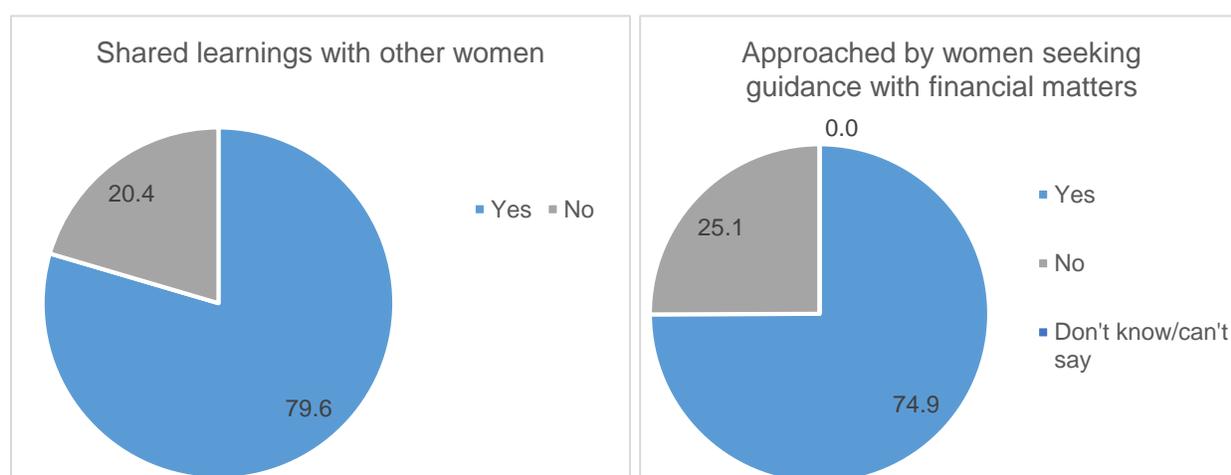
3.5.1. Spillover effect

It was observed that 79.6% women share their learnings with other women. Which means the project impact is scaled over the boundaries of implementation.

Over 74 percent women reported that they were approached by other women seeking help and guidance with financial matters. This shows that these women are also becoming 'agents of change' in their village and are in the right path of creating a spillover effect of the programme across other neighboring regions as well. This is an indication of women (who received training) becoming more confident in sharing / using the information acquired by them to aid the understanding of other women (including those who have not received training as well as those who were not well acquainted with the concepts during workshops).

There is significant increase (16.4 percent) in the percentage of women being approached by women from within and outside the community for guidance on financial matters in availing financial instruments or with any finance related queries.

Percentage of women being approached for guidance on financial matters post training			
	Baseline	Midterm	Change
Women being approached for guidance	58.5%	74.9 %	16.4%



The Moi Pragati programme is sustainable in its nature. The knowledge shared by CM with the SHGs is agile to be used by anyone. The evaluation team noted a few CMs who are motivated with the response from the community after conducting FL training sessions. These CMs are

willing to take the work forward with little support. One of the motivated CM who could understand the project objective, worked hard to move up the ladder to get promotion to Field Officer level. The case study for the CM is provided below.

Case Study



Bhrigunandan Choudhary was recruited as a CRISIL Mitra in the year 2014. Through an exemplary display of grit and hard work, he was selected as the new Field officer at the Barpeta district branch in 2015

Profile of respondent

Name: Bhrigunandan Choudhary
Educational background: B.A (General)
Work experience: 3 years- as clerk in IIT-JEE institute, Guwahati
Post held earlier: CRISIL Mitra
Current role: RGVN

Bhrigunandan sensed a feeling of leadership and responsibility toward communities and found himself working beyond assigned hours. He practiced keeping his own separate accounts / note of the day-to-day activities which helped him during the refresher training. He was approached by the District and the former field officer conveying him the vacancy of the post of 'field officer'.

Very soon, he progressed toward not only achieving the desired targets but also developing as a professional. In the beginning of the year 2015, an internal job posting vacancy opened up for a field officer. The former FO was not able to execute the responsibilities effectively. Three candidates (among the CRISIL Mitras) were assessed through an interview on the grounds of- Performance, behavior and speaking skills by RGVN officials. An exam was also conducted to assess the level of understanding of the candidate for the proposed role. By bagging the highest score, Bhrigunandan was selected among the three as the new Field officer for the district. He expressed that not only was the remuneration increased but the intangible aspects of respect in the community, increased self-confidence and improved verbal and communication skills was far more rewarding. Going forward, he wishes to continue with RGVN if given any opportunity.

"Working at RGVN has not only helped me grow as a professional but also as a human being"

3.5.2. Awaaz De intervention

After the successful pilot testing of the Awaaz de in 3 districts it was decided to cover 25% of beneficiaries of LC1 and LC2 in all the six districts. Till now 6 audio messages have been tried through this initiative. The messages are essential reiterating the concepts learned as part of the FL trainings.

Awaaz De' intervention was recently introduced as part of the programme. It received an overwhelming response from the SHG members and their respective families. The overall feedback from the beneficiary was good about the initiative. In Goalpara about 18 members made contact with Central Bank to get them enrolled under PMSBY scheme after the meeting with CS and listening to Awaaz de audio message. However, there were few instances reported by CS wherein audio messages within the 'Awaaz De' were not functional. Currently, only 1 audio message is functional. This issue of multiple audio messages not played is being resolved.

Overall, majority of the respondents stated that they are aware of the phone number for Awaaz de. About 85 percent of the respondents in treatment group are aware of the number. It was also noted during the field visits that CS ensured that during meetings conducted with the SHG women, phone numbers are personally written by them on each of the budget diaries handed over to the women.

4. Conclusion and Recommendations

KPMG team conducted midterm assessment of the Moi Pragati intervention implemented by RGVN under the support of CRISIL Foundation. The achievements of the programme, given the duration and targets since the time of its inception, are noteworthy. This can be attributed to the detailed planning by implementation partner and resources available for the field team.

The Moi Pragati programme is found to be Relevant – Effective – Efficient - Impactful and Sustainable. While the programme is highly relevant to the target community, it is designed and modified as per requirement and expectations of the community. However, we propose following recommendations for the project to achieve its target by pre-decided period i.e. Dec 2017.

#	Observations	Recommendation	Responsibility	Timeline	Priority
Sustainability and Impact					
1	<p>Convergence with livelihoods projects</p> <p>Most of the SHG member women expressed great interest and enthusiasm toward including other interventions/ trainings or provide ways to enhance the productivity of their existing entrepreneurial activities. They requested for material support for alternate livelihood activities like weaving, pickle making, pig rearing along with access to market linkages.</p> <p>RGVN is implementing multiple livelihoods and skills development projects in Assam.</p>	<ul style="list-style-type: none"> ▪ RGVN should <u>converge</u> the Moi Pragati programme <u>with other livelihoods and skills development projects</u> in the region to enhance the impact and sustainability of the project. <ul style="list-style-type: none"> ○ Small and focused workshops for enhanced weaving methods, pickle/papad making can be organized for women. ○ Bank linkages and Microfinance can be facilitated to provide necessary initial funding for starting income generating activities ▪ <u>Training module on Income Generating Activities</u> should be included in the Moi Pragati training. This will help women get exposure to concepts in fund and project management. 	RGVN and CRISIL Foundation	1 month	High

#	Observations	Recommendation	Responsibility	Timeline	Priority
2	<p>Periodic support for trained SHG members</p> <p>SHG member women are keen to follow the learnings gathered as part of the training. However they lack guidance after the training cycle is completed.</p>	<ul style="list-style-type: none"> ▪ <u>Support for budget diaries</u> to note expenditure and savings for a year. ▪ <u>Yearly calendar</u> to reiterate the information provided in trainings through visual representation with monthly short term goals like, “reducing tobacco; Opening someone to access financial instrument” and so on for each month. ▪ <u>Case studies</u> of SHG women who have shown extraordinary examples which should be replicated 	CRISIL Foundation	2 Months	High
3	<p>Knowledge sharing</p> <p>CRISIL Foundation has developed high quality training material and training delivery methods. SHG women trained under Moi Pragati programme, share their knowledge with other women to help them in their concerns.</p>	<ul style="list-style-type: none"> ▪ <u>Knowledge material</u>: CRISIL Foundation should develop modules / print material for large scale sharing with the community. This will help the programme scale and enhance the impact. ▪ <u>Mobile application</u> based material can be useful in low cost scale up. ▪ Opportunities to work with <u>Radio channels and TV channels</u> to share the knowledge can be explored. ▪ Opportunity to <u>work with education / technical institutes</u> should be explored. This will help the project get low cost resources and efficient inputs for further enhancement of the training material 	CRISIL Foundation	3 months	Medium
Effectiveness and Efficiency					
4	<p>Standard Operating Procedures</p> <p>The data collection and monitoring processes are well designed by</p>	<ul style="list-style-type: none"> ▪ RGVN should design the Standard Operating Procedures and monitor use of those across all district offices. 	RGVN and CRISIL Foundation	1 month	High

#	Observations	Recommendation	Responsibility	Timeline	Priority
	RGVN. Although, these processes have been communicated to district level, there is lack of uniformity and inefficiency in majority of the RGVN district offices.	<ul style="list-style-type: none"> CRISIL Foundation should frame and institutionalize a mechanism which would track non-compliance. 			
5	<p>Monitoring and reporting formats</p> <p>Almost all five districts, there is inconsistency in terms of the formats of data entry; information procured by CRISIL Sakhis being inaccurately entered in the system. Data entry operator's errors are not checked by the DC and FO.</p>	<ul style="list-style-type: none"> Multiple levels of review checks should be added in the reporting process Data collation form all district offices and final report preparation responsibility should be given to RGVN to reinstate the data accuracy ownership Hard copy data filing guidelines should be issued to ensure consistency Cloud based data storage in a prescribed format for central access to information It is also recommended that the data reported to CRISIL Foundation should be verified to reduce the risk of over claiming 	CRISIL Foundation and RGVN	1 month	High
6	<p>Optimizing software issues</p> <p>There is frequent hardware and software issues in tabs of CM's which causes data loss. There have been similar instances at CM level and also at District level data monitoring.</p>	<ul style="list-style-type: none"> CRISIL Foundation has designed good monitoring tools for the Moi Pragati programme. However, resolving technical glitches on time will help capture the data accurately. Software should enable the users to raise query in case any error is faced at any time. RGVN should report all technical issues in formal method and follow up for resolution. 	CRISIL Foundation	1 month	High
7	<p>Project implementation guidelines</p>	<ul style="list-style-type: none"> Each communication / guidance should be documented and note should be shared with all the district offices 	RGVN	1 month	High

#	Observations	Recommendation	Responsibility	Timeline	Priority
	It was observed that the information at different districts is distinct. For example, the communication passed to CS during recruitment interviews was different in some of the districts than desired.				
8	<p>Communication gap - Payment for the temporary staff</p> <p>Due to communication gap between CRISIL Foundation staff and RGVN staff, the temporary staff hired under project – CRISIL Sakhi had to wait for the payment for over 2-3 months. CS had invested significant amount of money over a period of 2 months but even after completing the work, they were not paid the salary due to communication gap</p>	<ul style="list-style-type: none"> Decisions such as recruitment of CS, should be taken with caution as the temporary recruitment creates expectations for the women particularly in rural areas Contingency fund should be utilized for making small payments if the services are used from the community 	RGVN and CRISIL Foundation	1 month	High
Relevance					
9	<p>Branding guidelines</p> <p>There have been instances of incorrect use of CRISIL Foundation name by the local media newspapers. Moi Pragati project staff claims to be the employee of CRISIL / CRISIL Foundation.</p>	<ul style="list-style-type: none"> CRISIL Foundation should design branding guidelines for media coverage and any other communications so as to ensure correct name of the agency is shared with the audience. 	CRISIL Foundation	1 month	High

5. Annexure: Midterm survey questionnaire

QUESTIONNAIRE FOR SHG MEMBERS

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Date of interview: ___/___/_____

Start time: ___:___

End time: ___:___

Employee number and signature of the investigator: _____

Employee number and signature of the supervisor: _____

District code: _____

Block name: _____

Panchayat name: _____

Village name: _____

Introduction

Namaste,

I am..... representing KPMG in this survey. KPMG is a consultancy firm based out of Gurgaon. The survey intends to understand the knowledge, attitude and practice of SHG members in terms of day to day financial decisions imparted through a financial literacy and inclusion programme named 'Moi Pragati'. CRISIL Foundation, the CSR wing of CRISIL Limited is implementing the programme across six districts of Assam by partnering with an organization named RGVN based out of Guwahati. Through this survey, we will try to assess the impact of CRISIL's programme on the financial literacy of the SHG members.

If you are a member of SHG, and if you agree to participate in this survey, please sign below:

Respondent's Signature

I. General Profile of the respondent

1. Name (first name, last name)		
2. Age (years)		
3. Complete Address		
4. Mobile Number (Fill either of the box)	Self	Other
5. Religion followed or practiced by the household?	Hinduism	1
	Islam	2
	Christianity	3
	Buddhism	4
	Others (Specify:)	5
6. Social Group to which the household belongs?	Scheduled Caste (SC)	1
	Schedule Tribe (ST)	2
	Other Backward Class (OBC)	3
	General	4
	Others (Specify:)	5
7. Number of members in family (staying in the same house as of respondent)	Male	
	Female	
8. Number of working members in family (staying in the same house as of respondent)	Male	
	Female	

II. Details of the Self Help Group

9. What is the name of your SHG		
10. How did you come to know about the SHG? Instructions: - Multiple response possible	Friends / Relatives / Family member	1
	Other SHG members	2
	CRP (Community Resource Person)	3
	Bank / MFI	4
	Local NGO	5
	Newspaper/ Radio	6
	Promotional activities by CRISIL Mitra	7
	Others (specify)	8
11. How regularly do you attend SHG meetings?	More than once a week	1
	Weekly	2
	Fortnightly	3
	Monthly	4
	Quarterly	5
	Others Specify	6
12. How long you have been member of the SHG?	No of Years or months	
	No of Months	

13. Has your group ever defunct (stopped functioning for short duration)?	Yes	1
	No	2
14. If Yes, for above question, has it started operating due to CRISIL Mitra's mobilisation?	Yes	1
	No	2
15. Have you benefitted from being part of the SHG?	Yes	1
	No	2
16. If Yes to Q 15, What are the benefits of being part of SHG?	Saving money	1
	Decision making skills improved	2
	Confidence building	3
	Support in case of emergency	4
	Capital support through internal lending	5
	Others (specify.....)	6

III. Occupation profile, Income and Expenditure

			Monthly income (INR)	Annual income (INR)
17. What is your (SHG member) occupation and monthly / annual income from that? Instructions: - Enter income of the SHG member only - Enter either monthly or annual income amount	Agriculture and livestock	1		
	Self-employed (non-agri)	2		
	Agricultural Laborer	3		
	Construction worker	4		
	Weavers	5		
	MGNREGA	6		
	Labor (excluding MGNREGA)	7		
	Government employee	8		
	Unemployed (and looking for work)	9		
	Retired (pensioner)	10		
	Household work	11		
	Others (specify:)	12		
	Does not want to disclose	13		
	Total			
18. Provide approximate total monthly / annual income of the household (excluding SHG member) Instructions:	Agriculture and livestock	1		
	Self-employed (non-agri)	2		
	Agricultural Laborer	3		
	Construction worker	4		
	Weavers	5		
	MGNREGA	6		
	Labor (excluding MGNREGA)	7		
	Government employee	8		
	Unemployed (and looking for work)	9		

<p>- Enter total income of the household</p> <p>- Enter either monthly or annual income amount</p> <p>- If the SHG member is not able to share the approximate income of total household</p>	Retired (Pensioner)	10		
	Household work	11		
	Others (specify:)	12		
	Does not want to disclose	13		
	Not aware of income by other members of the household	14		
	Total			
<p>19. Please provide details of approximate expenditure on these expense heads for your household</p>	Expense head	#	Monthly expense (INR)	Annual expense (INR)
	Food	1		
	Drinking water facility / water for other purposes	2		
	Education/ Vocational Training	3		
	Healthcare	4		
	Festivals and Religious contributions	5		
	Travel / Phone expenses	6		
	Accommodation – rent /maintenance	7		
	Sanitation (garbage disposal/toilet construction)	8		
	Livelihood (maintenance of land / livestock)	9		
	Addiction (alcohol / tobacco)	10		
	Leisure/ recreation / entertainment	11		
	Clothing, shoes and accessories (except festival expenses on these items)	12		
	Others (specify)	13		
Total	14			

	Don't know / cannot share	15	-	-
	Not aware	16	-	-

IV. Financial Literacy and Everyday Practice

20. Does your household have a monthly plan for expenditure on different items like grocery, transportation, school fees, healthcare, festival, etc.?	Yes, planning is done in advance	1
	No, there is no pre-planning (expenditure as and when required)	2
	Don't Know/ Can't Say	3
21. Who is responsible for your daily monetary expenditure / savings / investment decisions in your household? (Multiple options can be selected)	You (SHG member)	1
	You and your partner (spouse)	2
	You and another family member(s)	3
	Your partner (spouse)	4
	Another family member(s)	5
	Others (Specify	6
	Don't Know / Can't say	7

22. The following table contains a list of general banking instruments. Please provide your responses for each of the instruments.

Instruction: Wherever possible, please verify the original copy of each of the statements

#	Instruments	22a. Are you aware of these concepts? (1- Yes, 2 – No)	22b. If yes to 26a, are you currently availing these services/ products related to these? (1- Yes, 2 – No)	22c. If yes to 26 b, were services/ product introduced to you during the FL trainings? (1- Yes, 2 – No)
1	Bank account	1 2	1 2	1 2
2	Cheque book	1 2	1 2	1 2
3	ATM	1 2	1 2	1 2
4	Kisan Credit Card	1 2	1 2	1 2
5	Fixed deposit	1 2	1 2	1 2
6	Recurring deposit	1 2	1 2	1 2
7	Post office deposit	1 2	1 2	1 2
8	Safe deposit / Lockers	1 2	1 2	1 2
9	Loan	1 2	1 2	1 2
10	Life Insurance	1 2	1 2	1 2
11	General Insurance	1 2	1 2	1 2
12	Cattle insurance	1 2	1 2	1 2
13	Pension account	1 2	1 2	1 2

14	Money Transfer	1 2	1 2	1 2
23. The following table comprises of various Government schemes. Please provide your responses for each of the schemes. Instruction: Investigators, please verify the original copy of each of the statements				
S. No	Instruments	23a. Are you aware of these schemes? (1- Yes, 2 – No)	23b. If yes to 27a, are you currently availing these services/ products related to these? (1- Yes, 2 – No)	23c. If yes to 27 b, were schemes introduced to you during the FL trainings? (1- Yes, 2 – No)
1	Pradhanmantri Jan-Dhan Yojana	1 2	1 2	1 2
2	Atal Pension Yojana	1 2	1 2	1 2
3	Micro insurance schemes like crop insurance, cattle insurance	1 2	1 2	1 2
4	Livelihood schemes like MUDRA, MGNREGA	1 2	1 2	1 2
24. Which are the three frequently used modes of payment? Instructions: Multiple response possible. Tick wherever applicable.				
			Cash	1
			Cheque	2
			In kind (goods)	3
			Gold	4
			Others specify	5

V. Attitude toward Financial Management

25. The following table contains a list of statements. Please let us know how much you agree with these statements. (Please note- 1=Highly agree, 2= Agree, 3= Not sure, 4 = Disagree, 5= Highly disagree)

Instruction: Please tick the relevant response for each of the statements

#	Statements	1	2	3	4	5
1.	Before buying something I carefully consider whether I can afford it					
2.	I tend to live for today					
3.	I find it more satisfying to spend money than to save it for the long term					
4.	I pay all my bills on time					
5.	I am prepared to risk some of my own money when saving or making an investment					
6.	I keep a close track of my financial affairs					

7.	I set long-term financial goals and strive to achieve them as planned					
8.	Money is meant to be spent not saved					

26. Which of the following statements best describes your decision making ability when it comes to buying a product, availing loans/, opening bank accounts.

Instruction: Please read out the responses

Statements	Code
I consider all or multiple options before making a decision	1
I consider these options from only one company or organization	2
I didn't consider any other option (product or company) at all	3
I looked around but found no other options except the one I availed	4
Don't know/ Can't Say	5
Not applicable	6
Refused completely	7

VI. Effectiveness of the programme- CRISIL Mitra, Training

Instruction: Please note, this section is not valid for the control group

Questions	Options	Code
27. When did you attend the Moi Pragati training?	Month_____ Year_____	
28. How satisfied were you with the training provided by the CRISIL Mitra?	Very Satisfied	1
	Somewhat Satisfied	2
	Neither Satisfied Nor Dissatisfied	3
	Dissatisfied	4
	Very Dissatisfied	5
29. How satisfied are you with the training methods deployed (such as use of games, charts, interaction with participants, showcasing how to use budget diary) in the sessions conducted by CRISIL Mitras?	Very Satisfied	1
	Somewhat Satisfied	2
	Neither Satisfied Nor Dissatisfied	3
	Dissatisfied	4
	Very Dissatisfied	5
Post FL training, have you performed the following:		
30. Apply for a new bank account for yourself or any of your household member?	Yes	1
	No	2
	Yes	1

31. Use fixed deposit services by bank for yourself or any of your household member?	No	2
32. Apply for a recurring deposit account for you or any of your household member?	Yes	1
	No	2
33. Apply for a Post Office Savings Account?	Yes	1
	No	2
34. Apply for any loan for you or any of your household member after the training?	Yes	1
	No	2
35. Apply for an insurance account for you or any of your household member after the training?	Yes	1
	No	2
36. Apply for a pension scheme after training?	Yes	1
	No	2
37. Do you have your passport size photograph? (If yes, specify what it was used for, if applicable, in the adjacent box)	Yes	1
	No	2
	Usage	
38. Are you using the budget card provided by the Crisil Mitra? Instruction: Physically verify the budget-card usage. If it is completely filled, then only mention Yes.	Yes, filling the budget-card regularly	1
	No, not filling the budget card at all	2
	Partial, filling the card sometimes only OR filled it immediately after training but later discontinued	3
39. If yes to Q38, how important is to maintain a budget diary?	Very Important	1
	Important	2
	Neutral	3
	Not important	4
	Not at all important	5
40. If Yes, to Q38, Who fills the budget-card mostly?	Self (SHG member woman)	1
	Spouse	2
	Children	3
	Others (specify.....)	4
41. If Yes to Q38, What are the benefits of using budget-card? (multiple options can be selected)	Calculate total monthly expenditure on different items	1
	Identify essential and non-essential expenses	2
	Plan monthly expenditure better	3
	Helps reduce expenses	4
	Helps to plan money savings	5
	Other: (Specify:)	6
Don't Know / Can't say	7	
42. Did the CRISIL Mitra provide you with any assistance in availing the benefits of any of the financial instruments?	Yes	1
	No	2

43. If yes to Q42, how satisfied were you with the assistance provided by CRISIL Mitra?	Very Satisfied	1
	Somewhat Satisfied	2
	Neither Satisfied Nor Dissatisfied	3
	Dissatisfied	4
	Very Dissatisfied	5
44. Was there a follow up training done by CRISIL Mitras?	Yes	1
	No	2
	Don't Know/Can't Say	3
45. How many follow-up trainings were done?		
46. What are your key learnings you recall from the main training and the follow-up trainings?		
47. Do you have the phone number of CRISIL Mitra?	Yes	1
	No	2
48. Have you ever called CRISIL Mitra for any query / help?	Yes	1
	No	2
49. Have you attended meeting with CRISIL Sakhi?	Yes	1
	No	2
50. Have you restarted filling budget diary after meeting by CRISIL Sakhi?	Was maintaining from the beginning	1
	Yes, restarted	2
	Not yet	3
51. Do you have CRISIL Sakhi's phone number?	Yes	1
	No	2
52. Have you heard any <i>natak</i> (audio message) on phone message?	Yes	1
	No	2
a. If Yes, what was the message about	Life and Accident insurance	1
	Cattle insurance	2
	Pension scheme	3
	Budget diary	4
	Opening Bank account	5
	SHG related	6
	Other	7
53. Do you know the phone number on which missed call is to be given for the <i>natak</i> audio message?	Yes	1
	No	2

VII. Women Empowerment

Use banking services	Options	Code
54. When did you visit the bank the last time?	Month _____ Year _____	
	Yes	1

55. Were you accompanied while going to the bank?	No	2
56. If yes to Q55, were you accompanied by a male family member?	Yes	1
	No	2
57. Did you deposit in or withdraw money from your own account?	Yes	1
	No	2
58. If yes to Q57, did you use an ATM for the same in the last 6 months?	Yes	1
	No	2
Income generating activities (SHG)	Options/ response	subjective Code
59. Is your SHG engaged in any income generating activity?	Yes	1
	No	2
60. If Yes to Q59, please provide more details of the micro enterprise:		
a. What does your enterprise do?		
b. What roles/responsibilities do you have?		
c. Do you manage them yourself or are there other members working along?		
d. How much investment was required? (<i>Mention approx amount in INR or any other inputs bought by SHG for the activity</i>)		
61. Where did you source the money for your enterprise? (enter the amount on the adjacent column INR)	SHG loan	1 INR
	Bank loan	2 INR
	Personal savings	3 INR
	Loan from friends/relatives	4 INR
62. Do you feel these trainings have helped you to:	Responses	
a. Save more?	Yes	No
b. Invest better? If any investments were made	Yes	No
c. Made you more aware of new/more schemes	Yes	No
d. Do you feel they are relevant/applicable to the activity you are engaged in?	Yes	No
Economic and social empowerment	Options/ response	subjective Code
63. In the last 6 months:		
a. What was the major investment/ expenditure of the household?		
b. Who was primarily responsible for this decision?	You (SHG member)	1
	You and your partner (spouse)	2
	You and another family member(s)	3
	Your partner (spouse)	4
	Another Family member(s)	5
	Others (specify.....)	6
Don't know / can't say	7	

64. In the last 6 months, did you purchase any jewelry/mekhela chadar/ sari/ any other item for yourself from your savings? Specify.	Yes	1
	No	2
65. If yes to 64, provide the value of product (approx.)	INR	
66. Did your spouse/ partner / other family member borrow money in the last 6 months? If yes, mention source	Yes (mention source)	1 ()
	No	2
a. If yes to Q 66, was the money repaid in due time?	Yes	1
	No	2
b. Did you contribute in repaying the debt?	Yes	1
	No	2
c. If no to Q66 a, was there any kind of domestic violence against you due to pending large amount of financial debt?	Yes	1
	No	2
d. If Yes, for 66.c, has there been reduction in violence after your training?	Yes	1
	No	2
67. Have you shared your learning experience with friends/relatives within or outside the community?	Yes	1
	No	2
68. Have you helped/guided any woman in her financial matters like explaining the process of opening bank account, ways to save more, avail insurance / pension scheme, avail MFI loans, etc.? Instruction: Please tick Yes only if this was due to learnings they acquired from trainings under Moi Pragati programme	Yes	1
	No	2
	Don't Know/ Can't Say	3

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Contact us

Ramaswamy Narayanan

Partner, IGH-Social,
KPMG Advisory Services Private Limited

T: +91 98400 78242

E: narayananr@kpmg.com

Sandeep Kothawade

Manager, IGH-Social,
KPMG Advisory Services Private Limited

T: +91 981 080 4360

E: skothawade@kpmg.com

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