



CRISIL Foundation- Impact Assessment of Gram Shakti Certification Programme

Primary data findings
February 2022



Transmittal Letter



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Maharashtra, India

Date: 24th February 2022

Subject: Final report for Top findings from primary study of Impact Assessment of Gram Shakti Certification Programme (against the deliverable 2 and 3 as per agreement)

Dear Maya,

This refers to the Request for Proposal dated 26th October 2020 issued by you, our proposal for services dated 11th November 2021, the Work Order issued to us dated 1st December 2020, our acceptance letter dated and the service contract dated 22nd February 2021 (collectively "the Contract").

We appreciate the opportunity to assist CRISIL Foundation ("you") by providing "Impact evaluation of Mein Pragati Rajasthan Programme" ("Services").

This report is our final report against deliverable 2 and 3 as mentioned in the agreement - "Presentation and Sharing of Top Primary Findings of Gram Shakti Certification Programme" and signifies completion of our Services as described in the Contract. The performance of our Services and the report issued to you pursuant to the Services are based on and subject to the terms of the Contract.

This report is solely for your benefit and information and is not to be referred to in communications with or distributed for any purpose to any third party without our prior written consent. We have been engaged by you for the Services and to the fullest extent permitted by law, we will not accept responsibility or liability to any other party in respect of our Services or the report.

It has been our privilege to work with you, and we look forward to continuing our relationship with you.

For KPMG Advisory Services Private Limited

Signature 

Name: Debabrata Ghosh

Title: Partner, G&PS- E&S

Date 24th February 2022

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- This report has been prepared exclusively for CRISIL Foundation (“Client”) based on the terms of the Request for Proposal, KPMG Advisory Services Private Limited’s (“KPMG” or “we”) proposal for services dated 13th November 2020, the Work Order issued to KPMG dated 1st December 2020, [and] KPMG’s acceptance letter dated 22nd February, 2021 [and the service contract dated [date] (collectively ‘Contract’).
- The performance of KPMG’s services and the report issued to the Client are based on and subject to the terms of the Contract.
- This report is confidential and for the use of management only. It is not to be distributed beyond the management nor is to be copied, circulated, referred to or quoted in correspondence, or discussed with any other party, in whole or in part, without our prior written consent.
- This report sets forth our views based on the completeness and accuracy of the facts stated to KPMG and any assumptions that were included. If any of the facts and assumptions is not complete or accurate, it is imperative that we be informed accordingly, as the inaccuracy or incompleteness thereof could have a material effect on our conclusions.
- While performing the work, we assumed the genuineness of all signatures and the authenticity of all original documents. We have not independently verified the correctness or authenticity of the same.
- We have not performed an audit and do not express an opinion or any other form of assurance. Further, comments in our report are not intended, nor should they be interpreted to be legal advice or opinion.
- While information obtained from the public domain or external sources has not been verified for authenticity, accuracy or completeness, we have obtained information, as far as possible, from sources generally considered to be reliable. We assume no responsibility for such information.
- Our views are not binding on any person, entity, authority or Court, and hence, no assurance is given that a position contrary to the opinions expressed herein will not be asserted by any person, entity, authority and/or sustained by an appellate authority or a Court of law.
- Performance of our work was based on information and explanations given to us by the Client. Neither KPMG nor any of its partners, directors or employees undertake responsibility in any way whatsoever to any person in respect of errors in this report, arising from incorrect information provided by the Client.
- The information contained herein is of a general nature and is not intended to address the circumstances of any particular individual or entity. No one should act on such information without appropriate professional advice after a thorough examination of the particular situation.
- Issue of the editable version of the KPMG Report shall be subject to Clause-7 and Clause-36 of the General Terms of Business attached with the Services Contract. Besides, if any extracts of such editable version of the Report are shared with third parties, it should be done without any reference to our name and logo in any manner whatsoever.
- Our report may make reference to ‘KPMG Analysis’; this indicates only that we have (where specified) undertaken certain analytical activities on the underlying data to arrive at the information presented; we do not accept responsibility for the veracity of the underlying data.
- In accordance with its policy, KPMG advises that neither it nor any of its partner, director or employee undertakes any responsibility arising in any way whatsoever, to any person other than Client in respect of the matters dealt with in this report, including any errors or omissions therein, arising through negligence or otherwise, howsoever caused.
- In connection with our report or any part thereof, KPMG does not owe duty of care (whether in contract or in tort or under statute or otherwise) to any person or party to whom the report is circulated to and KPMG shall not be liable to any party who uses or relies on this report. KPMG thus disclaims all responsibility or liability for any costs, damages, losses, liabilities, expenses incurred by such third party arising out of or in connection with the report or any part thereof.
- **By reading our report, the reader of the report shall be deemed to have accepted the terms mentioned hereinabove.**



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Evaluation Objectives



Assess the **need/utility and relevance of the programme**



Assess the **effectiveness of a trained community cadre** (Sakhi/ Gram Sakhi) **and overall programme** to drive last miles financial capability building and inclusion



Assess the **impact** of the intervention on the **Sakhis** trained as part of the programme and the capacity of the Sakhis to independently provide support towards financial linkages and financial transactions. Overall impact of the intervention **on the beneficiaries** and the impact on **beneficiary households**.



Assess **overall sustainability** of the programme and revenue earning potential of Sakhis to provide access to financial instruments, financial decision-making power in the household, improvement in standard of living, education quality, improved health and well-being, etc.



Assessment of the **systems, processes, documentation, and management** of the programme. **Evaluate processes undertaken across different models of implementation** and their efficiency



Recommendations for course correction, improvements and optimizing the processes and suggesting way forward

Framework for evaluation and key evaluation questions (1/4)

Parameter	Description	Key questions
Relevance	Assessing if the programme is geared to address the development needs of the location and key stakeholders. How well the programme responds to the needs of the target beneficiaries, including how the need has evolved	<ul style="list-style-type: none"> • What is the extent to which the programme suits priorities of the end users (community cadre), beneficiaries (community members) and CRISIL Foundation? • Are the project objectives consistent with beneficiaries' needs? • Is the program targeting the right set of beneficiaries? • Is the program in alignment with CRISIL Foundation's vision and mission? • Do the beneficiaries view the intervention as valuable and useful? • Is the intervention aligned to state and national priorities and policies? Is it addressing the SDGs? • Has the intervention evolved over time adapting to changes in the external environment? • Are the right set of partner organizations onboarded? Criteria used in the selection of implementing partners (comparative advantage or other)
Effectiveness	Assessing the extent to which the planned results of the programme have been achieved in qualitative and quantitative terms. The probability to achieve set targets and key successes/ constraints in programme implementation	<ul style="list-style-type: none"> • What is the extent to which the program has achieved its objectives? What has been the overall progress and achievements of the project components to date against the expected targets? • What is the extent to which outputs lead to intended outcomes? • How effective is the support in the initiation of business partnerships (advise on app, module created, assessment process of trainees, community member selection and eligibility criteria, profile of Gram Shakti Trainee etc.)? • Has the Implementation Partner Organization contributed to sustainable capacity building and knowledge transfer among community workers? • Are they able to bring required influence and improvement among community members with respect to overall objective of the programme that is financial inclusion and women empowerment? • Are there any major bottlenecks/ challenges?

Framework for evaluation and key evaluation questions (2/4)

Parameter	Description	Key questions
Efficiency	Comparative measure of input to output results. Use of systems and processes established for ease of implementation to achieve ultimate goal	<ul style="list-style-type: none"> • Are outputs delivered in a cost-effective manner, in the expected quality and quantity? • Were the resources used as planned and appropriately and fully utilized? Was there any misallocation of resources? • Was the budget underused or overused? • Were resources redirected as needs changed? Were the results achieved within the intended timeframe and to what extent? Was the timeframe realistic and feasible? Was it adjusted to reflect any changes in the external environment? • Is the cadre supported by a different organization able to perform better than a Sakhi? • How are partner organizations managing programme execution? Evaluating resources used for programme execution- mobilization, profile selection, monitoring training, kind of offline access support, helpline call etc.; budget allocated and utilized; and results achieved.
Sustainability	Assessing if the benefits delivered by the programme will be sustained after the programme ends. Identifying the extent to which the programme has built the capacity of target communities. Lessons learnt from programme implementation in terms of – innovative approaches/strategies adopted, e.g. localized service providers, knowledge transfer etc. good practices that can be up-scaled and replicated	<ul style="list-style-type: none"> • Will the intervention’s benefits last in the longer run post the funding by CRISIL Foundation? How stable and permanent will be the positive benefits created by the program? • Is the program scalable and replicable? Has the program created any replicable models (by govt, civil society, etc.)? Has the program strengthened systems or capacities to support in the future? • Will the programme be able to sustain without handholding and intervention by CRISIL? • What changes/ benefits are the Gram Shakti programme likely to continue after certification by CRISIL Foundation? Is the environment conducive to ensure sustainability of benefits of training after project ends? • To what extent, the programme Implementation Partners, will be able to strengthen local ownership and leadership among community members? How was coordination (coherence) achieved, and/or why was there a lack in coherence among Implementation Partner and CRISIL Foundation?

Framework for evaluation and key evaluation questions (3/4)

Parameter	Description	Key questions
Potential impact	Identifying intended and unintended outcomes of the programme. Probability of achievement of impact as per impact indicators in logical framework	<ul style="list-style-type: none"> • Has the intervention caused significant changes in the lives of the beneficiaries? • Have the changes been positive or negative? • Were the changes intended or unintended? • Were the changes negative or positive? • What are the higher-level effects caused by the program? (such as improvement in development indicators, strengthening of systems, etc.) • Has it created a transformative effect in the community and changed gender norms? • Has the project been successful in achieving the planned results for both the end users and beneficiaries? • To what extent are community member’s capacities developed or strengthened through these interventions?
Convergence	Judging the degree of convergence and linkages of the program with other state/national policies/programmes and the Sustainable Development Goals (SDGs); the need for the program in light of the existence of other community cadre programs, and the possibility of converging with them	<ul style="list-style-type: none"> • Do the program goals converge with state/ national priorities and Sustainable Development Goals (SDGs)? • Can the project be converged with any other existing schemes/programmes for more impact? • Is there a utility for creating a new community cadre of Sakhis – in the light of the fact that there are already several similar cadres existing with significant overlap (like Pashu Sakhi, Bima Sahi, FL CRP etc.)? What is the difference in those services?

Framework for evaluation and key evaluation questions (4/4)

Parameter	Description	Key questions
<p>Process evaluation</p>	<p>Identifying and strategizing most important component required in the programme and what would be the right kind of resources and support required to scale it up and replicate in other locations</p>	<ul style="list-style-type: none"> • What is the value chain and the critical components for the program and the stakeholders involved? • What is the process followed for selection of stakeholders? • Is the content, treatment, and pedagogy fine? Is it the appropriate way to address the gap? • Is the process efficient and user friendly? • What are the checks and balances put in place? • What partners were involved in the implementation and how? Why were they included? Are any organizations not involved? Is there any reasons for not participating or participating only to a small extent in the coordination? Is there any incentives for involvement of Partner Organization as Implementation Partner? • What was the process/ procedure is adopted by CRISIL Foundation in appointing/engagement of Implementation Partner Organization? • Which tasks has the Implementation Partner organization has accomplished for promoting Gram Shakti Certification Programme? How effectively is the latter perceived? • Which factors have restricted the Implementation Partner organization outreach, and which factors have supported it? How was good coordination achieved among Implementation Partner and CRISIL Foundation and also Implementation Partner and outreached community beneficiaries? • What effects did the collaboration have on the interventions of Gram Shakti Certification Programme? Did the collaboration lead to better effectiveness and impact of the interventions? • Was the allocation of monetary/ non-monetary resources coordinated/collaborated in an organized manner to support strategic programme objectives?

Evaluation methods (1/2)

01 Secondary research and data analysis

- Review of programme documents including annual reports and budget
- Review of government policies at centre and state level in line with the online training content provided for capacity building and training of sakhi and community cadre on financial inclusion and its related products and services
- Review of linkages established between sakhi and community members, overall impact of similar initiatives on the sector and women beneficiaries.

02 Quantitative survey

Type of stakeholder	Number	Objective
End beneficiary	379	To track the impact of products and services offered by Sakhi cadre trained under GSCP to community – assessing change in the level of income, expenditure, and savings pattern of the beneficiaries due to the intervention
Sakhi (Trainees)	165	To assess the satisfaction of Sakhis with the training provided, the impact they created and the changes in their life post the program. This include cohort of trainees- completed, in-progress and trainees of Implementation Partners.
Trainees Counterfactual	150	To understand, assess and make comparative analysis related to the quality of trainings provided to women under CRISIL programme and other training programmes, such as ASHA workers, Bank Correspondent, FL-CRP, Pashu/Krishi Sakhi, SHG etc.

Evaluation methods (2/2)

03
Focus group discussions

Type of stakeholder	Number	Objective
Sakhi (Trainees)	12	To assess and understand the satisfaction of Sakhis, gather anecdotal evidence related to the impact observed in trained sakhis and community that they are serving, and explore sustainability of Sakhi model using online mode of training

04
In-depth interviews

Type of stakeholder	Number	Objective
Senior management-CRISIL	2-3	To understand their strategic aspirations related to the programme, the key challenges/ bottlenecks observed and way forward
Field staff	18	To understand the aspirations related to the programme, the key challenges/ bottlenecks observed and way forward for the stakeholders at a micro level
Implementation Partner Organizations	3	To understand feedback, perception and challenges faced by Implementation Partner while executing GSCP, to assess the key expectations while going forward and their input towards improvising programme in near future

Status of Primary Survey

Stakeholders Covered	Assam		Haryana		Maharashtra		Rajasthan		Uttarakhand		Total	
	Target	Covered	Target	Covered	Target	Covered	Target	Covered	Target	Covered	Target	Covered
End-beneficiaries/ Community Cadres	104	104	155	160	80	82	40	40	-	-	379	386
Trainees – Completed	27	31	24	25	39	37	10	11	-	-	100	104
Trainees- In progress	27	23	7	6	6	1	12	11	-	-	52	41
Trainees- Partner Organization	5	5			5	5			5	5	10	10
Trainees- Counterfactuals	50	50	30	31	30	30	40	40	-	-	150	151
FGDs- Trainees	6	6	3	3	2	2	2	2	-	-	13	13
IDI- Sr. Management – CRISIL Foundation	-	-	-	-	-	-	-	-	-	-	3	3
IDI Sr. Management – Implementation Partner Organization	1	1	-	-	1	1	-	-	1	1	3	3
IDI Field Staff/ Centre Managers – CRISIL Foundation	6	6	5	5	4	4	3	3	-	-	18	18
Total	226	226	224	230	167	162	107	107	6	6	728	729

Data analysis process and methodology (1/2)

- A detailed primary data analysis plan was developed to analyse the data gathered through various data collection tools
- The quantitative and qualitative data gathered via primary methods were analysed
- After the primary analysis of quantitative and qualitative data was completed, a combined analysis of secondary data concurrent with primary data was then triangulated to draw conclusions, identify key gaps and build recommendations

Parameter	Type of data	Secondary	Primary
Relevance	Quantitative	-	<ul style="list-style-type: none"> • Analysis of age, caste, occupation, income of respondents • Key demographic indicators of villages profiled • Analysis of no. of trainees who find training to be relevant and share their satisfaction level
	Qualitative	<ul style="list-style-type: none"> • Review of state/ national policies • CRISIL Foundation vision and mission 	<ul style="list-style-type: none"> • Feedback on how the program is addressing the beneficiary needs
Effectiveness	Quantitative	<ul style="list-style-type: none"> • Review of program achievement till date- no. of trainee's target vs. certified trainees vs. trainees providing service in the community 	<ul style="list-style-type: none"> • Analysis of capacity building of both Sakhis and end beneficiary (community members on financial inclusion products and services, change of attitude of family, community, beneficiary and practice adopted, such as opening of bank account, PAN Account etc. • Analysis of access to financial instruments/ govt. schemes • Satisfaction level with various aspects of the program • Conduct comparative analysis of CRISIL sakhis with other sakhis/ women trainees
	Qualitative	<ul style="list-style-type: none"> • MIS data available through app/ excel sheet 	<ul style="list-style-type: none"> • Feedback on the LMS, ease of understanding on the content provided, performance of the programme and key influence factors
Efficiency	Quantitative	<ul style="list-style-type: none"> • Review of budget documents 	<ul style="list-style-type: none"> • Analysis in terms of cost and time investment to the returns achieved • Analysis of Sakhi distribution and workload
	Qualitative	-	<ul style="list-style-type: none"> • Feedback of users on timely, convenient, secure, and reliable access to knowledge information and programme staff –CF, IP etc.

Data analysis process and methodology (2/2)

Parameter	Type of data	Secondary	Primary
Sustainability	Quantitative	<ul style="list-style-type: none"> • Programme brochure and annual reports 	<ul style="list-style-type: none"> • Analysis of spillover effect caused by the program • Confidence in sustaining the program without CRISIL Foundation intervention, purely online mode • Extent to which the programme Implementation Partners will be able to strengthen local ownership and leadership among community members
	Qualitative	-	
Impact	Quantitative	-	<ul style="list-style-type: none"> • Impact on aspects around financial decision making, self employment, respect for women, mobility of women, etc.
	Qualitative	-	
Convergence	Quantitative	-	<ul style="list-style-type: none"> • Feedback on other community cadres and synergies that can be drawn • Convergence with other state/ central govt. interventions
	Qualitative	<ul style="list-style-type: none"> • Review of similar financial inclusion programs (govt./ non-govt.) 	
Process evaluation	Quantitative	-	<ul style="list-style-type: none"> • Analysis of program value chain, key stakeholders, bottlenecks, etc.
	Qualitative	-	

Methodological limitations of the study

- ❖ **Mobilization of stakeholders:** Mobilization of stakeholders especially trainees who are part of in-progress cohort were mostly found not interested to participate in the study. In addition, to conduct FGD with trainees, support from CRISIL Foundation and their partner staff was required. Sakhis were asked to assemble in the CRISIL field office for Focus Group Discussions (FGDs). The presence of field staff may impact the independence of the study. Sakhis may also be reluctant to voice their opinion freely in such surroundings. Measures were taken to ensure that the field staff is not present, at least in the interview room. Also measures in terms of probing and other techniques were used to understand respondents' perspectives.
- ❖ **Time constraints:** During field visits, some of the Centre Managers were not able to give much time as they were either busy with trainings, or RBI audit.
- ❖ **Contextual challenges:** The programme was piloted during pre-COVID times. The evaluation study was conducted during COVID time which might have impacted the perception and feedback of respondents.
- ❖ **Respondent/ stakeholder bias:** The study involves many primary interactions with implementation partner organizations team members, community cadre, trainees and trainees from other programmes etc. and captures the views as expressed by the stakeholders. The findings may suffer from limitations owing to the respondent/stakeholder bias, which is inherent in a primary survey
- ❖ **Non-existent scientific control group:** In the absence of an appropriate control group, it is not possible to establish causality between the intervention and outcomes and analyse the effect size of the intervention and to conduct the comparative analysis between CRISIL trainees and other trainees. Hence there is a limitation in assessing the designated impact of the interventions.
- ❖ **Low Level of Secondary Data:** There were some key gaps in the availability of secondary data for the programme's evaluation such as number of app downloads, statistics related to amount of time spent in the app, percentage of those who have completed the modules etc.



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Relevance

Gram Shakti Certification Programme targets the right set of beneficiaries and end-beneficiaries, as established in programme's mission and vision (1/2)

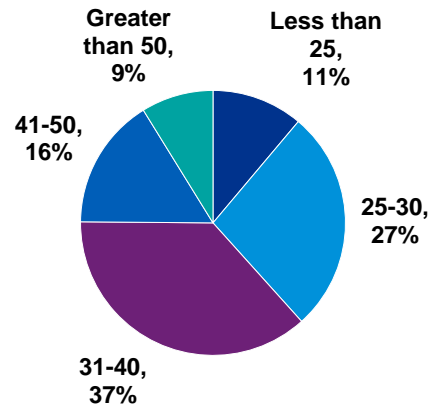
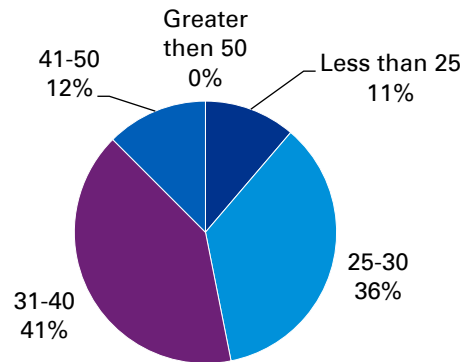
Programme's Coverage

* Majority of the beneficiaries (77%) and about 64% of end-beneficiaries belong to the age group of 25-40 years, the adults in workforce.

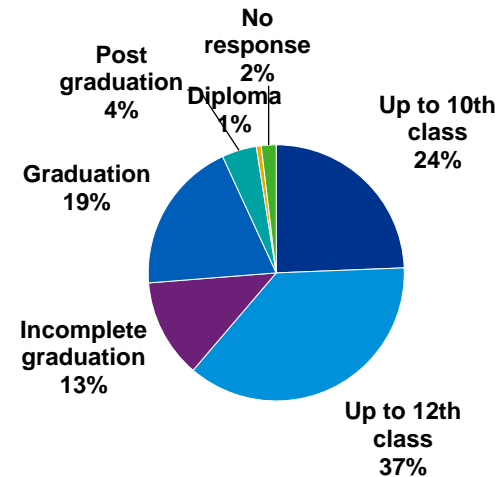
* Almost all trainees selected for Gram Shakti Certification programme have education qualification till 10th standard and above.

Age Group of end beneficiaries

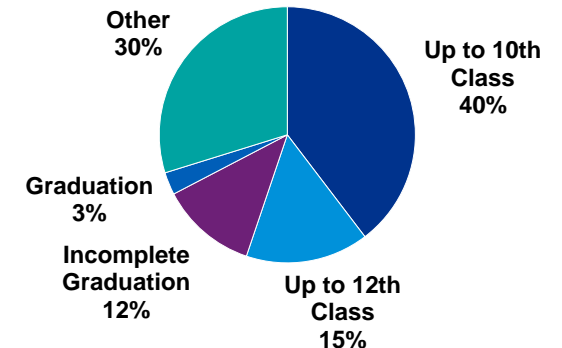
Age wise classification of trainees



Educational qualification of GSCP trainees



Education Qualification of end-beneficiaries



In case of counterfactual trainees,

- Majority of trainees (68%) belong to the adult workforce group.
- About 40% of trainees have studied till 10th standard.

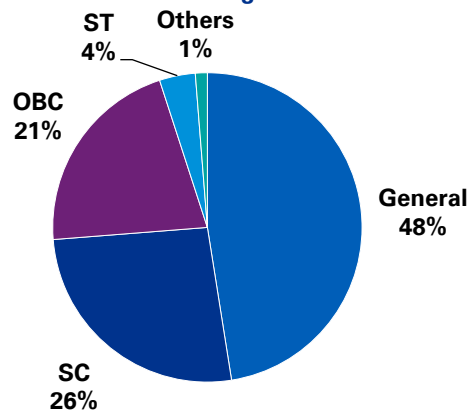
Gram Shakti Certification Programme targets the right set of beneficiaries, as established in programme's mission and vision (2/2)

Programme's Coverage

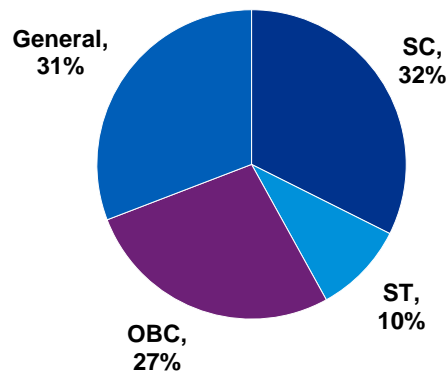
* Programme can be made more effective by improving access to training to women that represent socially vulnerable category, esp. ST and SC category.

* Programme has been able to reach trainees and end-beneficiaries from economically vulnerable category. More than 70% of the trainees and end-beneficiary belong to HHs having monthly income between INR 1000-20000.

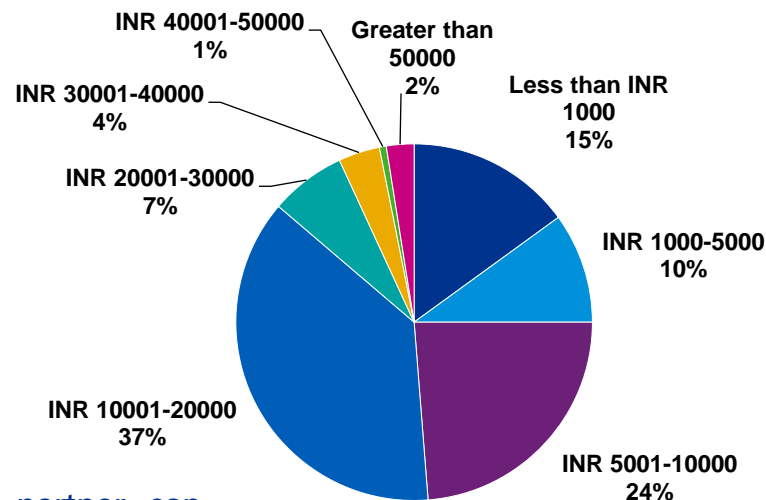
Social categorization of GSCP Sakhi



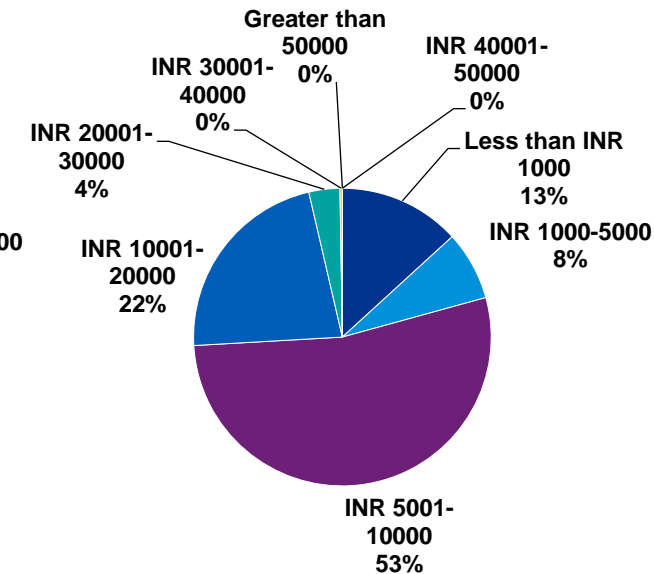
Social categorization of end beneficiaries



Monthly income (GSCP Sakhi and Household)



Monthly income of end beneficiary+household



In case of Implementing Partners,

- Majority of trainees (73%) are from general category. The partner can mobilize and establish need to reach out to the other marginalized sections of the community as well.
- 67% of trainees belong to income category where HH income per month is between INR 1000-INR 20000.

The programme is relevant in terms of addressing beneficiary and end-beneficiary needs (1/3)

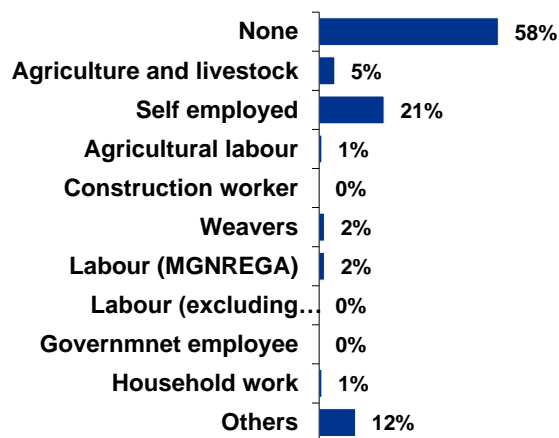
Address beneficiary/trainees need

* Programme suggest a **positive evidence of proof** that after completing GSCP, sakhis were able to engage in temporary job or self-employed opportunities and resulted in decrease in unemployment. However, most of the GSCP trainees were found to take up Sakhi activity only over additional other occupation

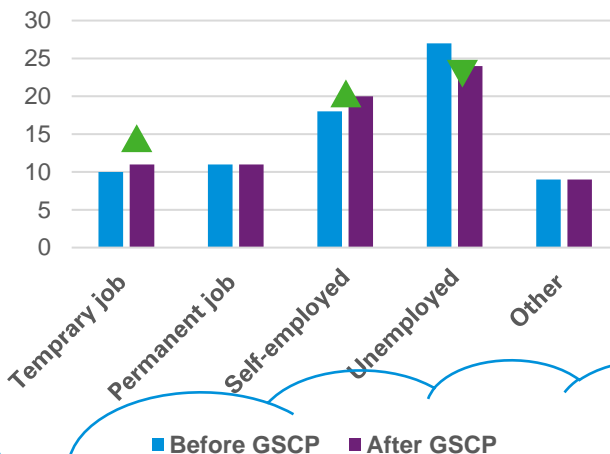
* A trainee has:

- An average monthly income of a household- INR 10979 and of sakti from other work is INR 2967
- An average monthly income from sakti work – INR 788, with majority of sakhis (64%) shared that they earn around INR 500 per month

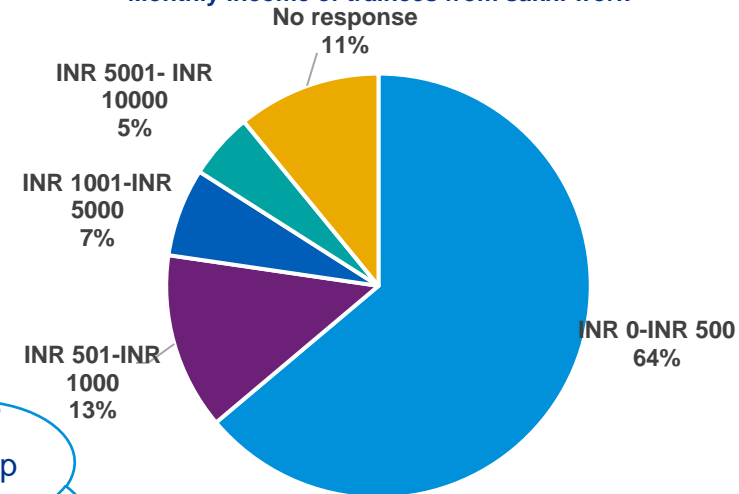
Occupation other than sakti for trainees completed GSCP



Occupation of trainees before and after GSCP



Monthly income of trainees from sakti work



Most of the people migrate to Gujarat and the remaining work in agriculture
-Center Manager

The beneficiaries need help with livelihood, help with loans and some ask for help in skilling. Currently their expectation around financial products and tools are being met by the programme
-Center Manager

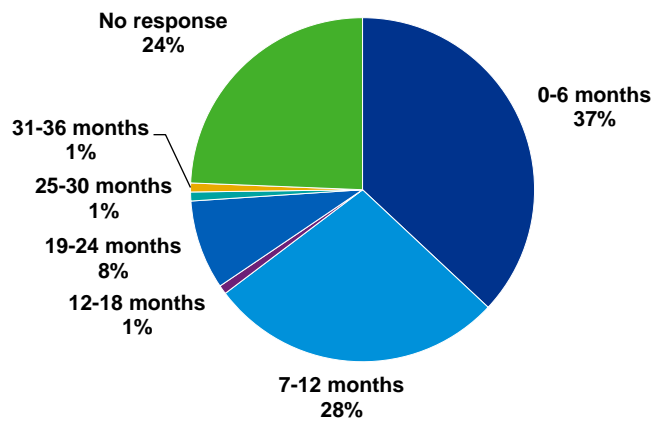
The programme is relevant in terms of addressing beneficiary and end-beneficiary needs (2/3)

Address beneficiary/trainees need

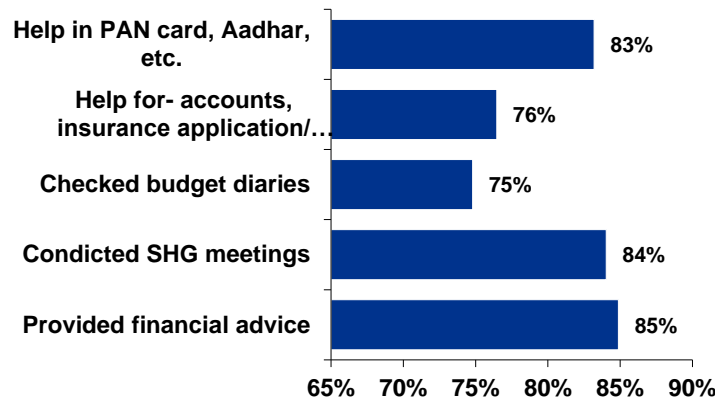
- * Nearly 65% of the trainees who completed the GSC training have been working as Sakhis for a year
- * Nearly 39% of the Sakhis saw increase in income from Sakhi activities over time

- * 61% couldn't provide the same services during COVID-19 lockdown
- * Basis the responses each sakhi helped 60 women on an average with at least 5 meetings conducted every month

Working as Sakhi (training completed)



Activities undertaken by trainees post completion of GSC training



Sakhis expect an income growth, and the beneficiaries also need livelihood support and information on various financial products.

- Center Manager

GSCP offers an effective solution. In current and future scenario, the more participatory approach is to go digital.

-Technology Partner

GSCP offers a suitable solution for partners especially those working with similar objectives and goals in mind. The GSCP training enable partner's beneficiaries a more holistic solution.

-Implementation partner

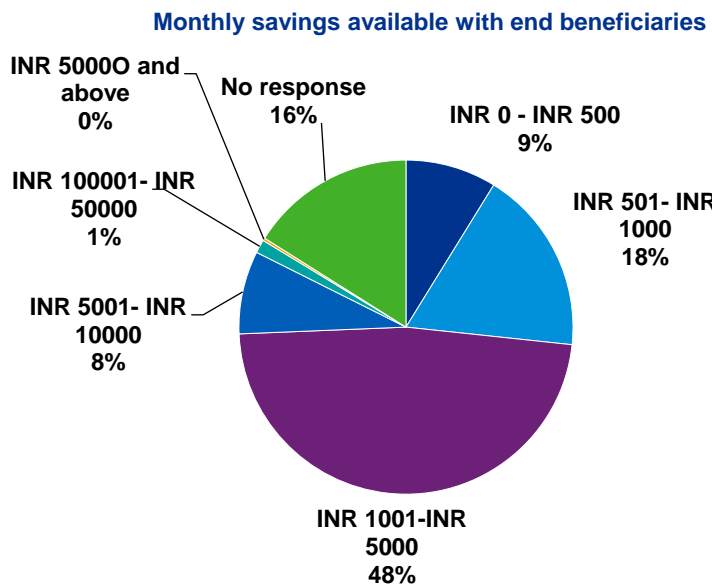
The programme is helping Sakhis connect with job opportunities by giving them information on opportunities such as Ajeevika, NRLM- FLCRP and other similar programmes.- Centre Manager

The programme is relevant in terms of addressing beneficiary and end-beneficiary needs (3/3)

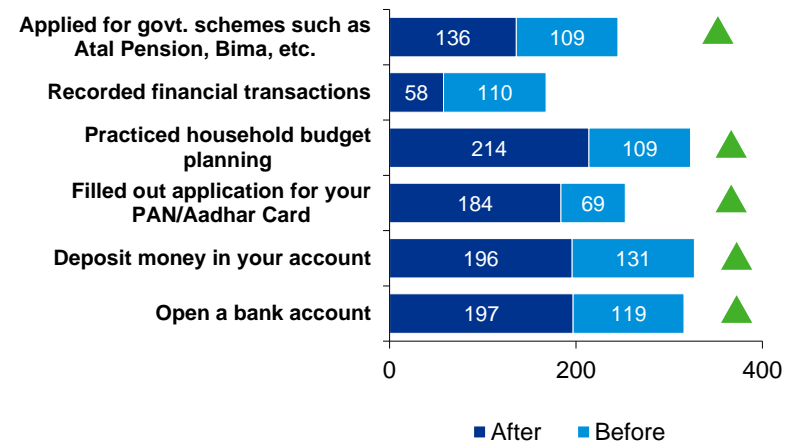
Address end-beneficiaries need

- * On an average end beneficiaries were found to save INR 3107 per month. This constitutes disposable income for the beneficiaries to invest into various financial instruments such as insurance and pension, indicating the effectiveness of the programme

- * Increase in activities undertaken by end-beneficiary towards better financial management and investment post support from sakhis.

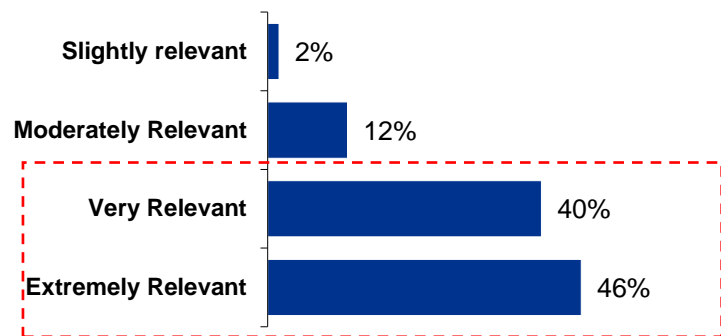


Services/activities undertaken by end beneficiaries before and after training by GSCP sakhi

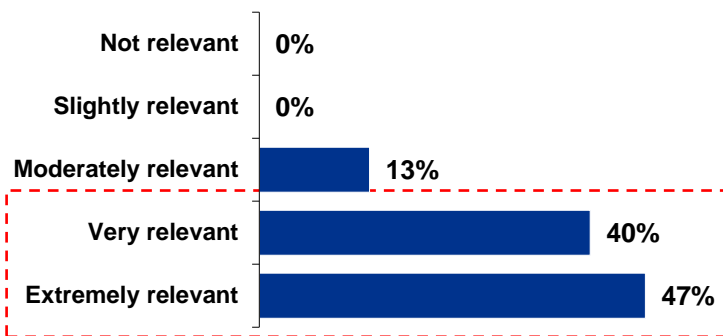


The programme and its interventions are viewed as **valuable and useful by trainees and end-beneficiaries (1/2)**

Relevance of Skills learnt (Training Completed)



Relevance of skills learnt (Training by implementation partners)

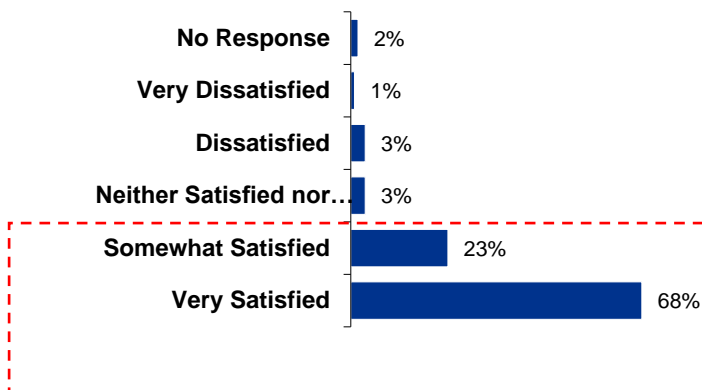


- **More than 80% of trainees found GSCP training relevance in terms of skills learnt**, story telling format-based modules, module content and overall certification and assessment etc.
- **More than 50% of trainees are very satisfied with overall GSCP training** provided to them.

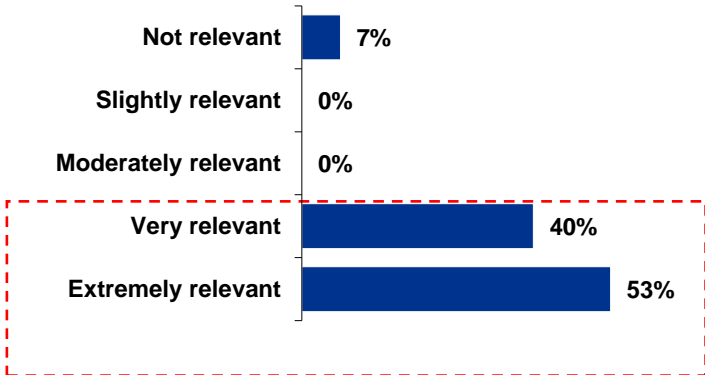
We want do something by our own. We want to become self-dependent and appreciate self-respect gained after becoming sakhis.
-Sakhis

GSCP offers an opportunity to their trainees to develop an effective financial behavior required for livelihood activities and also awareness about avenues of income enhancement.
.- Implementation Partner

Satisfaction from overall training provided

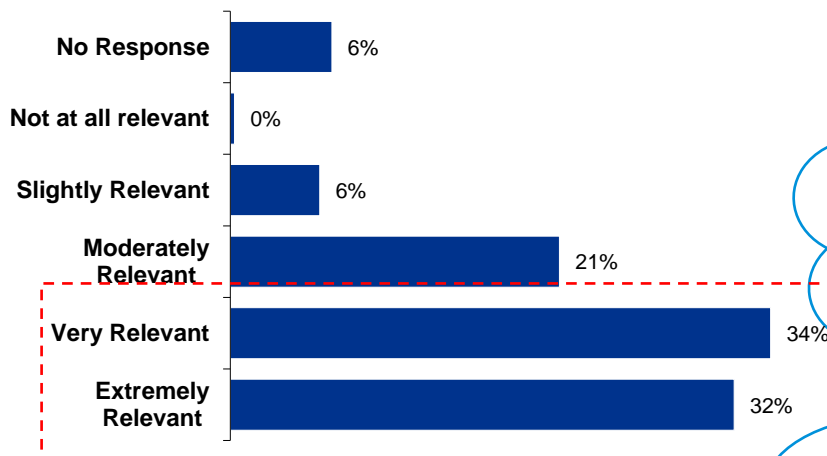


Satisfaction level with overall training (Training by implementation partners)

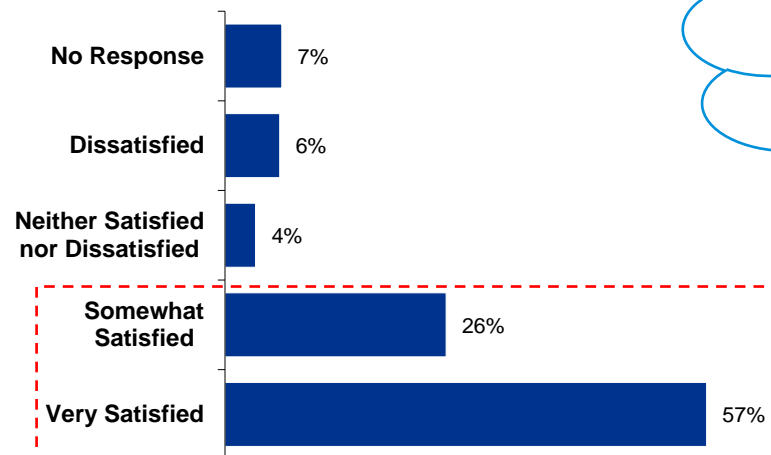


The programme and its interventions are viewed as **valuable and useful by** trainees and **end-beneficiaries** (2/2)

Relevance of Skills by end beneficiaries



Satisfaction level from training provided by CRISIL Sakhi



Beneficiary: We were not aware about any scheme, and we were only stuck with household work. Through this program, we are now more aware about financial aspects than just taking care of the household.

Beneficiary: GSCP training should provide livelihood or entrepreneurship development training for women.

Center Manager: Sakhis expect an income growth and the beneficiaries also need livelihood support and information on various financial products.

Center Manager: We help connect sakhis to various employment opportunities such as NRLM, to banks for village level correspondence work etc. from time to time.

Implementation Partner: Govt. has opened Common Service Centres (CSCs) in the state that are doing similar work, so the scope for Sakhi's earning through this work is shrinking.

- **Approx. 66% of end-beneficiaries** found meetings conducted or training provided during meetings very or extremely relevant in terms of skills to be learnt.
- **About 57% of end-beneficiaries are very satisfied** with overall training or information provided during trainings/ meetings by sakhi,.



Effectiveness

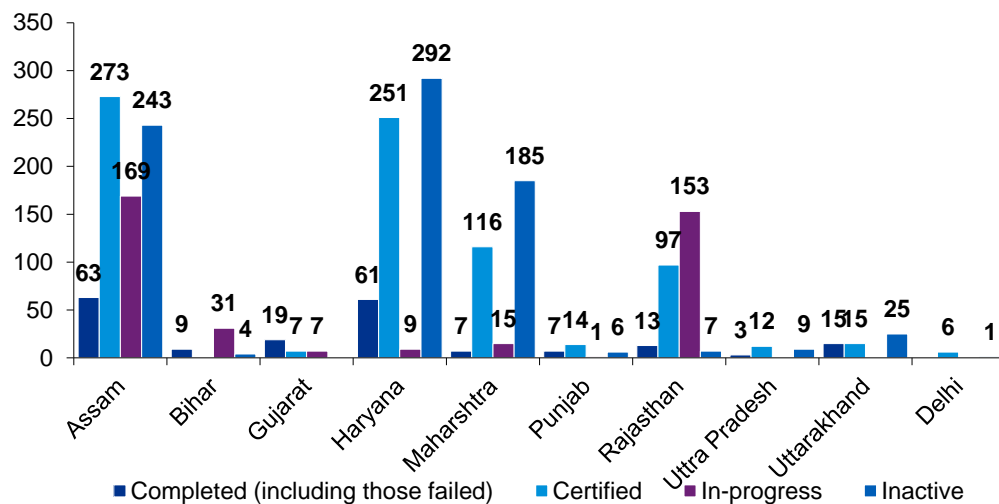
GSCP is a **scalable model** for creating a **pan-India cadre of trained community women leaders**, but the overall achievement of the programme is low

Target vs. Achievement

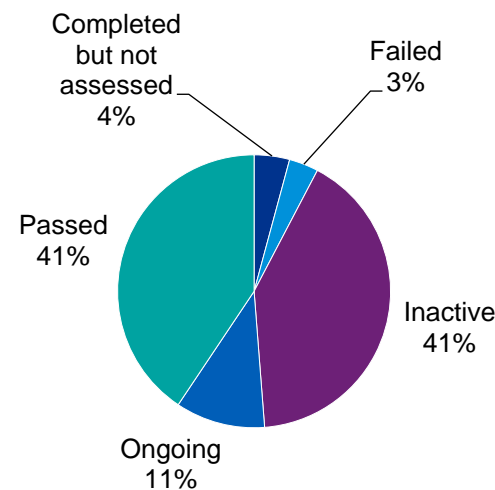
- * Programme is **active in 10 states**.
- * **Outreach to approx. 2000 women trainees in last two years** and successful created a cadre of approx. 900 women as sakhis.
- * **Two partnership model** adopted:
 - Through implementation partner offering bottom-up approach
 - Through RBI and Lead bank partnership offering policy driven approach

- * **Pass out rate less than 50%**
- * **High attrition** or inactive rate - **approx. 41%**.
- * **Approx 7-12% trainees do not pass or do not attempt the exam/assessment**
- * Most of the Centre Managers echoed that **most of the trainees feel demotivated after failing the mock test for the first time**.

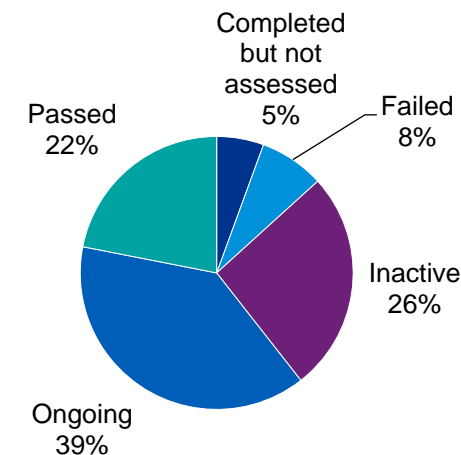
Total number of trainees across states



By CRISIL: Total-1667



By Partners: Total 520



Source: Data source is GramShakti Database shared by CRISIL Foundation on October 2021; Pre -2021 (CF and Non-CF); KPMG Analysis

national), a Swiss entity. All rights reserved.

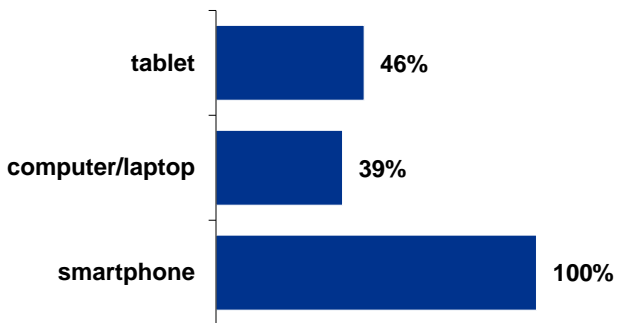
Source: Data source is GramShakti Database shared by CRISIL Foundation on October 2021; Pre -2021 (CF and Non-CF); KPMG Analysis

GSCP offers a proof of concept to leverage technology as one of the platform to drive experiential learning to build grassroots level financial health worker cadres (1/2)

Sakhi's familiarity with technology

- * 100% trainees are familiar with smart phones and can operate them
- 59% end-beneficiaries use smartphones

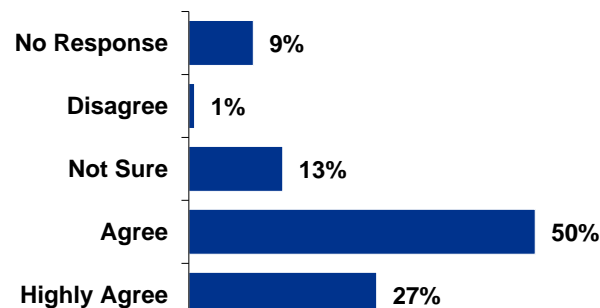
Trainees who knows to operate technology



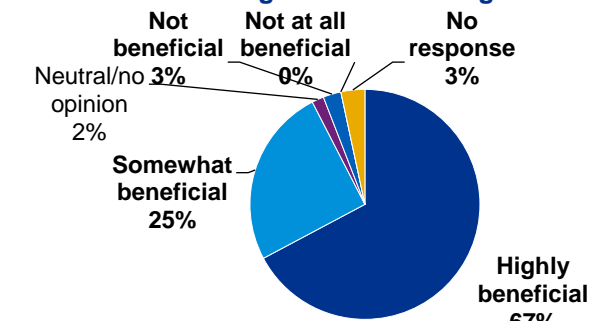
Adaptation to app-based learning

- * More than 50% trainees agreed that adequate training was provided to use the app
- More than 80% trainees indicate that GSCP's training as beneficial
- Most of the trainees found it easy to adapt to app-based trainings. Respondents have a **common suggestion on ease of operating of the app.**

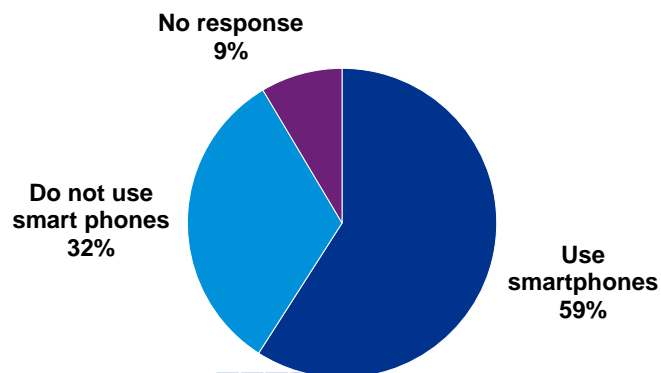
Adequate training on how to use app



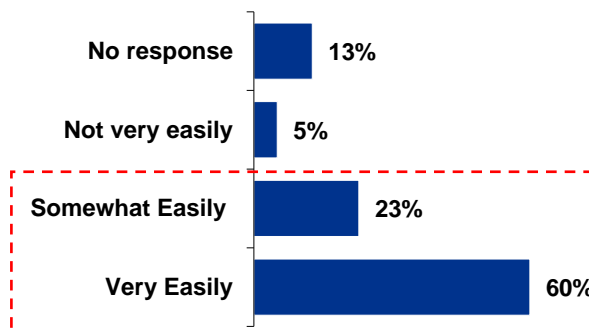
Web based training beneficial during COVID 19



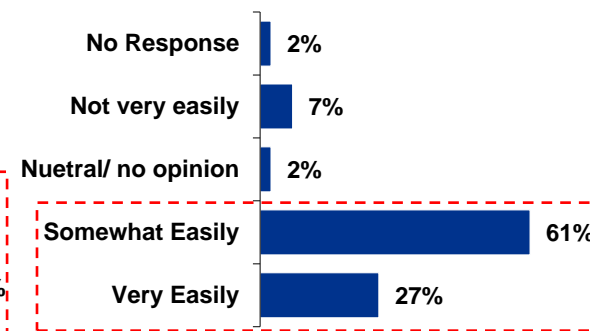
Usage of smart phones by end- beneficiaries



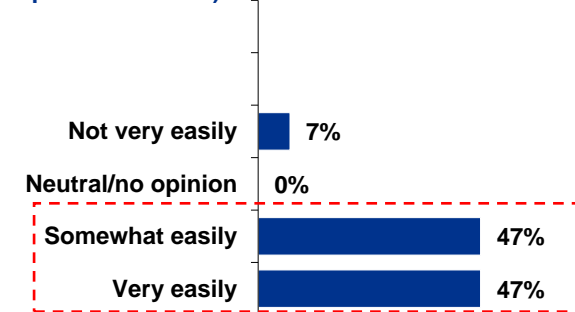
Completed Trainees



In-progress trainees



Adaption to app-based training (Implementation partner trainees)



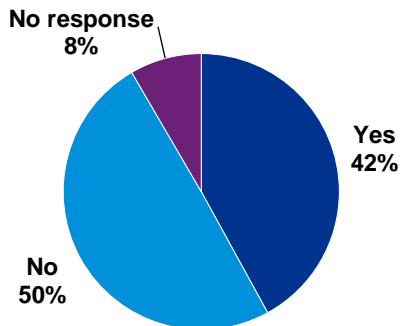
GSCP offers a proof of concept to leverage technology as one of the platform to drive experiential learning to build grassroots level financial health worker cadres (2/2)

Issues identified with app-based learning

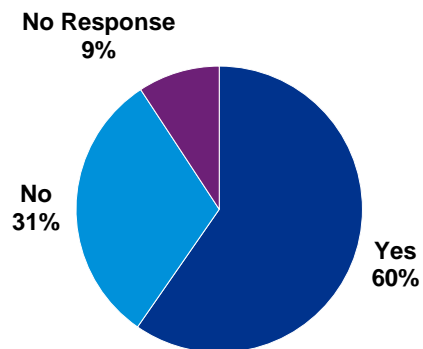
*

- **86.5% of the trainees approached the field staff for app-based help**
- **Educational challenges** faced in app-based learning:
 - Time availability to go through the content/ modules in focused manner
 - Connecting or associating with trainers for doubt reference at the time of learning itself
 - Unclear expectations around course content/ assessments/ mock drills as a challenge
 - Un-divided focus and seriousness to learn through modules is lacking

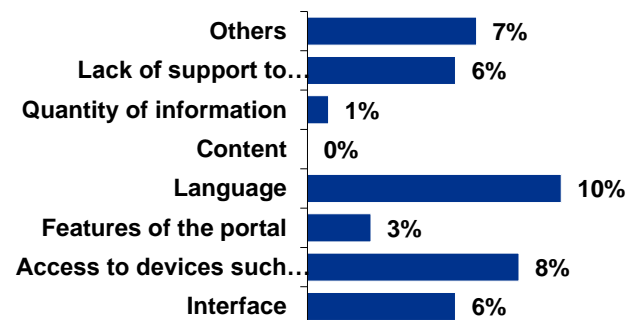
Used helpline support



Used Self-help videos



Issues with app-based training



- **All modules should open at the same time so that they can complete the course modules on their choice basis.**
- **The app shall be improved in terms of ease of operations and access to offline files.**

Trainees find it difficult to clear or pass-through mock test or assessments, which in turn results higher attrition rates.

- *Centre Manager and Implementation Partner*

Due to technical challenges such as internet and availability of network, many trainees dropped out of training during COVID-19 lockdown

-*Center Manager*

Trainees can download the videos and save them. They can access and go through videos at convenient time possible and attempt assessment/ mock test offline.

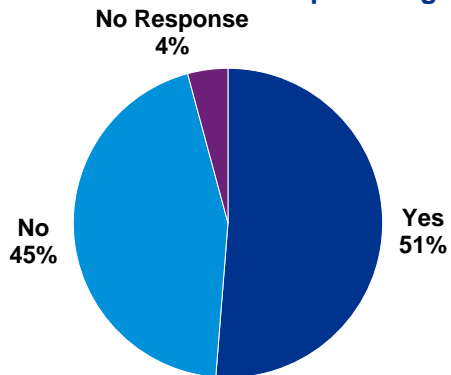
-*Technology Partner*

The **satisfaction rate with GSCP's training is high**. However, majority request for follow up training and only few can recall the concept taught during training (1/2)

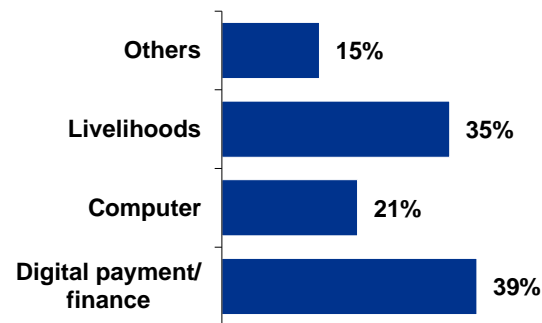
Areas of follow up training

- * Almost **51% trainees have requested follow up trainings**.
- * **Key areas** where trainees have requested follow up trainings – **Livelihoods and self-employment opportunities and digital finance/ payment related trainings**

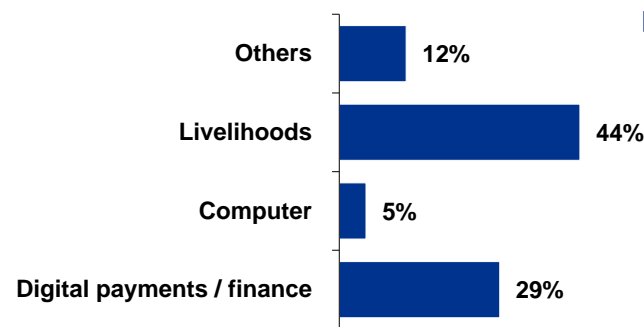
Need for follow-up training



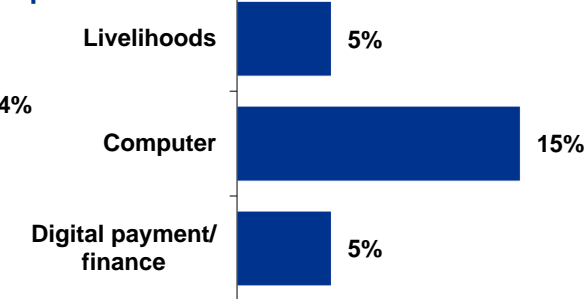
Areas for follow up training (Completed trainees)



In-progress trainees



Areas for training suggested by Implementation partner's trainees



- **Livelihood and self employment opportunities many included tailoring, stitching work and beauty parlor work**

Earlier, smart phone was only with men - husband or devar, but now we have our own phone in which we can do anything that we want.
-Sakhis

We save a lot of time by paying through PhonePe. We don't pay in cash now. Even in grocery shop, we pay using PhonePe.
-Sakhis

We also search on google about different schemes .
-Sakhis

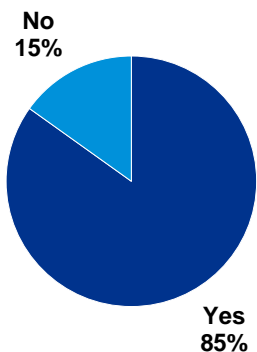
We all know how to transfer money through Paytm.
-Sakhis

The **satisfaction rate with GSCP's training is high**. However, majority request for follow up training and only few can recall the concept taught during training (2/2)

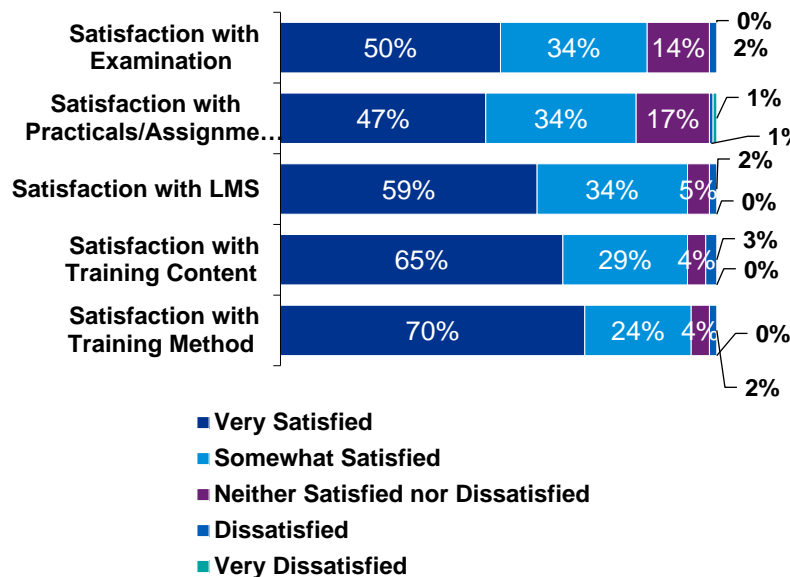
Training for Sakhis

- * More than 70% of the trainees who have completed trainings are satisfied** with GSCP's training content, its approach and methodology.
- Less than 45% trainees that are currently undergoing training** are satisfied with GSCP's training
- Approx. 65% trainees able to recall concepts taught** to them

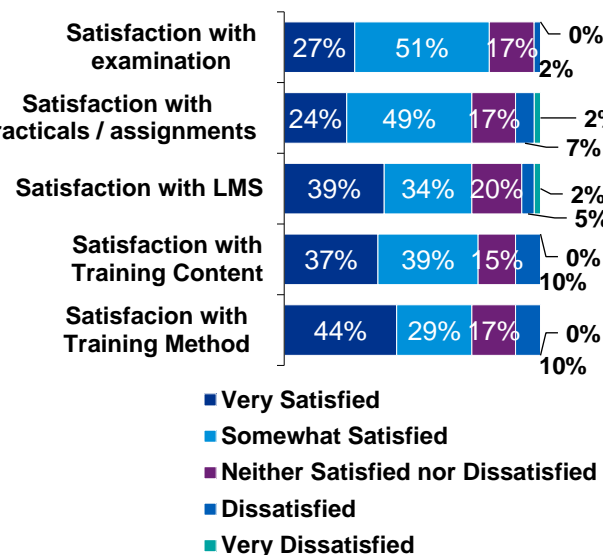
Relevance of duration of course



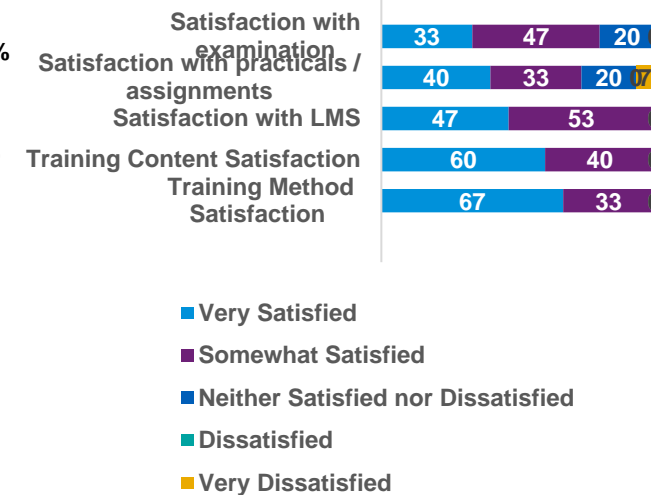
Satisfaction as per completed trainees



Satisfaction as per In-Progress trainees



Satisfaction as per Implementation Partner's trainees



Evidence of proof indicate that GSCP's training support programme outputs

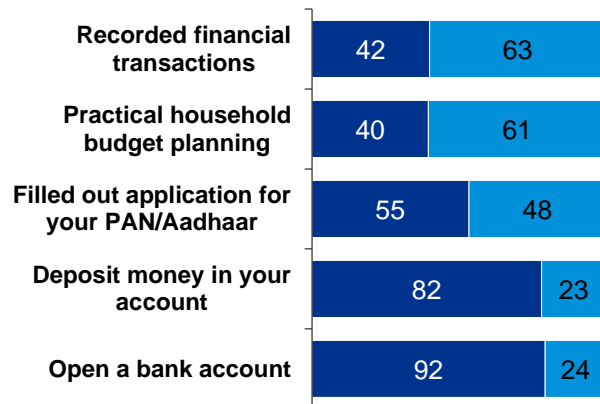
Activities undertaken by sakhi cadre

- * Most of the GSCP's trainees/ sakhis know how to open a bank account and deposit money in the account
- Post GSCP's training, sakhi conducted following activities at the community level:
 - Trainings/ meetings to provide practical knowledge on budget planning
 - Filling of application for PAN/Aadhar
 - Recorded financial transaction in budget diaries and trained members on budget diaries
 - Provided information on various financial products for investment- fixed deposit, social security schemes, insurance etc.

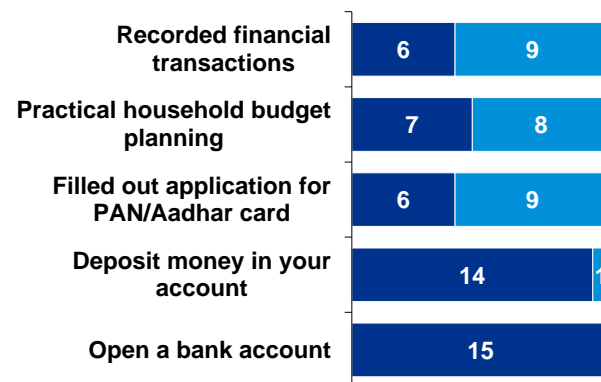
Activities undertaken by end-beneficiary

- * Programme emphasize on positive outcome espec. w.r.t. access to government schemes and support initiatives, ensure household budget planning, filling out application for government documents and depositing money in saving accounts etc.

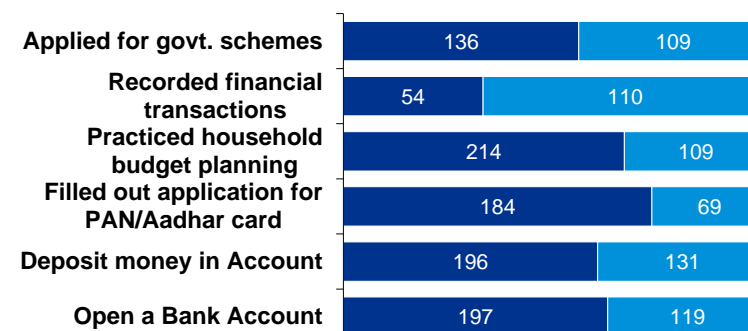
Completed trainees



Activities performed by Implementation partner trainees



Activities undertaken by beneficiaries



GSCP provide opportunity for **improvement in financial literacy** and **sustainable livelihood development** for sakhis

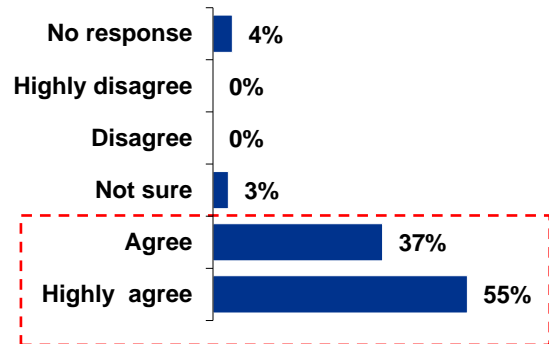
Improvement/change in financial literacy

- * **Most respondents agreed in improvement of financial literacy:**
 - Community respects the work that sakhi is doing
 - Family is proud of the work that sakhi is doing. Family of end-beneficiaries find the awareness and understanding provided during meetings as beneficial for Household level financial decision making
- Sakhi and end-beneficiaries observes improvement in themselves and their villages in terms of financial literacy**

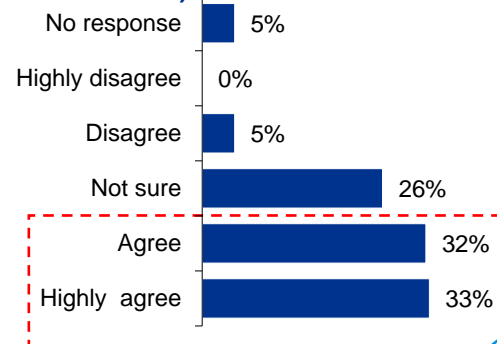
Increase in income for sakhi

- * **38% of Sakhis reported receiving monetary incentives** for providing services to SHGs (such as bookkeeping services-receives money from NRLM in tranches)
- An average monthly income from sakhi work – INR 788**, with majority of sakhis (64%) shared that they earn around **INR 500 per month**
- Only **6% sakhi** has shown dissatisfaction with incentive received.
- Need for attitudinal change among sakhis to adopt entrepreneurship model** and start charging fees for their service

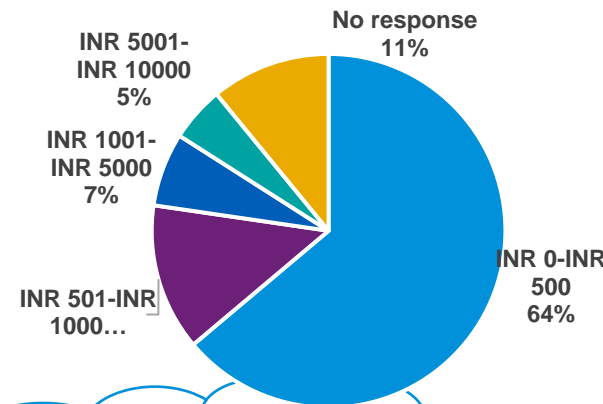
Improvement in financial literacy (Completed trainees)



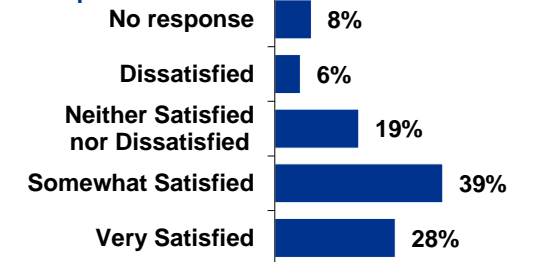
Improvement in financial literacy (End-beneficiaries)



Monthly income of trainees from sakhi work



Satisfaction Level with incentives received by completed trainees



If she travels a long distance, we give her as per our will for transportation and all. We also pay the fees for form.

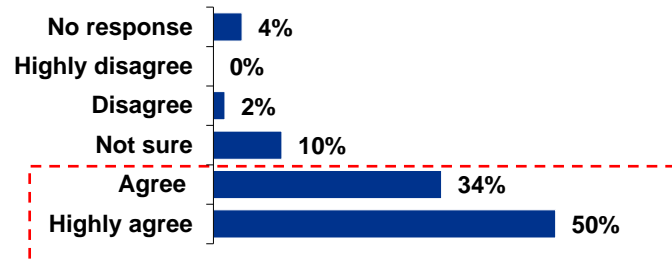
-Beneficiaries

If someone is poor we don't charge them. Based on the condition of respondent, we charge fees

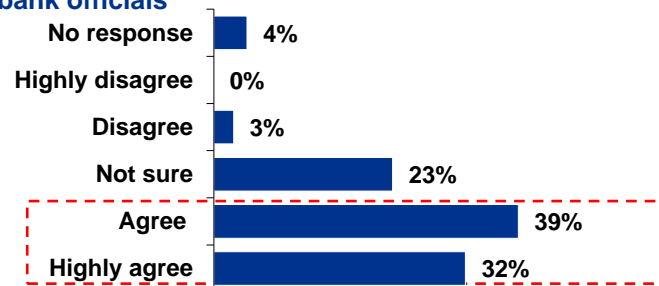
-Sakhis

Contribution of GSCP in case of Implementation Partner Organization towards **capacity building** and **knowledge transfer**

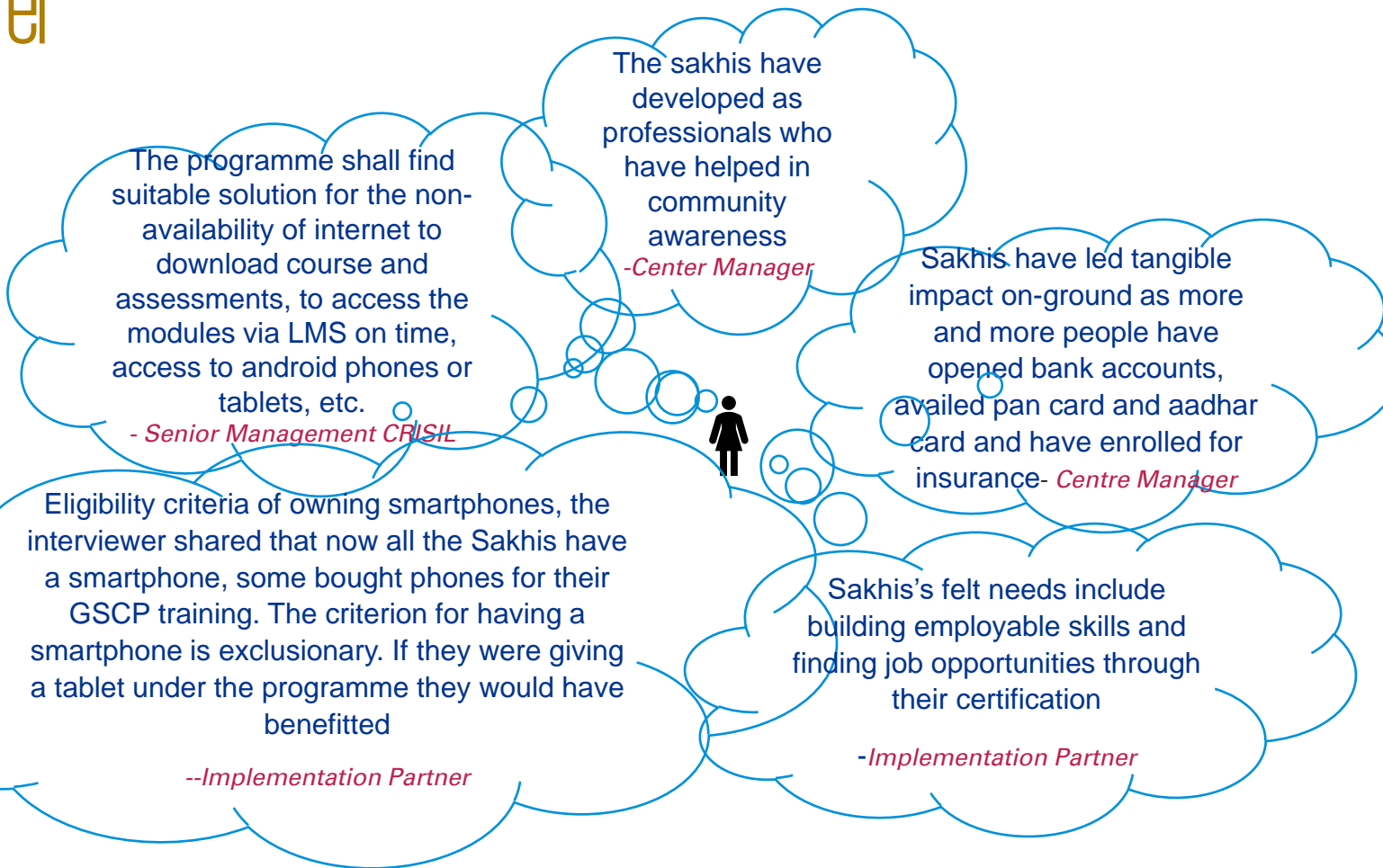
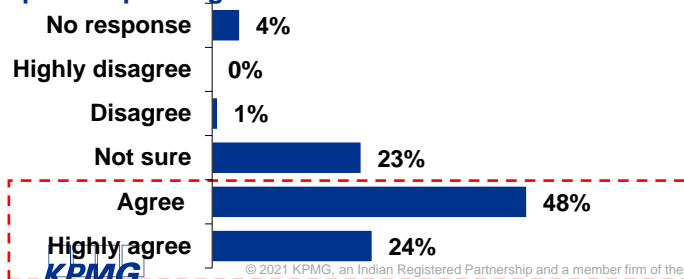
Joy of giving back to the society



Build strong relationships with community leaders and bank officials



Empowered to participate in village level activities and public speaking

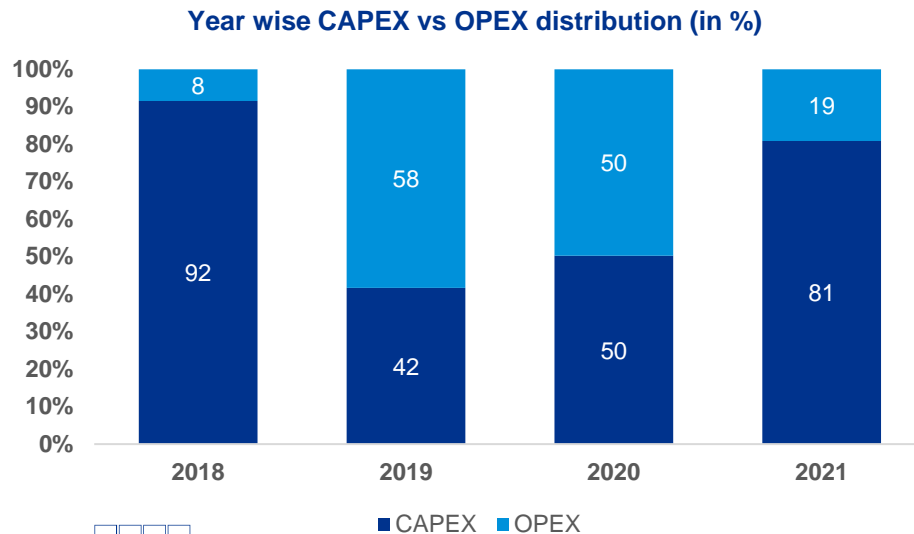
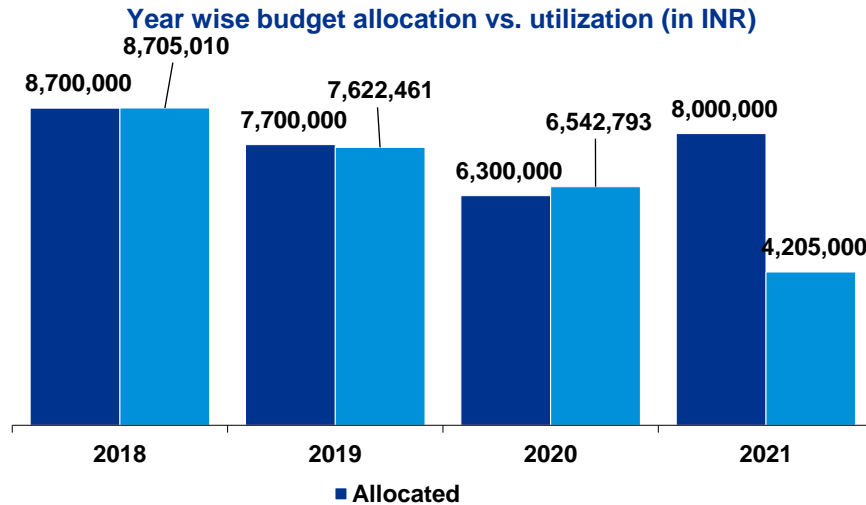


• More than 70% trainees found training provided by GSCP relevant in terms of capacity building towards FI products and services. Also, it provides sustainable platform to develop social capital for various other development aid opportunities.



Efficiency

The financial resources were used as planned and were fully utilized



	Pre 2021	2021
No. of trainees enrolled	2187	1059
No. of Sakhis	897	434
Overall budget per trainee per year (INR)	10457	3971
Overall budget per sakhi per year (INR)	25496	9689

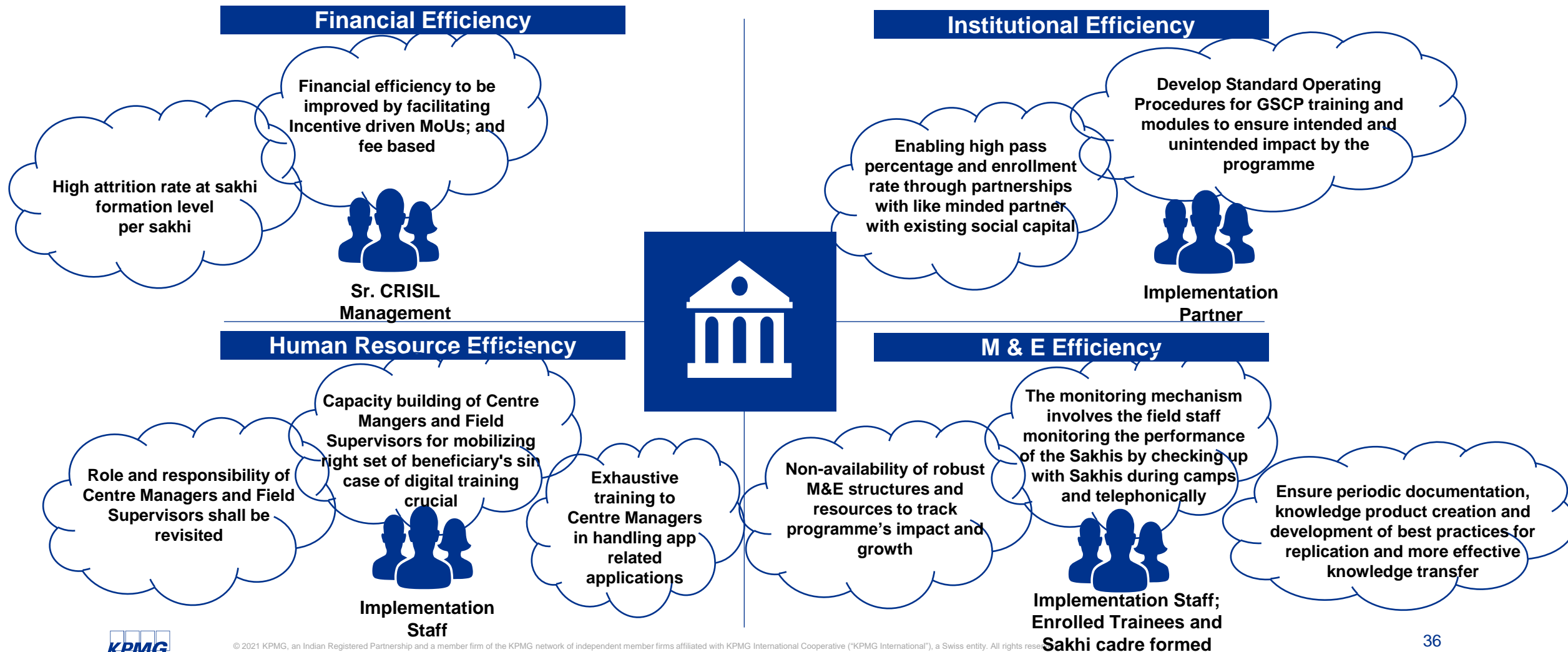
*Overall pass percentage rate is 41%;

Budget utilized by Implementation Partners not included in the calculations

Overall trainees' number and sakhi cadre formed nos are inclusive of implementation partner trainees

- Year wise **budget allocation per trainee enrolled in GSCP is decreasing**. At present it is at INR 3,971 per trainee per year considering the course duration takes 6-8 months
- **Overall budget per sakhi per year is reduced by 12-13 %** and is at present at 56% low as compared to the initial couple of years.
- Programme **is progressing towards financial efficiency. The no. of trainees mobilized per year have increased.**
- The CAPEX vis-à-vis OPEX contribution within budget has reduced gradually in first two years and stabilized at 50% each in 2020.
- **CAPEX contribution in overall budget has increased 31% in year 2021** due to development of android app.
- **Attrition rate** among trainees enrolled to sakhi cadre formed is **very high**
- On an **average the budget allocated to utilized are in harmony with each other**

There is **scope for improving overall programme's efficiency** by addressing inadequacies of financial, human resource, institutional and M&E systems





Sustainability

GSCP has leveraged current systems and capacities to support interventions. However, the same need to be improvised to consider needs of future digital training. (1/2)

Key observations

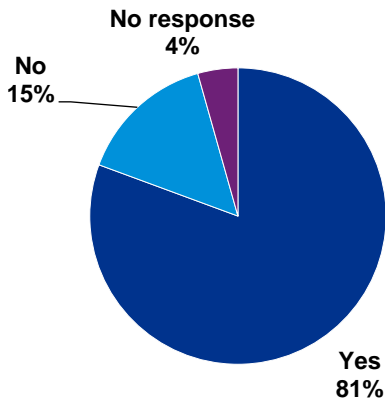
- * **Approx. 94% of the trainees** who completed the trainings felt that the skills imparted will be relevant for lifelong
- Approx. 92% of end beneficiaries** also felt that the skills imparted will be relevant for lifelong
- Approx. 90% of the trainees** undergoing the training felt that the skills imparted will be relevant for lifelong

Sakhis are able to apply the skills learnt through the programme and are able to understand and access digital finance

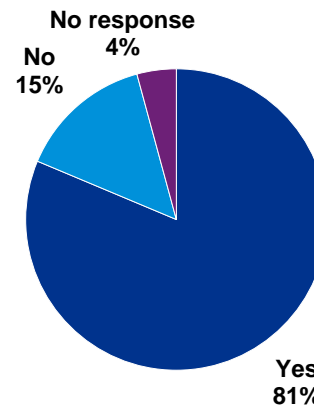
- Implementing Partner



Continue to be sakhi for next year

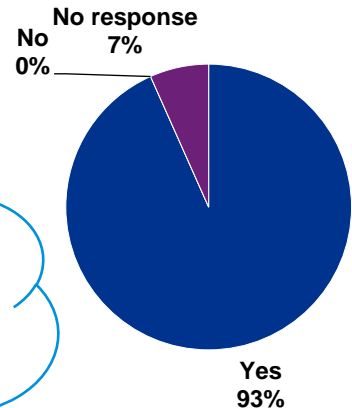


Recommended sakhi program to friends and relatives

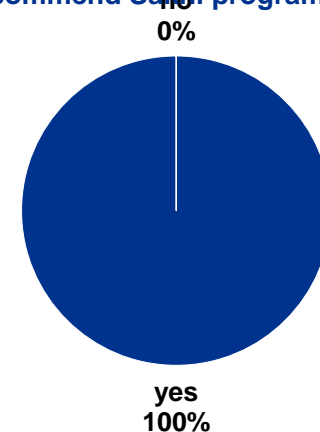


Training Completed + In-progress

Continue to be sakhi for next year



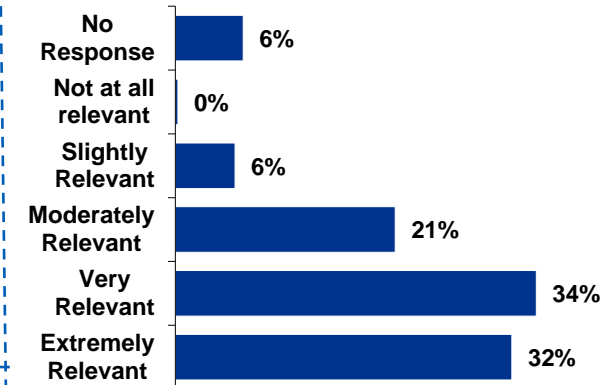
Recommend Sakhi program to friends & relatives



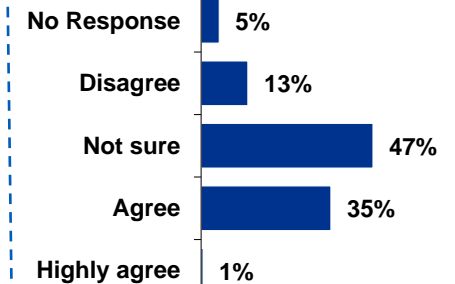
Trainings by Implementation Partner

End-beneficiaries

Relevance of Skills by end beneficiaries



Heisitant in accepting money in return for service or help



GSCP has leveraged current systems and capacities to support interventions. However, the same need to be improvised to consider needs of future digital training. (2/2)

Sakhis are motivated to take the course by highlighting the certification and that they will get to work and earn to some extent. However, the programme is not sustainable for sakhis in the long run. Some sort of payment has to be given to the sakhis to sustain their interest.

- Center Manager

The certification of the programme is definitely helping the women. Almost all sakhis are able to apply the skills learned in the course with ease.

- Center Manager

The centre manager monitors the field officer's performance and the centre's work is monitored through weekly and monthly updates by the senior officials. Center maintains records for walk-ins, movement, monitoring, training, linkages, MoMs and assets

- Center Manager

2 sakhis bought laptop and printer so that they can help beneficiaries avail schemes directly rather than having to go somewhere for online applications or print outs

- Center Manager

Sakhis do not get any salary from the organization; it gets difficult to sustain on-ground. The only allowance they get is Rs. 150/- for mobile internet recharge per month. Initially it was Rs. 50/- but after feedback from sakhis, this amount needs to be increased to motivate them.

- Center Manager

There is limited role of technology in the daily work at the centre, laptop and devices are needed for daily monitoring and reporting. Need for MIS for monitoring & evaluation framework.

- Center Manager and Sr. Management

Implementation benefits will last longer post Foundation's/ Partner's support provided overall technology experience is improved for end-users (1/2)

Key observations

* **90%** of the respondents believe app-based training is beneficial

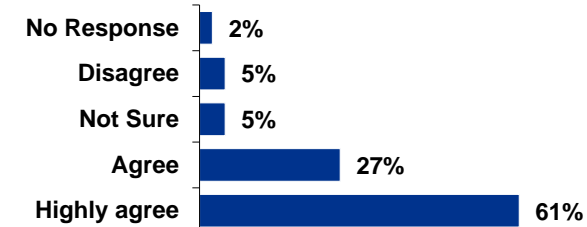
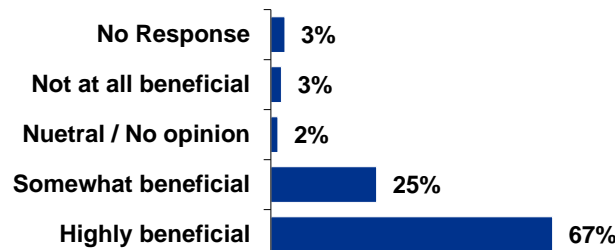
• **Above 80%** of the respondents believe it is easier to focus on lectures through app

• **Around 65%** of the respondents believe it is easier to understand concepts through app

Story based approach and voice videos under each module for conceptual understanding is well appreciated by trainees as well as Implementation Partners.

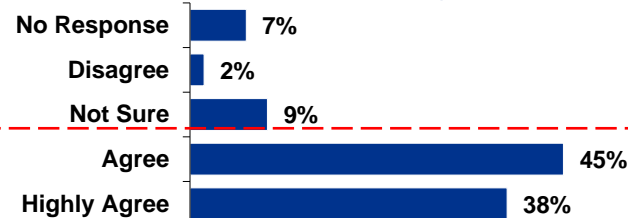
- Technology Partner

App based training is beneficial



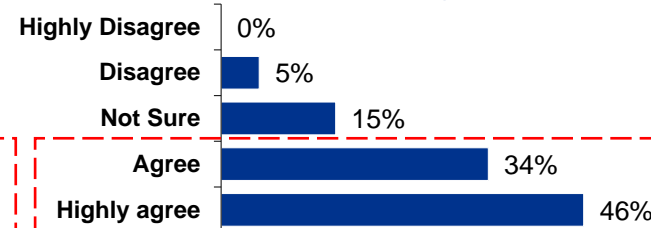
Training Completed

Easy to focus on lectures through app



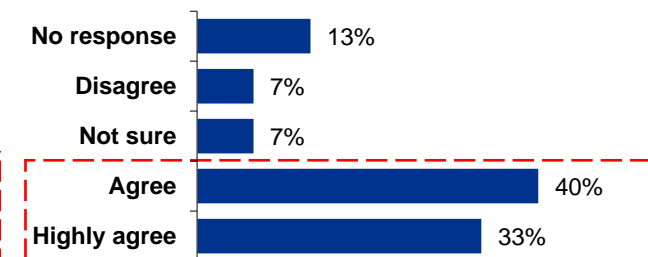
In-progress

Easy to focus on lectures through app

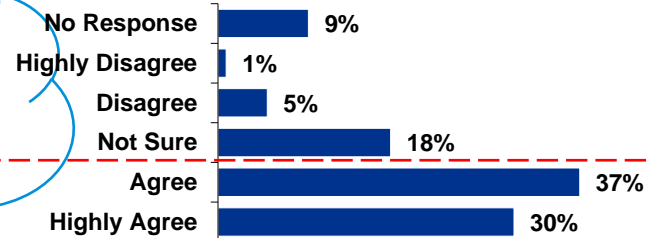


Training by implementation partner

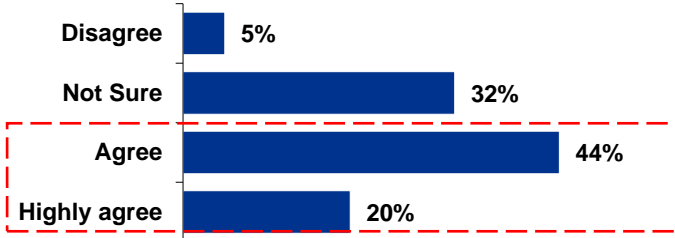
Easy to focus on lectures through app



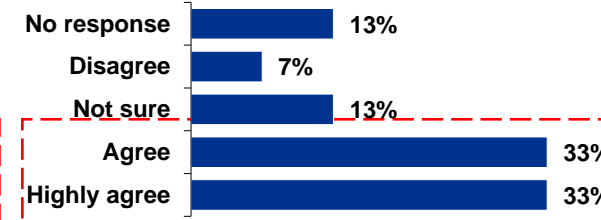
Easier to understand concepts through app



Easy to understand concepts through app



Easy to understand concepts through app

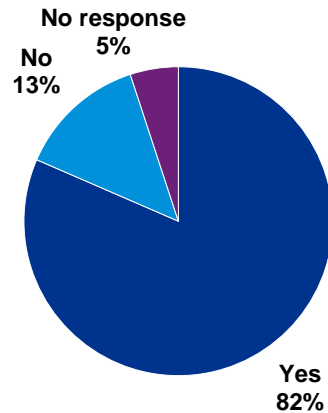


Implementation benefits will last longer post Foundation's/ Partner's support provided overall technology experience is improved for end-users

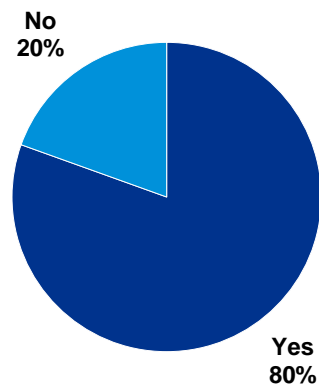
Key observations

- * **Approx. 80% of the trainees** are willing and confident to continue the services post partner withdraw support from the programme.
- Sakhi appreciate and would like to continue with support and supervision** provided by CRISIL Foundation staff
- In case of Implementation Partner, trainees found the **course extremely useful and relevant in addressing financial needs and management required for livelihood interventions.**

Continue to be sakhi even if implementation partner withdraws



Continue to be sakhi even if implementation partner withdraws



If program is stopped, we cannot do anything. We need information from someone. We need support sometimes- in between problems keeps on coming so we need out staff to solve the problems.

-Sakhis

We don't know what all can come on phone, we cannot trust information shared on phone.

-Sakhis

If we have upper subordinate so we will work, we have that tension that we need to show our complete work. If no one is there, then we will not work properly.

-Sakhis

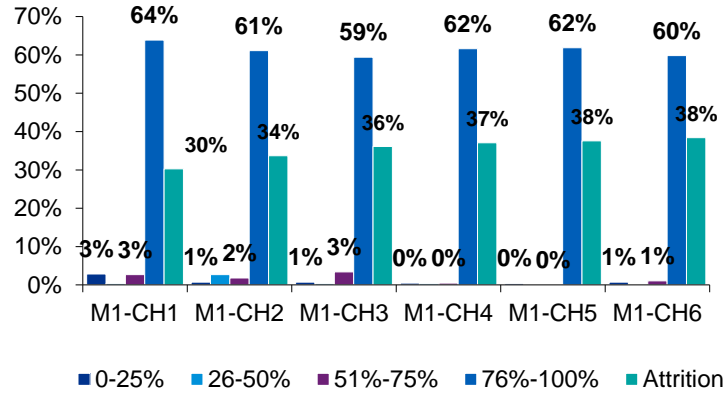
If CRISIL organization is closed, we will use phone, information from post office, gram panchayat.

-Sakhis

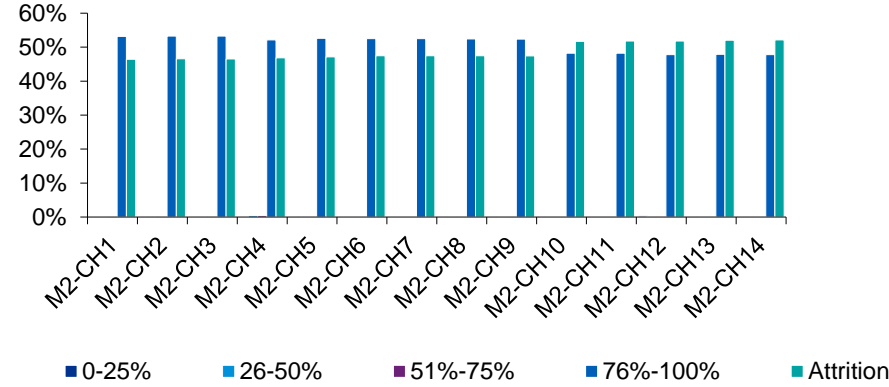


Chapter-wise course completion trend of the sample data suggests attrition challenges at the programme-level (2/3)

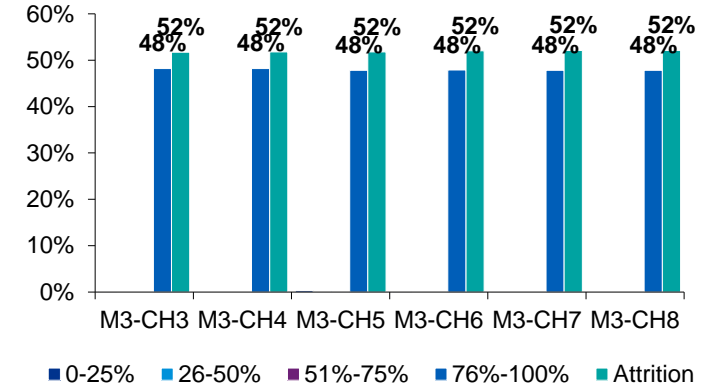
Chapter-wise completion trend for module 1



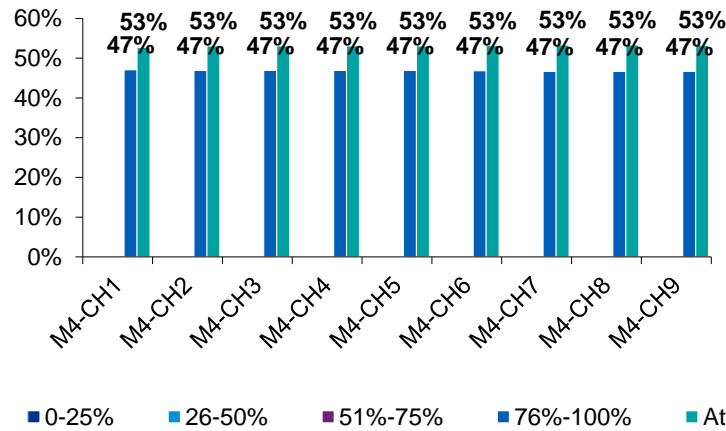
Chapter-wise completion trend for Module 2



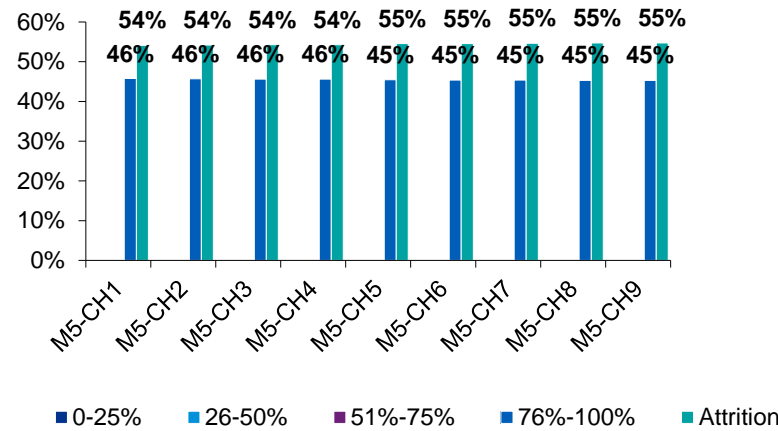
Chapter-wise completion trend for Module 3



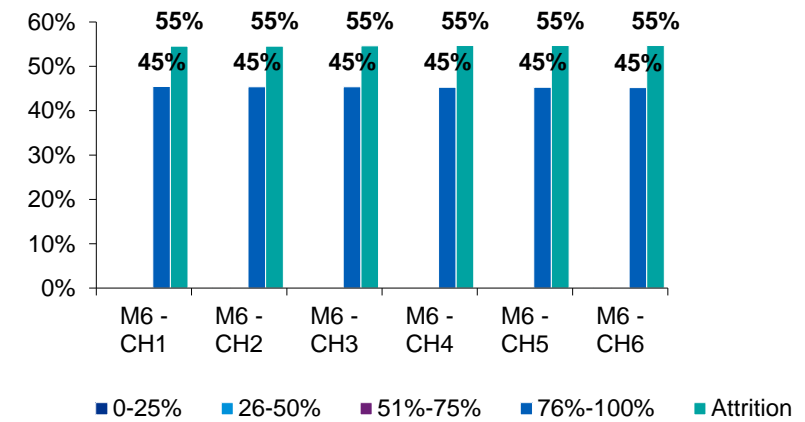
Chapter wise completion trend for Module 4



Chapter-wise completion trend for Module 5



Chapter-wise completion trend for Module 6



Source: Data source is Progress tracker_MIS excel data sheet on November 24, 2021; KPMG Analysis



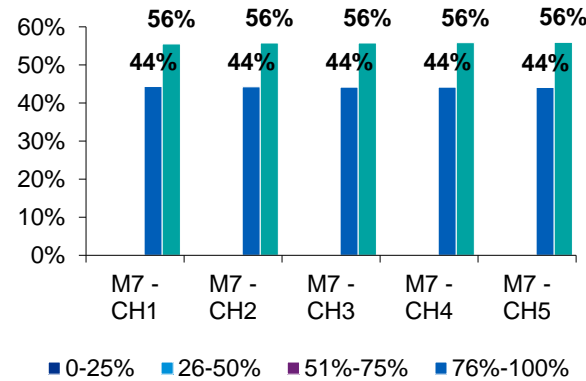
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Chapter-wise course completion trend of the sample data suggests attrition challenges at the programme-level (2/3)

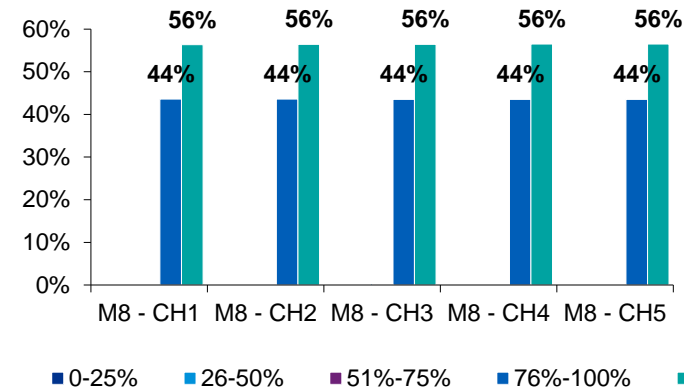
Key observations

- More than 40 percent of the trainees were found to complete 76-100 percent of all the module chapters
- The percentage of trainees completing more than 3/4th of the training are highest in module 1
- 30-58 percent of the respondents were found to leave the chapters midway indicative of significant attrition challenges at the programme level

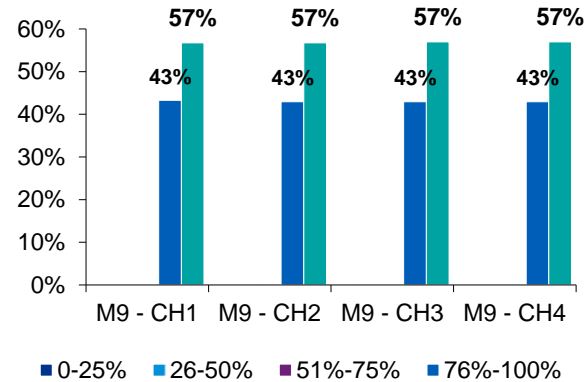
Chapter-wise completion trend for Module 7



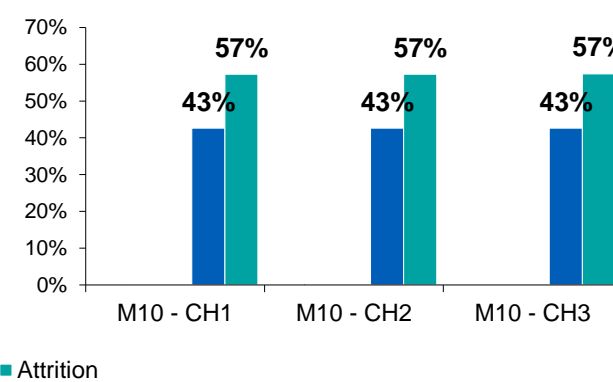
Chapter-wise completion trend for module 8



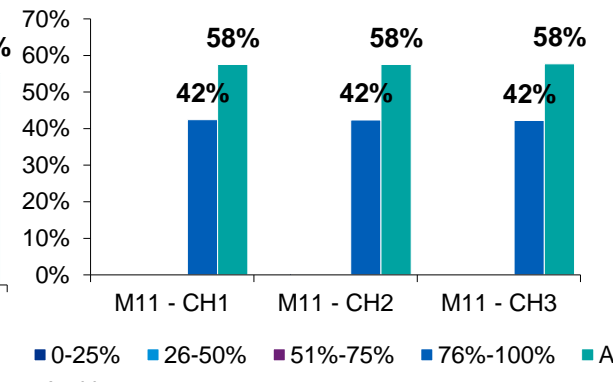
Chapter-wise completion trend for Module 9



Chapter-wise completion trend for Module 10



Chapter-wise completion trend for Module 11



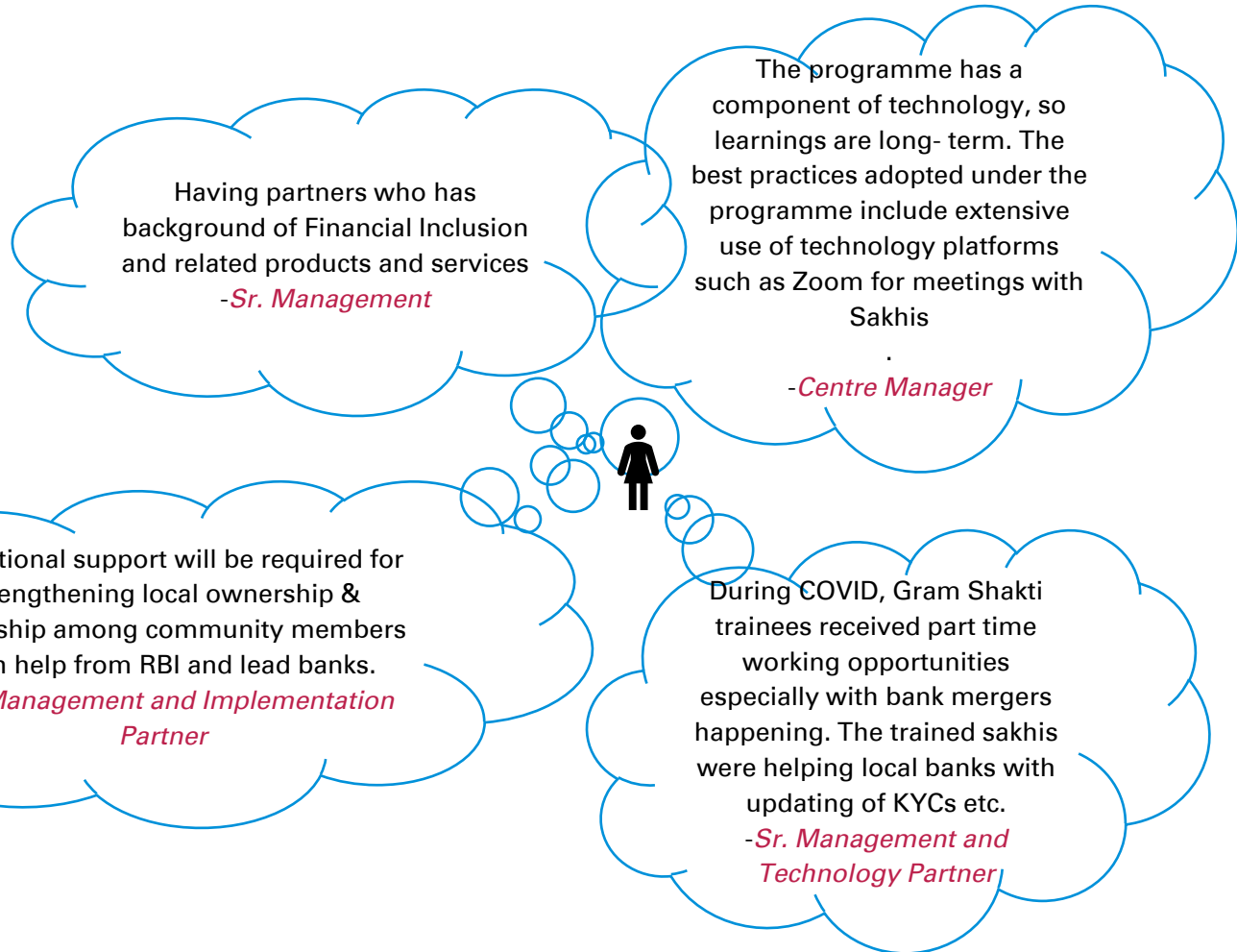
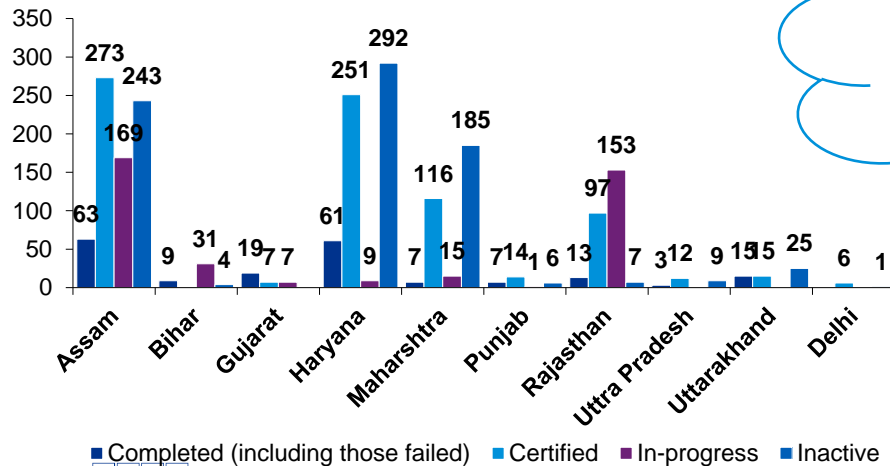
GSCP is scalable and replicable provided CRISIL Foundation leverage local and strategic partnerships

Key observations

* Lack of Degree of Coherence:

- Limited partnerships with like-minded partners
- Preference of partners who have background of financial inclusion and related products or services and the same is limited
- No SOPs for knowledge partnership to work effectively especially in terms of best practices adopted, feedback gathering w.r.t. each chapter
- Setting up of CSCs by government which has resulted in overlap of services

Total number of trainees across states





Impact

GSCP and its interventions has caused positive change in the lives of end-beneficiaries in terms of financial planning and decision making

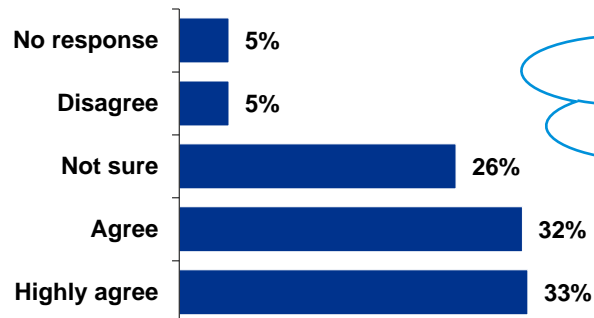
Improvement in financial literacy levels

- * **65% end-beneficiaries** believes that there is **improvement in their financial literacy levels**
- Out of these **83% end-beneficiaries** believe that their **confidence level has improved**
- Almost **all the trainees** believed that their **confidence level has improved** after conducting training

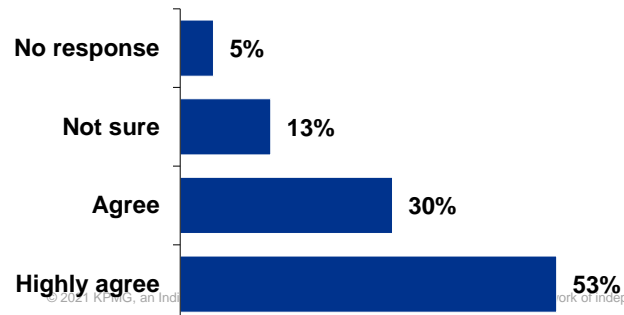
Improvement in financial decision making

- * **74% end-beneficiaries** believe that their **financial decision making has improved** after receiving awareness and information support from sakhis
- **55% end-beneficiaries** practice household budget planning after training provided by the sakhi

Improvement in financial literacy



Increase in confidence post joining the training



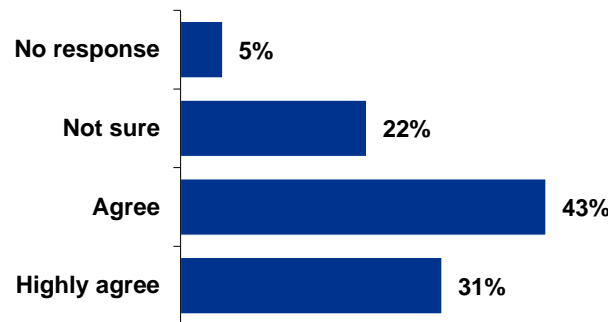
In terms of building KAP, impact has been achieved in terms of knowledge and attitude however, practice & adoption require more improvement

-Centre Manager

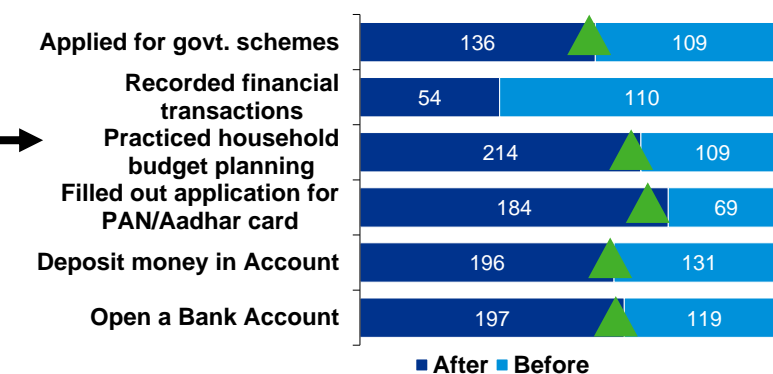
The course intake and completion has been good. Sakhis are using the knowledge to benefit themselves and people they are connected with. About sustainable livelihood, there is uncertainty.

-Implementation Partner

Improved decision making in finances at the household



Activities undertaken by beneficiaries



■ After ■ Before

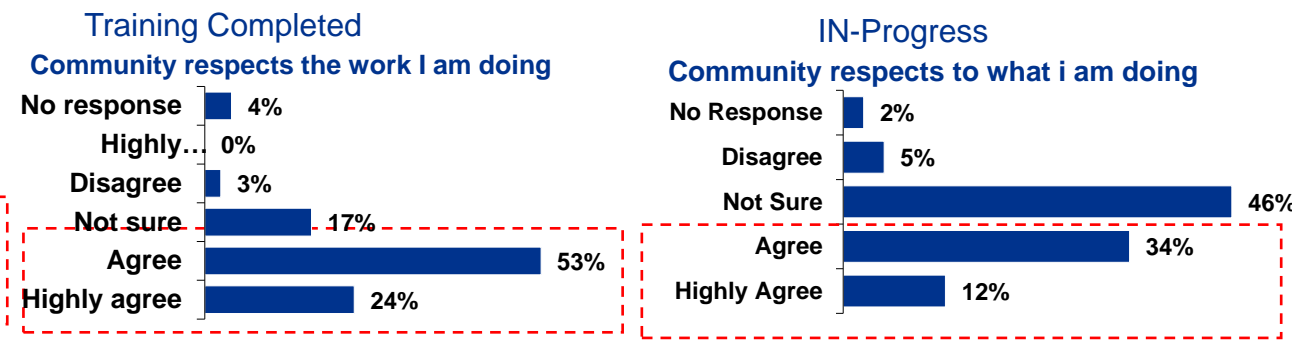
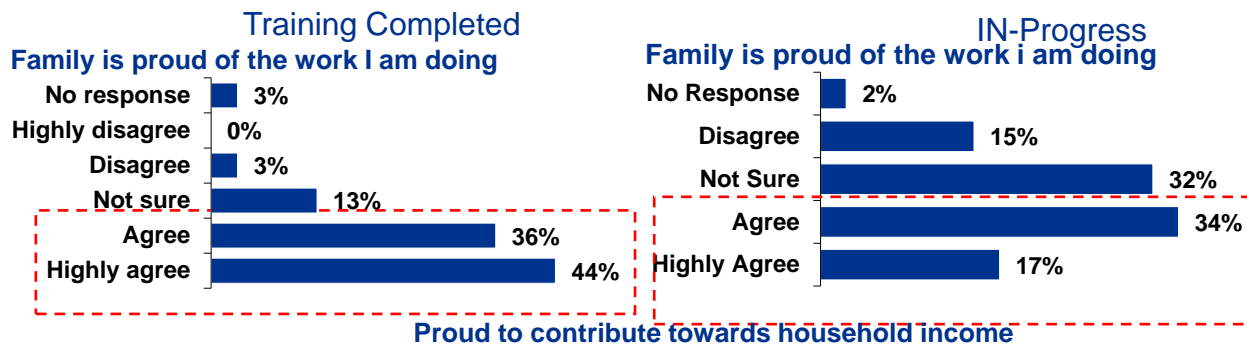
GSCP and its interventions have transformative effect at household and community level

Improvements observed at Household level

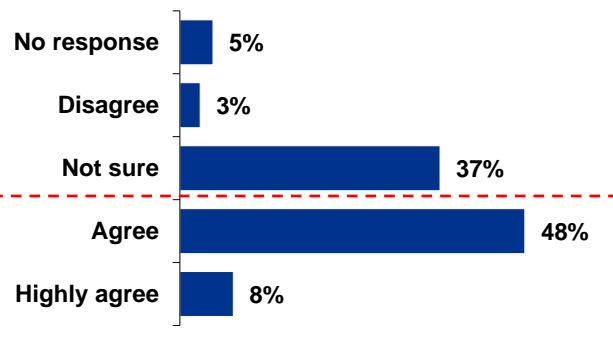
- * **80% trainees who have completed and 51% in progress trainees** indicated that their family members feel proud of their work.
- * **56% end-beneficiaries** shared that their family feel proud of them because they can contribute to household income.

Improvements observed at Community level

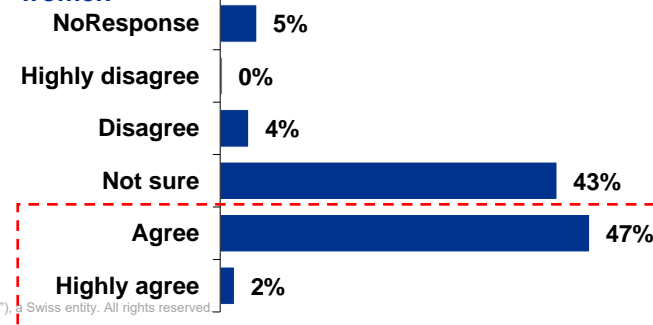
- * **77% trainees who have completed and 46% in progress trainees** indicated that community members respect their work and hence they feel improvement in their self-respect
- * **50% end-beneficiaries** shared that they enjoy giving back to community and empowering themselves and others



Proud to contribute towards household income



Joy in giving back to the community & empower other women



End-beneficiary

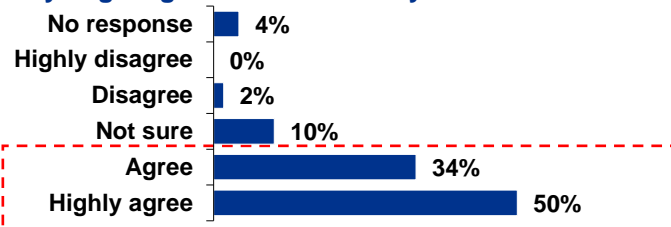


GSCP has been able to create an evidence of proof in terms of environment conducive to establish linkages and sustain overall benefits

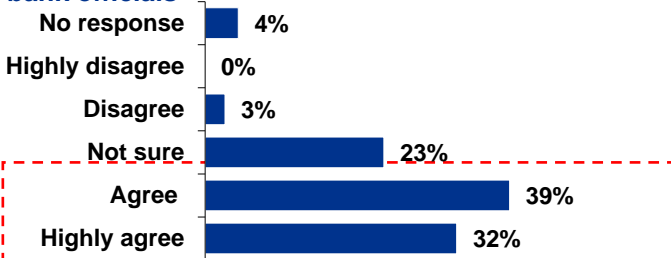
- * Data from trainees consulted from Implementation Partner's cohort suggest:**
- Majority of trainees are motivated and believe in training provided to them. They are proud to be part of the programme.
 - Very few trainees are observed to implement fee-based model to provide services and product information to SHGs, community members etc.
 - GSCP's offer a strong evidence of proof that interventions such as FI training provided as part of initiative helps in:
 - building strong relationships with community leaders
 - establish linkage with lead banks or local banks to facilitate aggregated demand from villages
 - feel empowered to participate in village level activities and for voicing their opinions

Training Completed

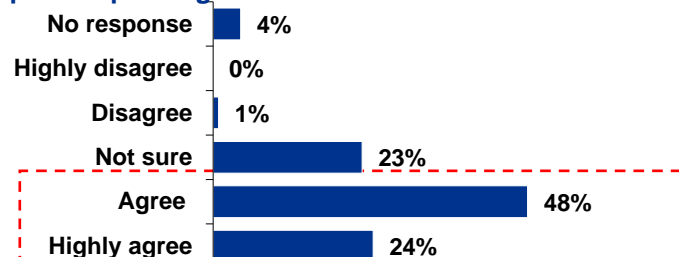
Joy in giving back to the society



Build strong relationships with community leaders and bank officials

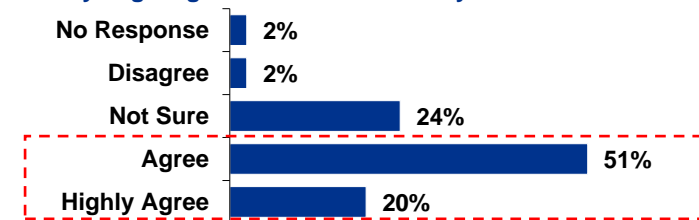


Empowered to participate in village level activities and public speaking

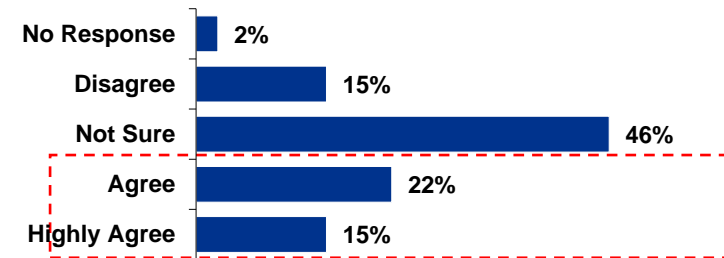


IN-Progress

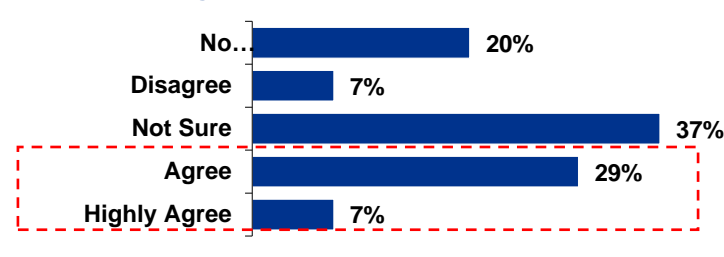
Joy in giving back to the community



Build strong relationships with community leaders and bank officials



Empowered to participate in village level activities and public speaking

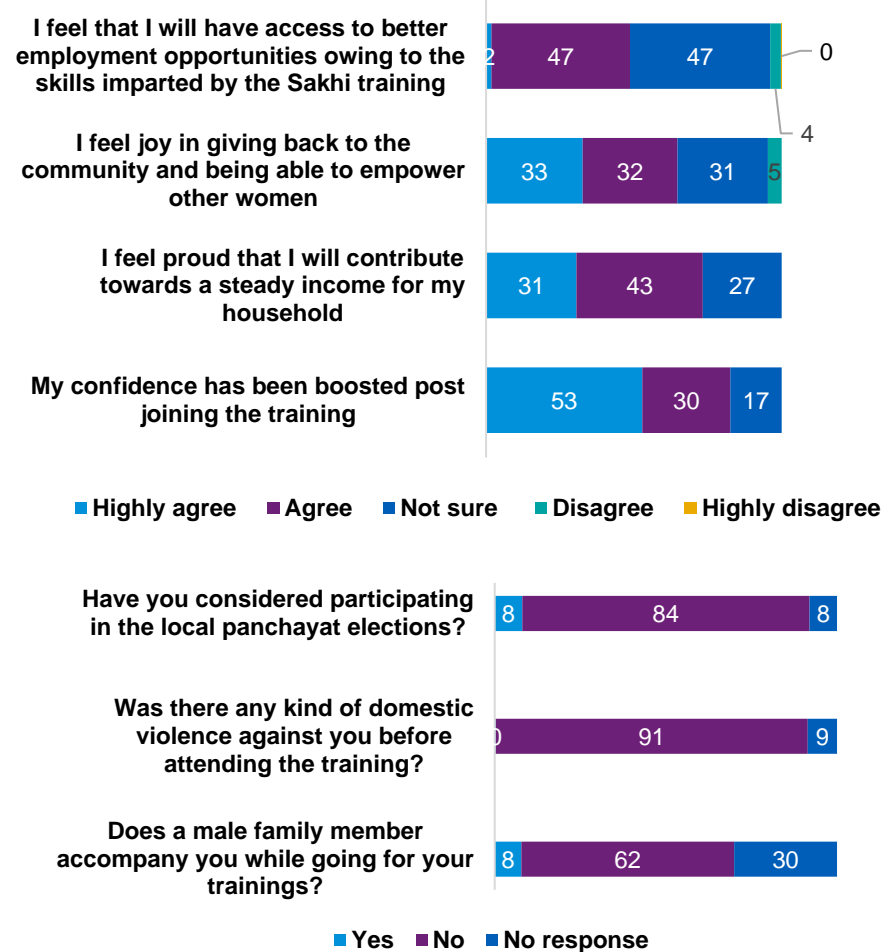


GSCP has influenced gender norms and establish case that interventions result into women empowerment

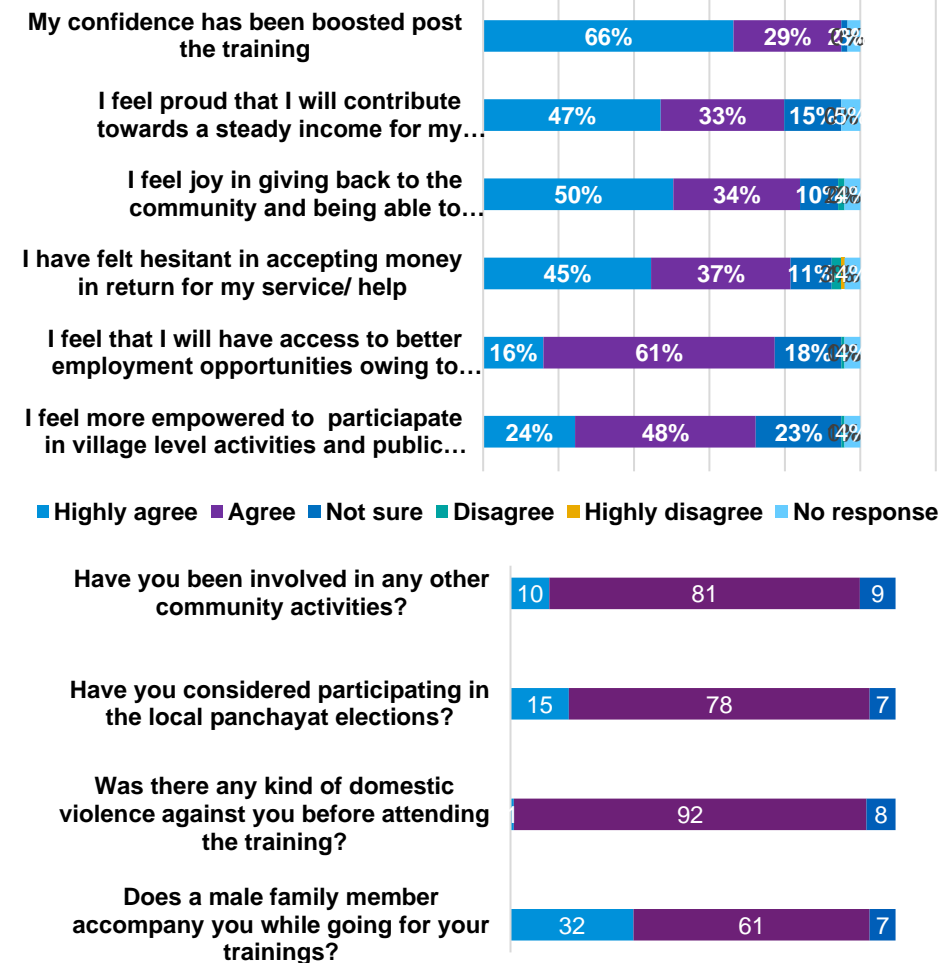
*

- Some of the changes observed in the society because of the programme include, women being able to step out of their homes, having the confidence to speak to male members and officials in the community, visit banks for their work etc
- 62% of end-beneficiaries shared that the male family member doesn't accompany for training
- 61% trainees shared that the male family member doesn't accompany for training
- 81% of trainees engaged as sakhi have been part of other community work as well
- 82% trainees confirmed that they feel dissatisfied in accepting money for the services offered by them

End-beneficiaries



Sakhi/ trainees completed training



Out of all the end beneficiaries, ~97% attributed Sakhis for the changes ; ~42% attributed to Family and ~45% attributed to Self

Out of all the trainees who have completed the training, ~92% attributed change observed to GSCP

Overall impact of the programme on key sectoral outcomes is positive yet can be improved further

Level of alignment

High

Medium

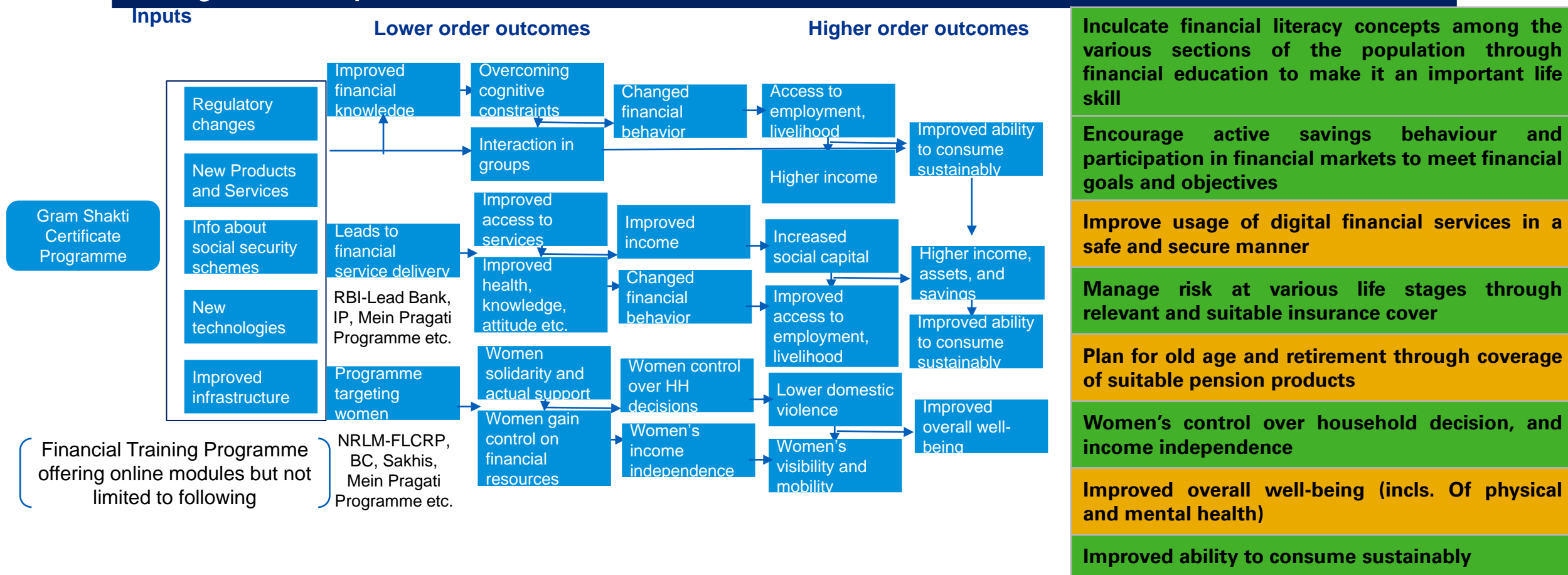
Inculcate financial literacy concepts among the various sections of the population through financial education to make it an important life skill	<ul style="list-style-type: none"> • Approx. 3000 trainees enrolled in GSCP training in last three-four years, while 41% have passed the training and received formal certification • 100% Sakhis feel that the skills that they learnt during the training program is relevant for their work as a Sakhi • 65% beneficiaries reported being able to recall the concepts from their training
Encourage active savings behaviour and participation in financial markets to meet financial goals and objectives	<ul style="list-style-type: none"> • About 51% end-beneficiaries shared that they have deposited money in their account post training from sakhi, and out of these ~67% of the end beneficiaries deposit money in their bank accounts at least twice a month • Increase by 50% end-beneficiary who have started depositing money in their accounts.
Improve usage of digital financial services in a safe and secure manner	<ul style="list-style-type: none"> • 100% Sakhis knew how to operate a smartphone. They also highlighted that they frequently digital finance options such as Paytm and PhonePe • <30% end beneficiaries and sakhis reported being aware of digital finance services such as Paytm, internet banking and BHIM. Data on how many availed these services not recorded.
Manage risk at various life stages through relevant and suitable insurance cover	<ul style="list-style-type: none"> • Data not recorded
Plan for old age and retirement through coverage of suitable pension products	<ul style="list-style-type: none"> • Data not recorded
Women's control over household decision, and income independence	<ul style="list-style-type: none"> • Approx. 66% of trainees who completed the trainings said that the male family member didn't accompany them for conducting training or sakhi related work • Approx. 89% of the end beneficiaries said they were not accompanied by any male for trainings
Improved overall well-being (incl. Of physical and mental health)	<ul style="list-style-type: none"> • Data not recorded
Improved ability to consume sustainably	<ul style="list-style-type: none"> • Data not recorded



Convergence

Gram Shakti Certification Programme is **strategically aligned and converge with key sectoral outcomes, national priorities and SDGs**. However, its convergence needs to be improved (1/3)

Convergence with key Sectoral Outcomes



Level of alignment

High

Medium

Gram Shakti Certification Programme is **strategically aligned and converge with key sectoral outcomes, national priorities and SDGs**. However, its convergence needs to be improved (2/3)

Convergence with national priorities

Strategic Objectives	Dimension 1 (life stages with focus on women)	Dimension 2 (geography special focus on vulnerable social groups)	Dimension 3 (economic sector with focus on informal sector)
Inculcate financial literacy concepts among the various sections of population through financial education to make it an important life skill			
Encourage active savings behaviour			
Encourage participation in financial markets to meet financial goals and objectives	Children	Rural areas ✓	Agriculture with focus on small and marginal farmers
Develop credit discipline and encourage availing credit from financial institutions as per requirement			
Improve usage of digital financial services in a safe and secure manner	Young adults	Aspirational districts, LWE, NER, hilly states	MSME sector with focus on skilled/unskilled laborer's/artisans in unorganized sector
Manage risk at various life stages through relevant and suitable insurance cover			
Plan for old age and retirement through coverage of suitable pension products	Adult workforce ✓	Urban areas with focus on urban poor and migrants	Self-Help Groups ✓
Knowledge about rights, duties and avenues for grievance redressal			
Improve research and evaluation methods to assess progress in financial education	Senior Citizen		

Gram Shakti Certification Programme is **strategically aligned and converge with key sectoral outcomes, national priorities and SDGs**. However, its convergence needs to be improved (3/3)

Convergence with SDGs:

Financial Inclusion is an **ENABLER** of other development goals in the 2030 SDGs and is featured as target in **8 out of 17 goals**

Alignment to SDGs

SDG1: Eradicating poverty

SDG2: Ending hunger, achieving food security and promoting sustainable agriculture

SDG3: Profiting health and well-being

SDG5: Achieving gender equality and economic empowerment of women

SDG8: Promoting economic growth and jobs

SDG9: Supporting industry, innovation, and infrastructure

SDG10: Reducing inequality

SDG17: Strengthening means of implementation there is an implicit role for greater financial inclusion through greater savings mobilization for investment and consumption that can spur growth

Programme should **emphasize on adopting convergent approach** while choosing potential trainees

Convergence with like minded partners: Programme identifies and mobilize non-financial partnerships that are **locally driven or bottom up,**

Convergence with existing schemes or programmes: Targets and converge with **other programmes targeting women and financial inclusion service delivery.** **Approx. 66% trainees interested in joining GSC training**

Convergence with strategic partners: Programme **associates and enable strategic partnership with RBI and local lead banks that are policy driven or top-down,** to ensure financial inclusion and growth

Having like -minded partners is critical

- Senior Management

The genesis of the programme especially the content of the training programme is well appreciated and recognized as critical part in accelerating changed financial behavior.

- Senior Management

The programme offers possibility of convergence with other existing schemes or programmes or initiatives run by state or central government.

- Senior Management

Certification is helping the women as institutions such as, NABARD, PNB, LDM will recognized the certification and the Sakhi's experience when considering them for an employment opportunity-
Center Manager

- Centre Manager

The certification can be useful for other cadres, Bank and beema sakhi as GSCP includes lot of areas. About employment opportunity due to the GSC, few Sakhis have got employment

- Implementation Partner

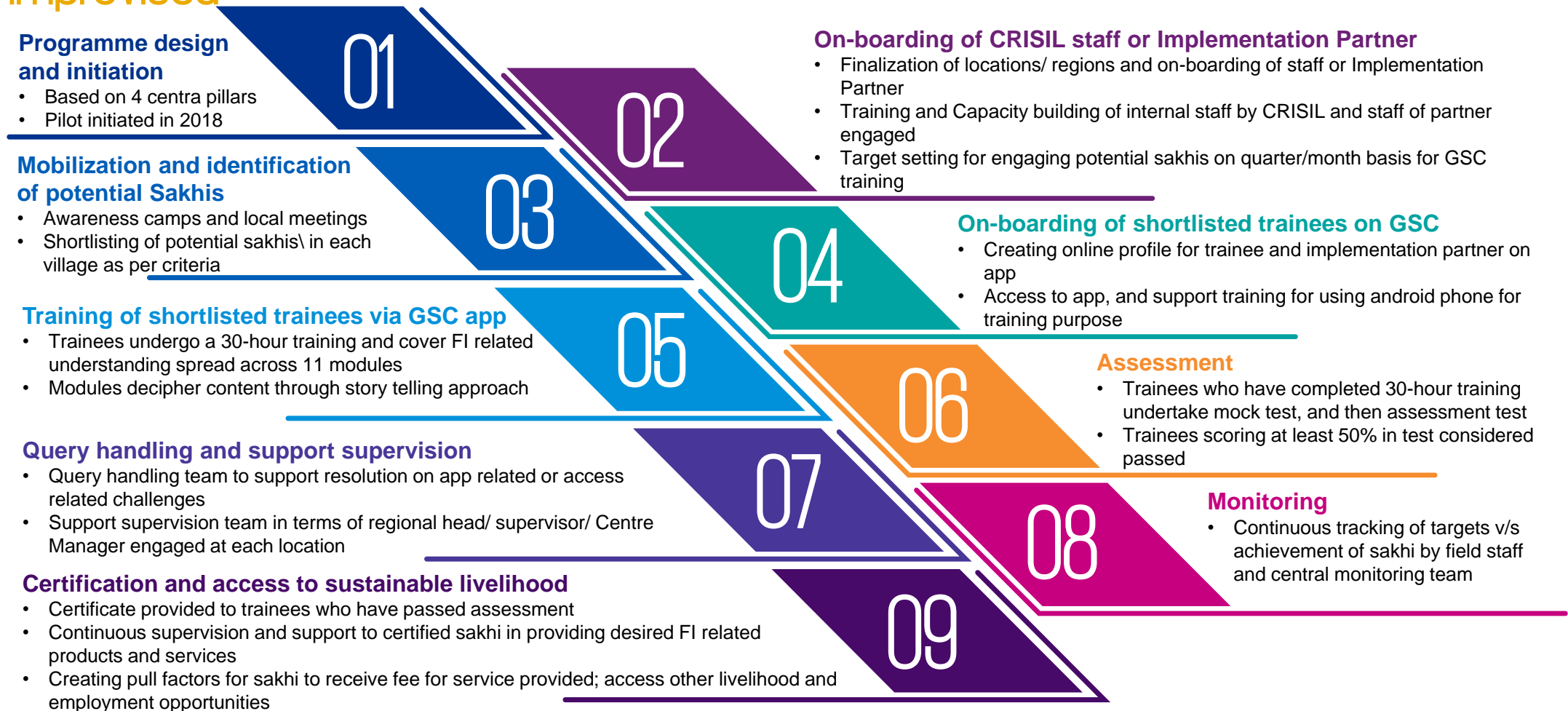
Convergence and partnership with Beema Sakhi, Rajeevika Sakhi at the ground level can be done as the goal is similar in nature.

- Centre Manager

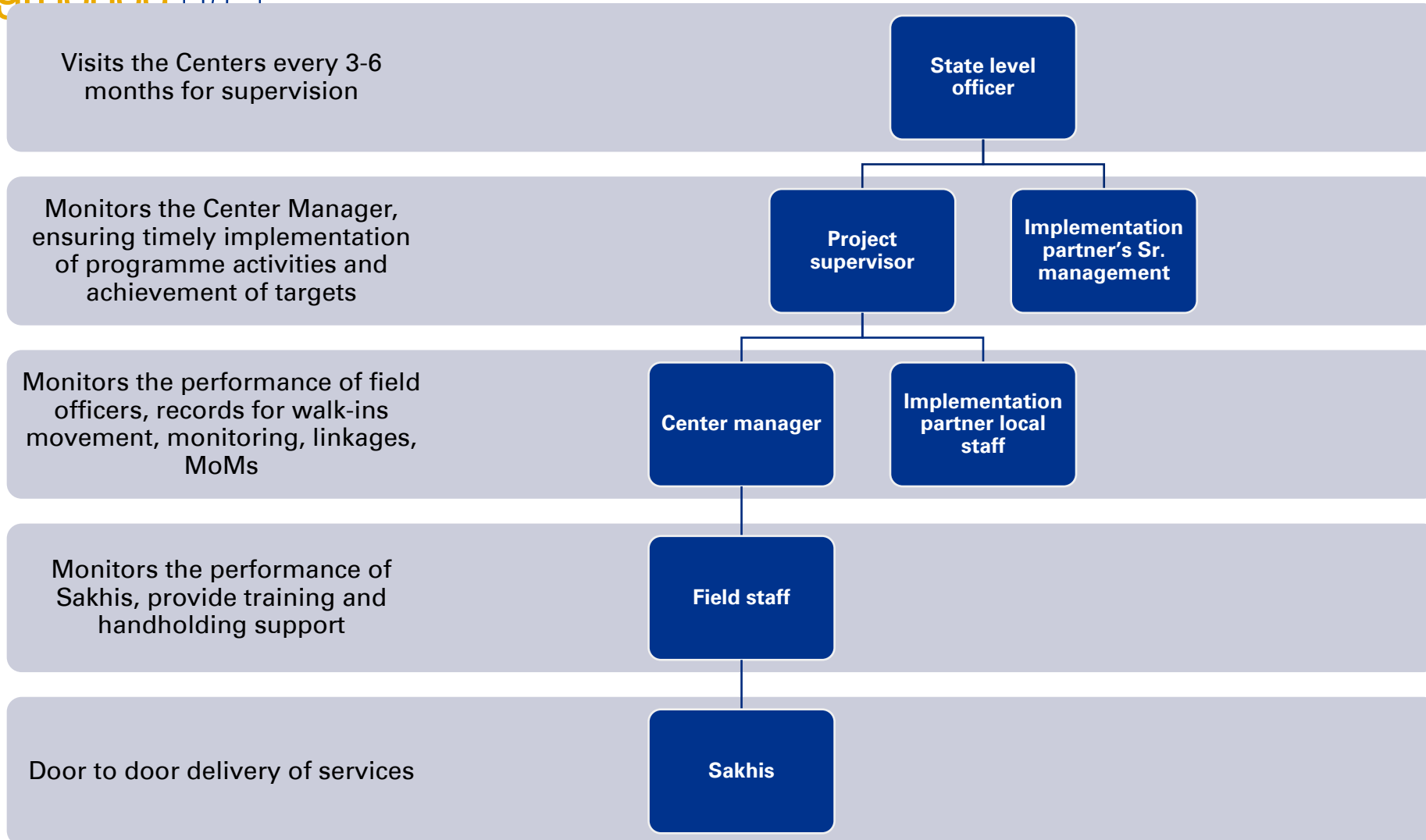


Process Evaluation

The overall value chain for the program and the stakeholders involved need to be improvised



The **overall process** is not as effective as it can be and thus, need to be strengthened (1/2)



The overall process is not as effective as it can be and thus, need to be strengthened (2/2)

Factors affecting effective programme implementation are:

Technology related



- High drop out rate due to network and internet issues; Usage of recognized LMS platforms; Include trainee's feedback after each chapter completed

Training content and methodology related



- Ease of accessing modules based on choice rather sequence; Un-divided focus by trainees during modules;

Human Resource related



- Clusters do not have dedicated staff for GSCP; Capacity building of staff on leadership, app-related application, mobilization and certification need to be emphasized

Scalability and replicability related



- Sakhi's earning through this work is shrinking as there is an overlap in services; Sakhi do not feel comfortable with accepting fees for their services

Pass percentage and certification related



- Pass percentage rate is less than 50%; Attrition rate is high- 41%.

Support supervision and monitoring



- Robust M&E systems, dedicated KPIs to be tracked, documented and analyzed from time to time; Documentation of Partner's feedback and follow up in terms of action needs to be ensured



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1 Evaluation design

2 Observations from primary study

3 State-wise Findings

4 Recommendations

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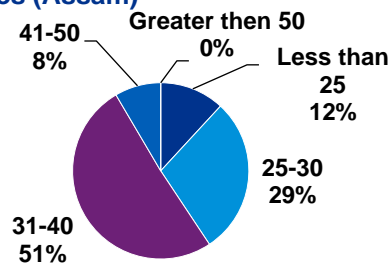
States targets the right set of beneficiaries and end-beneficiaries, as established in programme's mission and vision, under Gram Shakti Certification Programme (1/4)

Programme's Coverage- Age

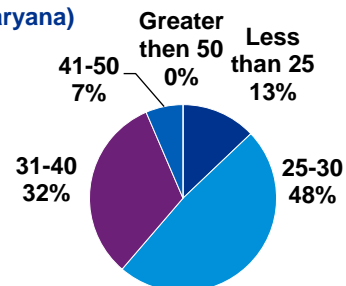
* Majority of the beneficiaries (more than 65%) belong to the age group of 25-40 years, the adults in workforce.

* Majority of the end beneficiaries (more than 55%) belong to the age group of 25-40 years, the adults in workforce.

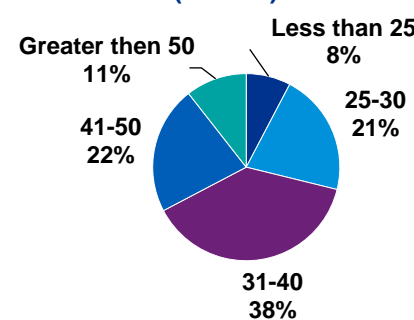
Age-wise classification of trainees (Assam)



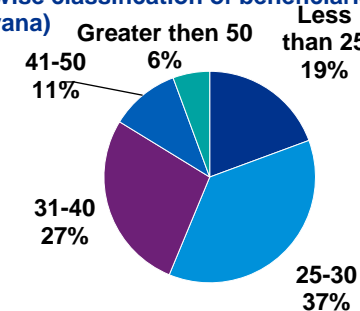
Age wise classification of trainees (Haryana)



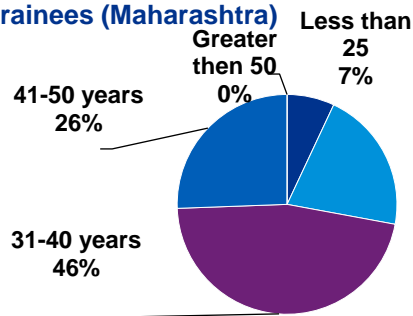
Age-wise classification of beneficiaries (Assam)



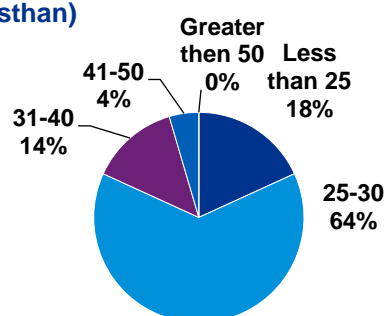
Age wise classification of beneficiaries (Haryana)



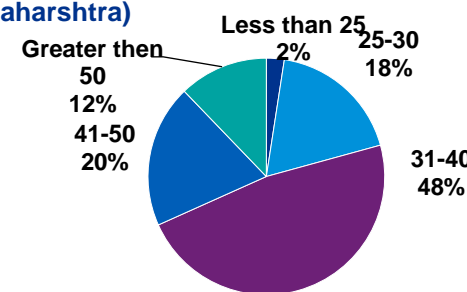
Age-wise classification of GSCP trainees (Maharashtra)



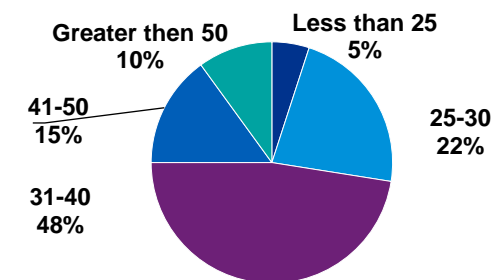
Age wise classification of trainees (Rajasthan)



Age-wise classification of beneficiaries (Maharashtra)



Age-wise classification of beneficiaries (Rajasthan)



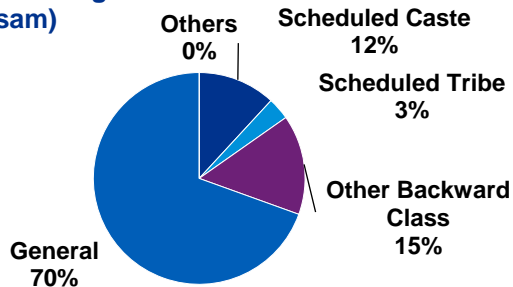
States targets the right set of beneficiaries and end-beneficiaries, as established in programme's mission and vision, under Gram Shakti Certification Programme (2/4)

Programme's Coverage- Social Categorization

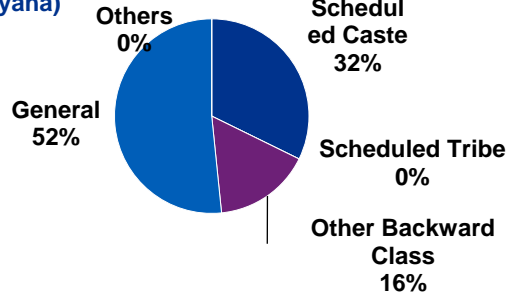
* Programme can be made more effective by improving access to training to women that represent socially vulnerable category, esp. ST and SC category. Majority of trainees are from general category.

* Haryana, Maharashtra and Rajasthan represent support services provided to community members from vulnerable categories.

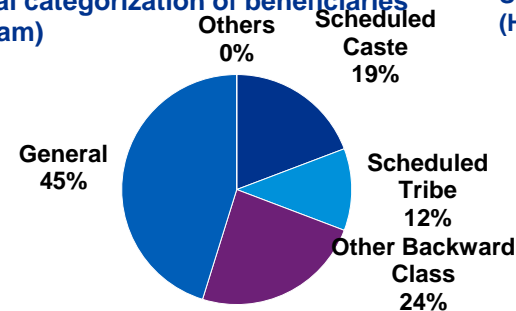
Social categorisation of GSCP trainees (Assam)



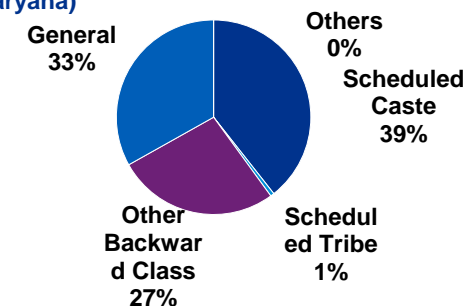
Social categorisation of GSCP trainees (Haryana)



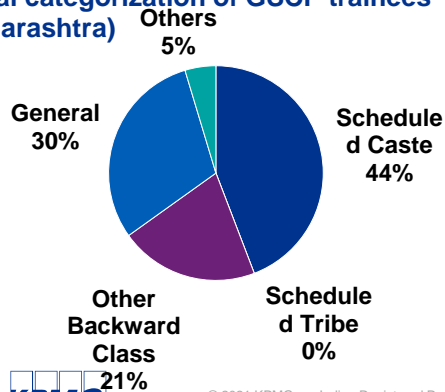
Social categorization of beneficiaries (Assam)



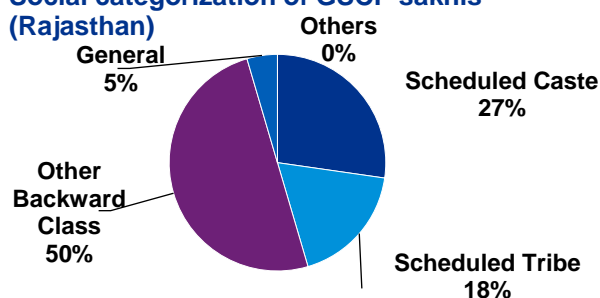
Social categorization of beneficiaries (Haryana)



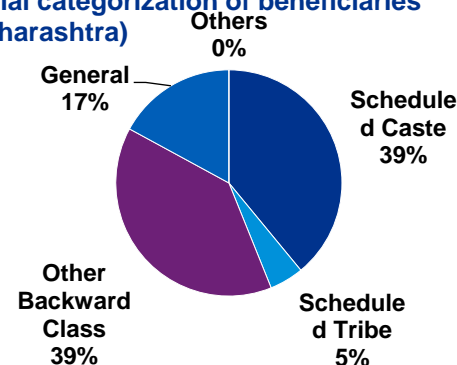
Social categorization of GSCP trainees (Maharashtra)



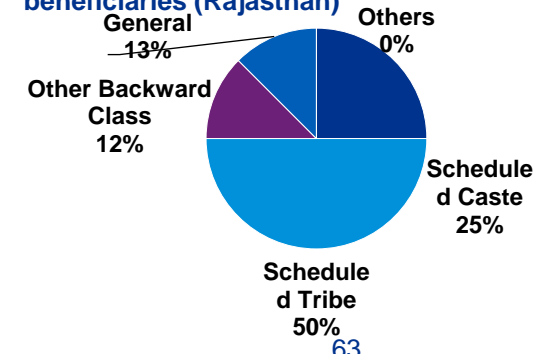
Social categorization of GSCP sakhis (Rajasthan)



Social categorization of beneficiaries (Maharashtra)



Social categorization of end beneficiaries (Rajasthan)



States targets the right set of beneficiaries and end-beneficiaries, as established in programme's mission and vision, under Gram Shakti Certification Programme (3/4)

Programme's Coverage- Monthly Income

* Assam:

On an average, a trainee has:

- An **average monthly income of a household- INR 11808** and of **sakhi from other work is INR 1764**
- An **average monthly income from sakhi work – INR 911**, with majority of sakhis (84%) shared that they earn around **INR 0-1000 per month**

Haryana:

On an average, a trainee has:

- An **average monthly income of a household- INR 8988** and of **sakhi from other work is INR 2475**
- An **average monthly income from sakhi work is INR 0** as majority of sakhis (98%) shared that they have no earning from the sakhi activity on a per month basis

Maharashtra:

On an average, a trainee has:

- An **average monthly income of a household- INR 8988** and of **sakhi from other work is INR 2475**
- An **average monthly income from sakhi work is INR 0** as majority of sakhis (98%) shared that they have no earning from the sakhi activity on a per month basis

Rajasthan:

On an average, a trainee has:

- An **average monthly income of a household- INR 15727** and of **sakhi from other work is INR 6181**.
- An **average monthly income from sakhi work was reported to be INR 1363**

* Assam:

- **On an average end beneficiaries were found to save INR 2284 per month. This constitutes disposable income for the beneficiaries to invest into various financial instruments** such as insurance and pension, indicating the effectiveness of the programme

Haryana:

- **Average monthly income of end-beneficiary from various income generating activities is INR 1425**
- **On an average end beneficiaries were found to save INR 2956 per month. This constitutes disposable income for the beneficiaries to invest into various financial instruments** such as insurance and pension, indicating the effectiveness of the programme.

Maharashtra:

- **Average monthly income of end-beneficiary from various income generating activities is INR 756**
- **On an average end beneficiaries were found to save INR 1066 per month. This constitutes disposable income for the beneficiaries to invest into various financial instruments** such as insurance and pension, indicating the effectiveness of the programme

Rajasthan:

- **Average monthly income of end-beneficiary from various income generating activities is INR 1325**
- **On an average end beneficiaries were found to save INR 5225 per month. This constitutes disposable income for the beneficiaries to invest into various financial instruments** such as insurance and pension, indicating the effectiveness of the programme

The programme is relevant in terms of addressing beneficiary and end-beneficiary needs across states (4/4)

Address Beneficiary and End-beneficiary needs

*

Assam:

- **100% of the Sakhis saw increase in income** from Sakhi activities over time
- **None of them could provide the same services during COVID-19** lockdown
- Basis the responses **each sakhi helped 72 women on an average with at least 3 meetings conducted every month**

Haryana:

- **Nearly 20% of the Sakhis saw increase in income** from Sakhi activities over time
- **80% couldn't provide the same services during COVID-19** lockdown
- Basis the responses **each sakhi helped 60 women on an average with at least 5 meetings conducted every month**

Maharashtra:

- **None of the Sakhis saw increase in income** from Sakhi activities over time
- **31% couldn't provide the same services during COVID-19** lockdown
- Basis the responses **each sakhi helped 45 women on an average with at least 6 meetings conducted every month**

Rajasthan:

- **Nearly 27% of the Sakhis saw increase in income** from Sakhi activities over time
- **None of them were able to provide the same services during COVID-19** lockdown
- Basis the responses **each sakhi helped 59 women on an average with at least 6 meetings conducted every month**

*

General findings across states for end-beneficiaries:

- **Increase in activities** undertaken by end-beneficiary towards **better financial management and investment post support from sakhis.**

GSCP offers a proof of concept to leverage technology as one of the platform to drive experiential learning to build grassroots level financial health worker cadres

Sakhi's familiarity with technology & Adaptation to app-based learning

* Assam:

- 37% trainees are familiar with smart phones and can operate them
- 81% trainees found training on usage of app for GSC purpose useful and appropriate
- 100% trainees shared that they were able to adopt to app-based training. **Around 57% trainees** shared that they **used helpline support** and about **42% trainees** shared that they used **self-help videos** to access understanding on how to use app.
- 94% trainees rated app-based training as somewhat or very beneficial during COVID -19 times.
- Top three major issues sited with the app are: (a) access to devices (b) Others especially internet, natural constraints and (c) interface

Haryana:

- 100% trainees are familiar with smart phones and can operate them
- Less than 60% trainees found training on usage of app for GSC purpose useful and appropriate
- 88% trainees shared that they were able to adopt to app-based training, however 12% shared they could not adapt to training app post training as well.
- 100% trainees rated app-based training as somewhat or very beneficial during COVID -19 times.
- Top three major issues sited with the app are: (a) lack of support to understand app-based training (b) language and (c) access to devices such as smart phone

Maharashtra:

- 100% trainees are familiar with smart phones and can operate them
- More than 60% trainees found training on usage of app for GSC purpose useful and appropriate
- Approx. 60% trainees shared that they were able to adopt to app-based training
- 83% trainees rated app-based training as somewhat or very beneficial during COVID -19 times with 5% trainees sharing that training was not beneficial.
- Top three major issues sited with the app are: (a) Others especially internet, natural constraints and (b) interface

Rajasthan:

- 100% trainees are familiar with smart phones and can operate them
- 82% trainees found training on usage of app for GSC purpose useful and appropriate
- Approx. 60% trainees shared that they were able to adopt to app-based training
- 94% trainees rated app-based training as somewhat or very beneficial during COVID -19 times.
- Top three major issues sited with the app are: (a) Quality of information shared through app (b) Features of app and (c) interface



The **satisfaction rate with GSCP's training is high among trainees across states**
However, majority request for follow up training.

Areas of follow up training

*

Assam:

- **Less than 50% trainees are satisfied with examination conducted post completion of training modules. More than 50% trainees satisfied with LMS, training content and training method.**
- **Almost 47% trainees have requested follow up trainings in the areas of livelihoods, digital payment and computers.**

Haryana:

- **More than 60% trainees are satisfied with training method, training content, LMS and examination conducted post completion of training modules. Improvements required in case of assignments and practical associated with training modules.**
- **Almost 68% trainees have requested follow up trainings in the areas of digital finance and livelihoods. In case of in-progress trainees, 100% of trainees have requested for follow up training on computers and digital training methods.**

Maharashtra:

- **100% trainees satisfied with the LMS. More than 90% trainees are satisfied with training method, and training content. More than 80% trainees are satisfied with examination conducted post completion of training modules and assignments/ practical associated with training modules.**
- **Almost 36% trainees have requested follow up trainings in the areas of digital finance, others, livelihoods and computers. In case of in-progress trainees, 100% of trainees have requested for follow up training on computers and digital training methods.**

Rajasthan:

- **More than 20% trainees are very satisfied with the training method, and training content. More than 50% trainees are somewhat satisfied with examination conducted post completion of training modules, LMS and assignments/ practical associated with training modules.**
- **Almost 64% trainees have requested follow up trainings in the areas of digital finance, livelihoods and computers, both in case of completed trainees and in-progress trainees.**

Evidence of proof across states indicate that GSCP's training support programme outputs (1/2)

Activities undertaken by sakhi cadre

* Assam:

- **100%** of Sakhis reported receiving monetary incentives for providing services to SHGs (such as bookkeeping services- receives money from NRLM in tranches)
- An average monthly income from sakhi work – INR 911, with majority of sakhis (84%) shared that they earn between INR 0-INR 1000 per month
- Only 3% sakhi has shown dissatisfaction with incentive received.
- **More than 50% of Sakhis have shown agreement** that programme has helped them in improved financial literacy, building strong relationships with community leaders and bank officials and feel pride in giving back to society.

Haryana:

- **80%** of Sakhis reported that they have **received no monetary incentives for providing services to SHGs** while rest 20% sakhis have not shared there response.
- Contrary to the above data all sakhis feel pride in the work they are doing and are satisfied w.r.t. services they are providing to community members.
- **More than 60% of Sakhis have shown agreement** that programme has helped them in improved financial literacy, building strong relationships with community leaders and bank officials and feel pride in giving back to society.

• Need for attitudinal change among sakhis to adopt entrepreneurship model and start charging fees for their service.

Activities undertaken by end-beneficiary

* Assam:

- **Community members (69%) agree that there has been improvement in financial literacy** among the members, however the **activities undertaken by members to practice financial management is low.**

Haryana:

- **More than 50% community members agree that there has been improvement in financial literacy among people.**
- **Stark improvement observed in terms of financial inclusion practices and management** adopted by community members post sakhi interventions especially related to – open bank account, practice HH budget planning, applied for government schemes and deposit money in bank account on regular basis.



Evidence of proof across states indicate that GSCP's training support programme outputs (2/2)

Activities undertaken by sakhi cadre

* Maharashtra:

- An average monthly income from sakhi work – INR 0 with majority of sakhis (98%) shared that they do not make any earning out of the sakhi activities
- None of the sakhis had shown dissatisfaction with incentive received as they feel pride in supporting their community members by sharing information and understanding about financial inclusions, its products and services available in market.
- More than 70% of Sakhis have shown agreement that programme has helped them in improved financial literacy, building strong relationships with community leaders and bank officials and feel pride in giving back to society.

Rajasthan:

- About 36% of Sakhis reported receiving monetary incentives for providing services to SHGs, with almost 64% of sakhis sharing no response.
- An average monthly income from sakhi work – INR 1363 per month
- About 27% sakhi has shown dissatisfaction with incentive received.
- About 64% of sakhi agreed that there is improvement with respect to financial literacy level and they observe a lot of pride among women cadre in giving back to community.
- About 55% of sakhis shared that they are not sure whether programme has helped them to build relationship with community leader, bank officials or empowered them to participate in village level activity.

• Need for attitudinal change among sakhis to adopt entrepreneurship model and start charging fees for their service.

Activities undertaken by end-beneficiary

* Maharashtra:

- Most respondents agreed in improvement of financial literacy. About 50% of them agree that financial literacy have improved:
 - Community respects the work that sakhi is doing
 - Family is proud of the work that sakhi is doing.
 - Family of end-beneficiaries find the awareness and understanding provided during meetings as beneficial for Household level financial decision making
- Activities undertaken by end-beneficiary post sakhi interventions have improved especially related to budget planning at HH level, filling out PAN/Aadhar card and opening of bank accounts

Rajasthan:

- About 50% end-beneficiaries agree that the financial literacy level among community members have improved with about 40% of end-beneficiaries being unsure about the same.
- Looking at activities undertaken by end-beneficiaries post sakhi intervention indicate that improvement in financial literacy and management levels. Community members have shown change in behavior in terms of HH budget planning practice, access to government documents – PAN and Aadhar card, opening of bank accounts and deposit money in bank accounts.



Implementation benefits will last longer post Foundation's/ Partner's support provided overall technology experience is improved for end-users

Key observations

* Assam:

- **More than 53% of the trainees** who completed the trainings and **78% trainees that are undergoing training** agreed that the app-based training is highly beneficial.
- **Above 80%** of the trainees shared that it is **easier to focus on lectures through app** and **about 50% trainees** shared that **they could understand concepts through app-based training**.

Haryana:

- **More than 58% of the trainees** who completed the trainings and **67% trainees that are undergoing training** agreed that the app-based training is highly beneficial.
- **Above 40%** of the trainees shared that it is **easier to focus on lectures through app** and could **understand concepts through app-based training**.

Maharashtra:

- **83% of the trainees** who completed the trainings agreed that the app-based training is highly beneficial.
- **Above 86%** of the trainees highly agreed that it is **easier to focus on lectures through app** and **about 67% trainees** could **understand concepts through app-based training**.

Rajasthan:

- **64% of the trainees** who completed the trainings and **27% of trainees who are undergoing training** agreed that the **app-based training is highly beneficial**.
- **Above 64%** of the trainees agreed that it is **easier to focus on lectures through app** and **about 75% trainees** could **understand concepts through app-based training**.



GSCP is scalable and replicable model where beneficiaries and end-beneficiaries see value in the programme interventions for long-term outcomes

Key observations

Assam:

- **100% of the trainees** who completed the trainings or are undergoing training and **end-beneficiaries** felt that the skills imparted will be relevant for lifelong.
- **100% of the trainees** are willing and confident to continue the services post partner withdraw support from the programme. About **97% trainees shared that they found the programme useful and will suggest** the same to others
- **100% Sakhi appreciate support and supervision** provided by CRISIL Foundation and Implementation Partner's staff and can continue sakhi activities post their exit.

Haryana:

- **100% of the trainees** who completed the trainings or are undergoing training felt that the skills imparted will be relevant for lifelong.
- **Approx. 86% of end beneficiaries** also felt that the skills imparted will be relevant for lifelong
- **96% of the trainees** are willing and confident to continue the services post partner withdraw support from the programme. About **90% trainees shared that they found the programme useful and will suggest** the same to others
- **56% Sakhi appreciate support and supervision** provided by CRISIL Foundation and Implementation Partner's staff and can continue sakhi activities post their exit.

Maharashtra:

- **Approx. 93% of the trainees** who completed the trainings felt that the skills imparted will be relevant for lifelong
- **Approx. 93% of end beneficiaries** also felt that the skills imparted will be relevant for lifelong
- **82% of the trainees** are willing and confident to continue the services post partner withdraw support from the programme. **About 77% trainees shared that they found the programme useful and will suggest the same to others**
- **86% Sakhi appreciate support and supervision** provided by CRISIL Foundation and Implementation Partner's staff and can continue sakhi activities post their exit.

Rajasthan:

- **Approx. 64% of the trainees** who completed the trainings and **73% of the trainees** undergoing the training felt that the skills imparted will be relevant for lifelong.
- **100% of end beneficiaries** also felt that the skills imparted will be relevant for lifelong
- **95% of the trainees** are willing and confident to continue the services post partner withdraw support from the programme. **About 68% trainees shared that they found the programme useful and will suggest the same to others**
- **68% Sakhi appreciate support and supervision** provided by CRISIL Foundation and Implementation Partner's staff and can continue sakhi activities post their exit.

Overall sustainability of programme to be improved by inculcating monetary benefits associated with the programme for certified sakhi

Key observations

Assam:

- 67% of the end-beneficiaries agreed that sakhi are hesitant to accept money for the services or help they provide to community members.

Haryana:

- 48% of the end-beneficiaries shared that sakhi are hesitant to accept money for the services or help they provide to community members.

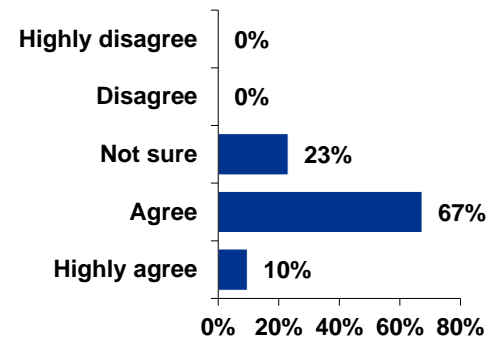
Maharashtra:

- 40% of the end-beneficiaries shared that sakhi are hesitant to accept money for the services or help they provide to community members.

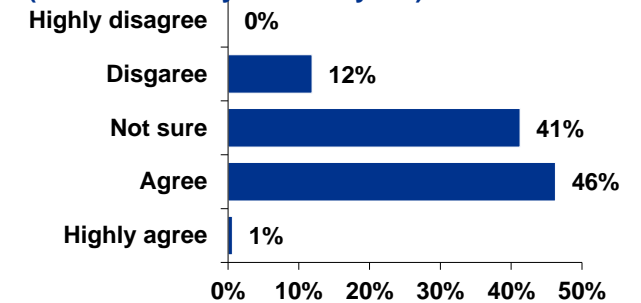
Rajasthan:

- 48% of the end-beneficiaries shared that sakhi are hesitant to accept money for the services or help they provide to community members.

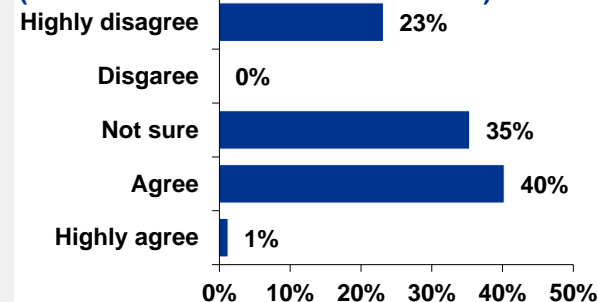
Hesitant in accepting money in return for service or help (End- beneficiary from Assam)



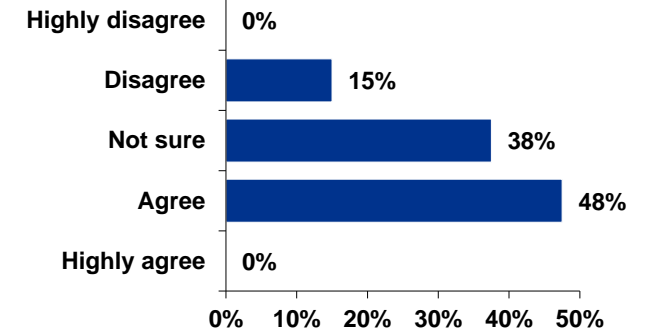
Hesitant in accepting money in return of service or help (End-beneficiary from Haryana)



Hesitant in accepting money in return for service or help (End-beneficiaries from Maharashtra)



Felt hesitation accepting money in return of service or help (End beneficiary for Rajasthan)



Most of the activities are done in good will and with an intention to support community members by sakhi. They charge nominal fees for transport and travel only.

GSCP and its interventions has **caused positive change** in the lives of end-beneficiaries in terms of **financial planning, decision making and overall empowerment, across states**

Improvement in confidence level, financial decision and management at Household level (end-beneficiary)

*

Assam

- **Approx. 40% end-beneficiaries highly agrees** that there is **improvement in their confidence levels** post sakhi's intervention/ after conduct of training.
- **Approx. 56% end-beneficiaries agrees** that there is **improved decision making in finances at household level post sakhi intervention.**
- **Approx. 37% end-beneficiaries agrees** that they are proud to contribute towards household income post sakhi intervention.

Haryana:

- **Approx. 62% end-beneficiaries highly agrees** that there is **improvement in their confidence levels** post sakhi's intervention/ after conduct of training.
- **Approx. 31% end-beneficiaries highly agrees** that there is **improved decision making in finances at household level post sakhi intervention.**
- **Approx. 66% end-beneficiaries agrees** that they are proud to contribute towards household income post sakhi intervention.

*

Maharashtra:

- **Approx. 44% end-beneficiaries highly agrees** that there is **improvement in their confidence levels** post sakhi's intervention/ after conduct of training.
- **Approx. 43% end-beneficiaries agrees** that there is **improved decision making in finances at household level post sakhi intervention.**
- **Approx. 74% end-beneficiaries agrees** that they are proud to contribute towards household income post sakhi intervention.

Rajasthan:

- **Approx. 68% end-beneficiaries highly agrees** that there is **improvement in their confidence levels** post sakhi's intervention/ after conduct of training.
- **Approx. 33% end-beneficiaries agrees** that there is **improved decision making in finances at household level post sakhi intervention.**
- **Approx. 73% end-beneficiaries agrees** that they are proud to contribute towards household income post sakhi intervention.



GSCP and its interventions have **transformative effect at household and community level as observed across states**

Improvements observed at Household level and community level (For Sakhi- Certified trainee)

* Assam:

- **56% sakhi agrees** that they family members feel proud of their work.
- **22% sakhi highly agrees** that the community feel proud of their work.
- **Only 8% sakhi highly agrees** that programme has helped them to build relationship with community leaders and bank officials.
- **58% sakhi agrees** that they are empowered to participate in **village level activities and public speaking**
- **78% sakhi agrees** that they feel proud to be associated with the programme because the association provided a joy in giving back to the society

Haryana:

- **60% sakhi highly agrees** that they family members feel proud of their work.
- **20% sakhi highly agrees** that the community feel proud of their work.
- **Only 8% sakhi highly agrees** that programme has helped them to build relationship with community leaders and bank officials.
- **16% sakhi highly agrees** that they are empowered to participate in **village level activities and public speaking**
- **72% sakhi highly agrees** that they feel proud to be associated with the programme because the association provided a joy in giving back to the society

* Maharashtra:

- **67% sakhi highly agrees** that they family members feel proud of their work.
- **36% sakhi highly agrees** that the community feel proud of their work.
- **74% sakhi highly agrees** that programme has helped them to build relationship with community leaders and bank officials.
- **55% sakhi agrees** that they are empowered to participate in **village level activities and public speaking**
- **83% sakhi highly agrees** that they feel proud to be associated with the programme because the association provided a joy in giving back to the society

Rajasthan:

- **64% sakhi highly agrees** that they family members feel proud of their work.
- **55% sakhi agrees** that the community feel proud of their work.
- **18% sakhi agrees** that programme has helped them to build relationship with community leaders and bank officials.
- **36% sakhi agrees** that they are empowered to participate in **village level activities and public speaking**
- **64% sakhi agrees** that they feel proud to be associated with the programme because the association provided a joy in giving back to the society

GSCP has influenced gender norms and establish case that interventions result into women empowerment

Improvements observed in terms of gender norms and overall empowerment level (For Sakhi- Certified trainee)

* Assam:

- **100% sakhis** surveyed were **not involved in any other community activities.**
- **100% sakhi** shared that a male member accompanies them to the meetings conducted by sakhi
- **56% sakhi highly agrees** that their **confidence level has gone up post training**
- **67% sakhis agrees** that they are **hesitant to accept money for the services offered by them**
- **58% sakhi agrees** that they feel **motivated to participate in village level activities and public speaking**

Haryana:

- **100% sakhis** surveyed were **not involved in any other community activities.**
- **100% sakhi** shared that a male member does not accompany them to the meetings conducted by sakhi
- **56% sakhi highly agrees** that their **confidence level has gone up post training**
- **72% sakhis agrees** that they are **hesitant to accept money for the services offered by them**
- **16% sakhi agrees** that they feel **motivated to participate in village level activities and public speaking**

* Maharashtra:

- **21% sakhis** surveyed were **not involved in any other community activities.**
- **90% sakhi** shared that a male member does not accompany them to the meetings conducted by sakhi
- **90% sakhi highly agrees** that their **confidence level has gone up post training**
- **74% sakhis highly agrees** that they are **hesitant to accept money for the services offered by them**
- **55% sakhi highly agrees** that they feel **motivated to participate in village level activities and public speaking**

Rajasthan:

- **100% sakhis** surveyed were **not involved in any other community activities.**
- **73% sakhi** shared that a male member does not accompany them to the meetings conducted by sakhi
- **36% sakhi highly agrees** that their **confidence level has gone up post training**
- **73% sakhis agrees** that they are **hesitant to accept money for the services offered by them**
- **36% sakhi agrees** that they feel **motivated to participate in village level activities and public speaking**





Table of Contents

1 Evaluation design

2 Observations from primary study

3 State-wise Findings

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Summary of Inferences

Satisfactory



Needs improvement



Unsatisfactory



Not Applicable



Parameter	Performance Rating	Description
Relevance		The program is targeting the right kind of beneficiaries in terms of their age, caste, occupation and income. The program is addressing the trainees and end-beneficiary needs in terms of financial literacy, inclusion and women empowerment. The program may further consider expanding into adjacencies such as livelihood training and ease of adopting technology for training.
Effectiveness		The program can improve the effectiveness especially in terms of technology interface, capacity building in terms of training content, ensuring sustainable livelihood in the form of entrepreneurship model for Sakhis to provide them a source of income and continuous support in the form of supervision to provide experiential learning to trainees.
Efficiency		Need to increase number of Sakhis in consonance with increase in end-beneficiaries at much faster pace. M&E systems need to be more robust and strengthened.
Sustainability		While some Sakhis were confident that they can sustain the program on their own since they have created their own network to gather information, others still preferred to have CRISIL Foundation's and Implementation Partner's intervention to provide information as well as structure the program and monitor them. Trainees require more holistic approach with similar focus on livelihood component as well.
Impact		The program has had a significant impact on the financial decision making power of women in their households both at trainee and end-beneficiary level. It has also provided them a voice in their households and has facilitated mobility of women outside their homes but the same need to be further evaluated in terms of basket of services that are accessed by end-beneficiaries.
Convergence		Gram Shakti Certification Programme is strategically aligned and converge with key sectoral outcomes, national priorities and SDGs. However, its convergence needs to be improved espec. With other similar initiatives.
Process evaluation		Program monitoring and reporting is a mix of in-person and digital mechanisms. A new MIS is set to be implemented soon. Key stakeholders are satisfied with the overall value chain and processes but the same need to be improved espec in terms of human resource efficiency, M&E system related efficiency. A scientifically designed template for gathering feedback through various channels, from both the end-beneficiaries of financial literacy programmes and the intermediaries involved in disseminating the same, needs to be prepared and periodically reviewed keeping in view the vast changes in the financial sector.

Pre-liminary recommendations (1/3)

S.no.	Observations	Recommendation	Priority	Responsibility
1	<p>Capacity Building</p> <ul style="list-style-type: none"> • Trainee's feedback is not collected on modules and its content. This will help in assessing the content and its applicability on case-to-case basis and help in improvisation in seamless manner. • Re-looking at training content espc the chapters involving calculations/ formulaes and making them more effective for trainees to remember and apply • The attrition rate is very high between the following stages- completion of modules vis-à-vis test. 	<ul style="list-style-type: none"> • Collecting and assessing trainee's feedback post each module: Each module shall have provision of receiving trainee's feedback post completion- of each chapter. This will provide better idea on adaptability to training content. • Having hybrid approach for modules involving formulae-based applications. All trainees can assemble at Centre/common location and Centre Manager can take up in-person class for those modules. • Motivating sakhi to go for assessment and then cadre work post certification: Improve overall pass percentage rate by suggesting mock test after each chapter and overall assessment test post module rather than taking all after 11modules are completed. 	<p>High</p> <p>High</p> <p>High</p>	<p>CRISIL Foundation with Technology Partner</p> <p>CRISIL Foundation/ Implementation Partner</p> <p>CRISIL Foundation with Technology Partner</p>
2	<p>Community Acceptance</p> <ul style="list-style-type: none"> • Increase number of Sakhis: Increasing the number of Sakhis will help in greater women empowerment as well as greater quality of service for beneficiaries. • Usage of more friendly LMS platform will resolve app download, login and accessibility issue • High drop out rate due to network and internet issues, access to phone etc. persist and impact overall achievement of programme 	<ul style="list-style-type: none"> • Creating SoPs for pre-training, training and post training requisites to be followed by both trainees and Centre Managers/ Implementation Partners need to be drafted • Change of app from moodle to android will ease out issues related to usage and ease of applications for trainees. • Centre Managers in disaster prone areas where frequency of network issues is high need to analyzed and mitigation measures or plan of action to be streamlined. Providing resources such as tablet, android phone to potential trainees may be explored. 	<p>High</p> <p>High</p> <p>High</p>	<p>CRISIL Foundation/ Implementation Partner</p> <p>CRISIL Foundation with Technology Partner</p> <p>CRISIL Foundation/ Implementation Partner</p>

Pre-liminary recommendations (2/3)

S.no.	Observations	Recommendation	Priority	Responsibility
3	<p>Sustainable Livelihoods</p> <ul style="list-style-type: none"> • Building management skills of Sakhis: While Sakhis have sound technical skills, they are still dependent on the Foundation to give them targets and monitor their achievement. The program may lose its impact if accountability and independent working skills are not built among Sakhis • Sakhi's earning through this work is shrinking as there is an overlap in services with other similar government interventions. 	<ul style="list-style-type: none"> • GSCP training to have modules on aspects such as mobilization, target setting, monitoring and reporting, etc. • Incentivize Sakhis by strengthening the entrepreneurship model so that they are motivated to continue their work • Formal linkages with banks, online payment platforms, etc. to provide discounts to Sakhis for utilizing their services (e.g. Phonepe can provide special discounts to Sakhis if they perform recharge through the app) • CRISIL Foundation should ensure convergence of GSCP trainees and that of MPRP with government programmes such as NRLM and RGAVP • Discussions with other like-minded implementation partners such as World Vision to scale up program implementation and also strategic partners such as RBI and lead bank. However standard operating procedures need to be well-documented, best practices need to be captured, transfer and disseminated for more effective implementation • Leverage partnerships and create amore holistic solution. Converge GSCP and MPRP and assess overall benefits together . 	<p>Medium</p> <p>High</p> <p>High</p> <p>Medium</p>	<p>CRISIL Foundation and Implementation Partners</p>

Pre-liminary recommendations (3/3)

S.no.	Observations	Recommendation	Priority	Responsibility
4	<p>Supportive supervisions</p> <ul style="list-style-type: none"> • Expectation for fully online training and certification process is not realistic with trainees that programme associates with. • Clusters do not have dedicated staff for GSCP and leverage existing MPRP staff. Change in staff from one location to another leads to loss of knowledge and social capital in that location. • Query management service offered by Technology Partner who have created self-help videos and standard line to share issues shall be ensured in seamless way. 	<ul style="list-style-type: none"> • The programme shall look for alternative model such as hybrid model at least for another 2 years and shall implement recommendations related to trainees feedback to improvise on overall content for each modules. • Centre Manager's shall be equipped with required information, their roles and responsibility and resources associated with the same shall be re-looked and improvised and their works shall be linked to KPIs that shall be followed from time to time. • Centre Managers need to be equipped with training related to app usage, any issues faced,etc. Their plan of action in terms of linkages shall be also thoroughly reviewed and supported. 	<p>High</p> <p>Medium</p> <p>High</p>	<p>CRISIL Foundation and Implementation Partner</p> <p>CRISIL Foundation with Technology Partner</p>
5	<p>Monitoring and Evaluation</p> <ul style="list-style-type: none"> • Data reporting and record keeping is currently happening through excel files, e-mails and hard copies. • In case of digital application-based trainings, KPIs should be well-defined to understand and assess the accessibility to app vis-à-vis platform experience, ease of understanding and focusing on content etc. 	<ul style="list-style-type: none"> • Define change/ causal pathways for Gram Shakti Certification programme and establish Key Performance Indicators with respect to each pathway that shall be tracked on frequent basis • Cloud based MIS should be established for central access to information as well as reduce manual intervention • Documentation of knowledge, best practices across various intervention/ partnership models, its mode of transfer and dissemination shall be finalized • SoPs shall be developed to conduct concurrent or daily monitoring, which ever found suitable for KPIs assessed and tracked. 	<p>High</p>	<p>CRISIL Foundation with Technology Partner</p>



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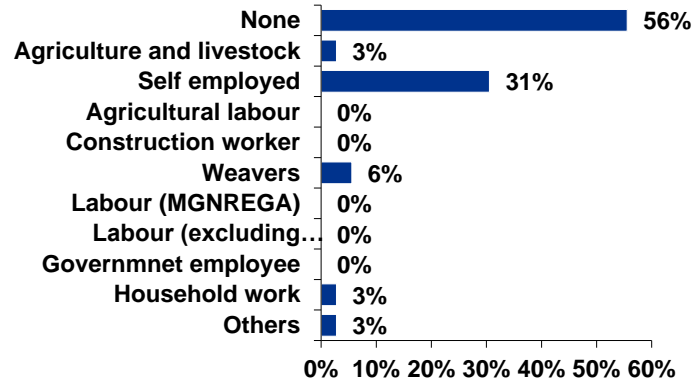
4 **Recommendations**

5 **Appendix**

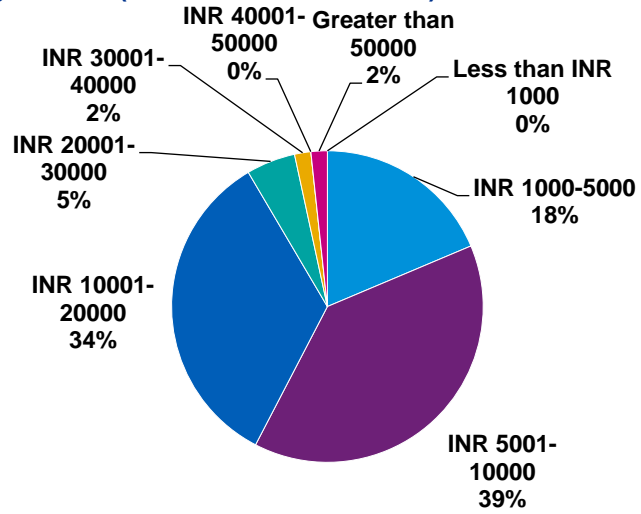
Appendix

- [Link to primary responses data files and analysis sheets of GSCP trainees having completed the training](#)
- [Link to primary responses data files and analysis sheets of GSCP trainees currently undergoing training](#)
- [Link to primary response data files and analysis sheets of GSCP end beneficiaries](#)
- [Link to primary response data analysis sheets of GSCP trainees, both having completed the training and currently undergoing](#)
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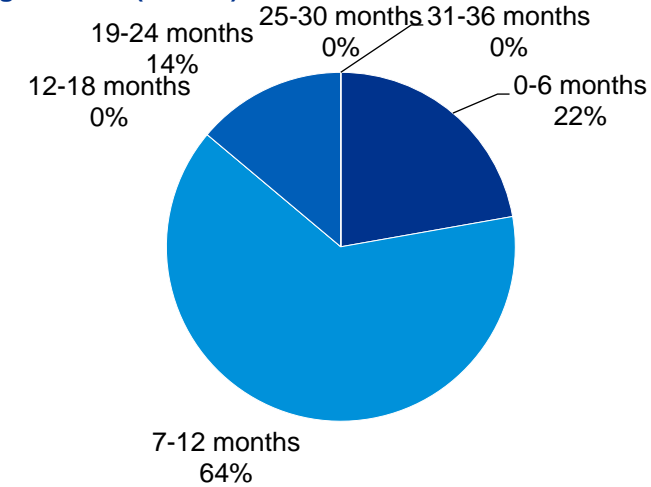
Occupation other than sakhi for trainees completed GSCP



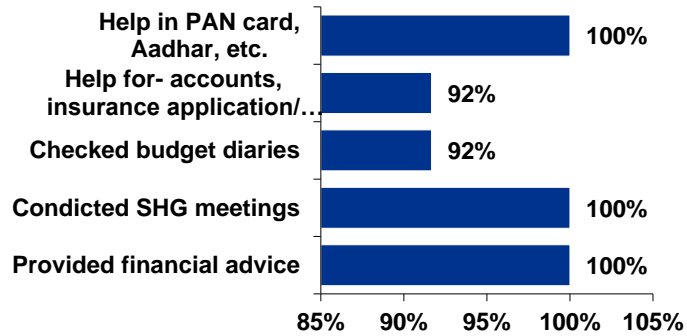
Monthly income (GSCP sakhi+household) for Assam



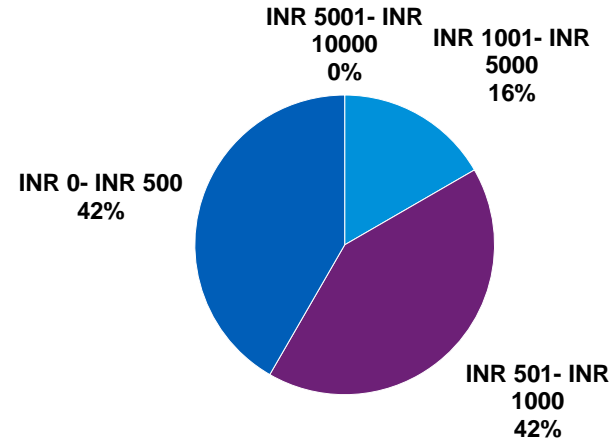
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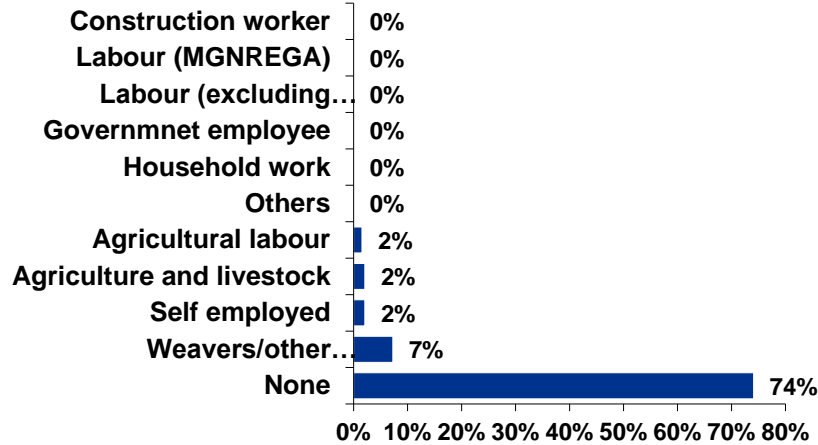
Activities performed by GSCP trainees post course completion



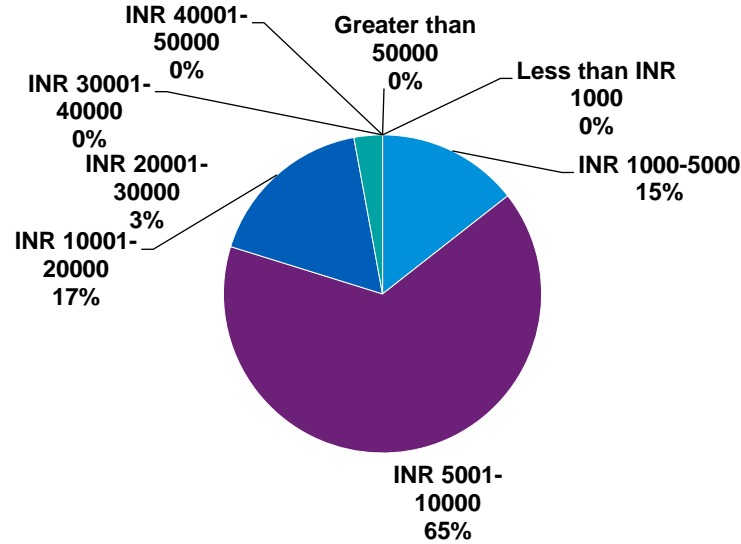
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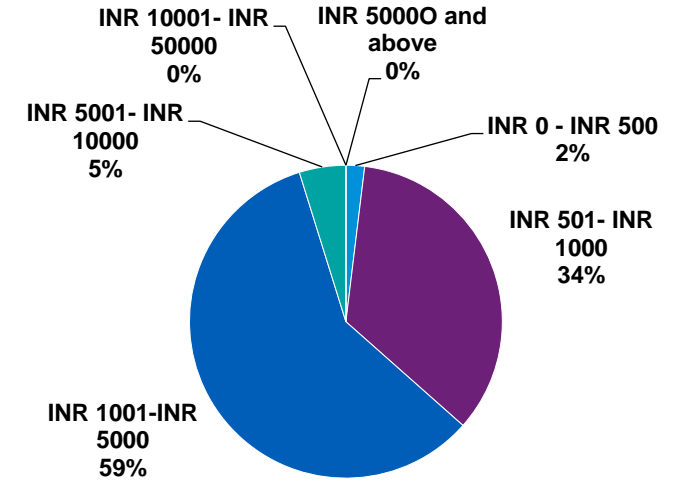
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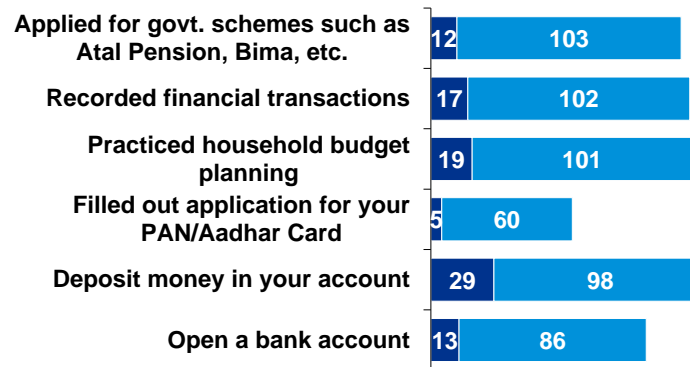
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Monthly savings available with end beneficiaries (Assam)

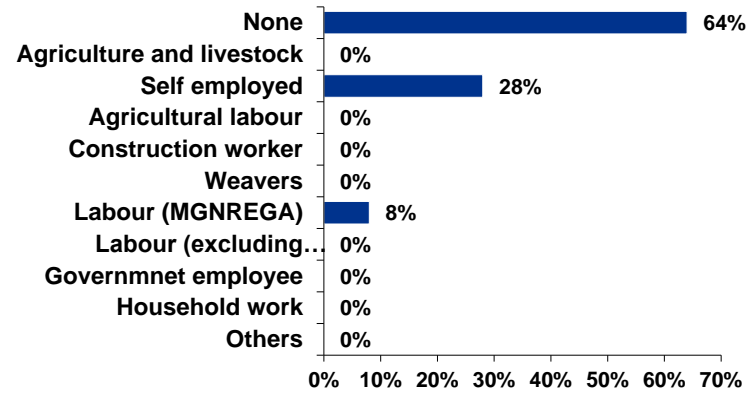


Activities undertaken by end-beneficiaries of Assam before and after training by GSCP sakhi

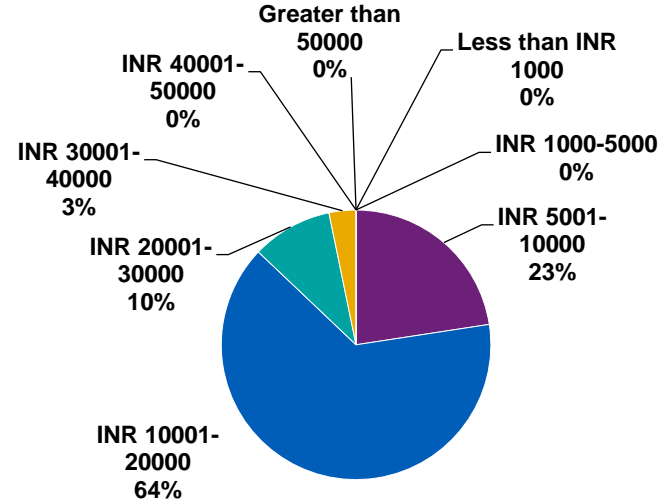


■ After ■ Before

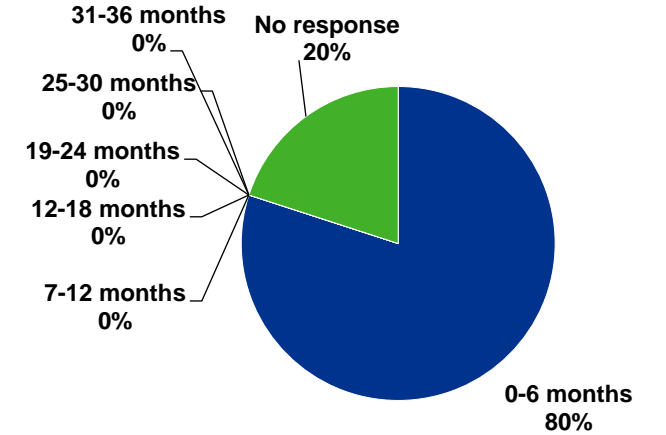
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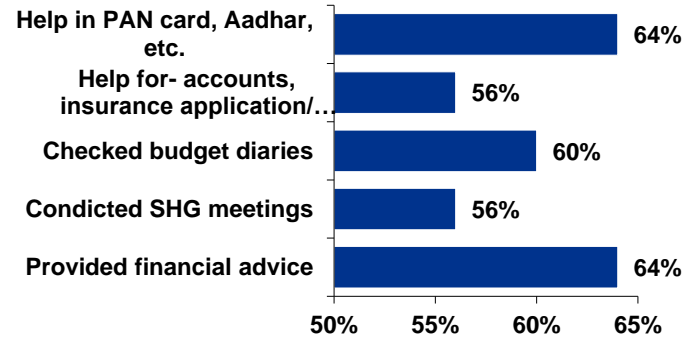
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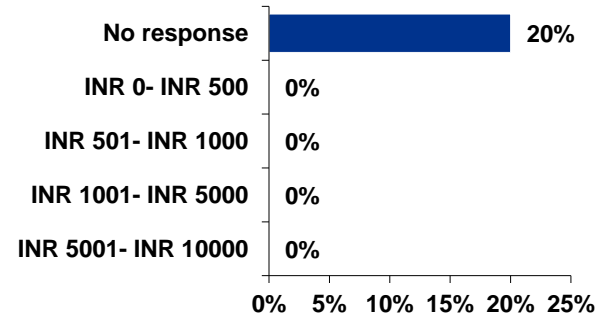
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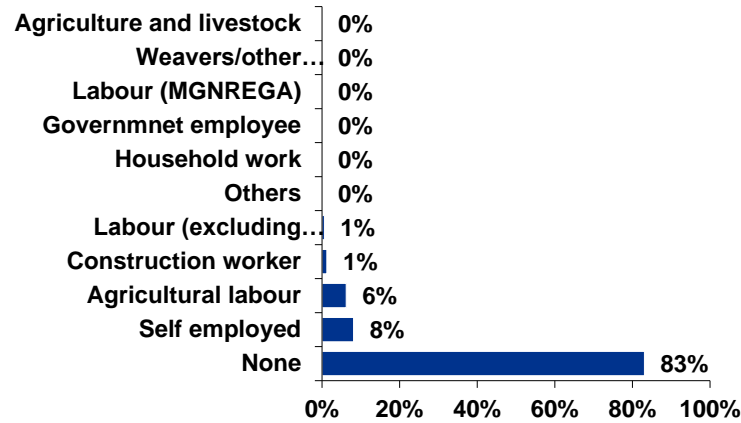
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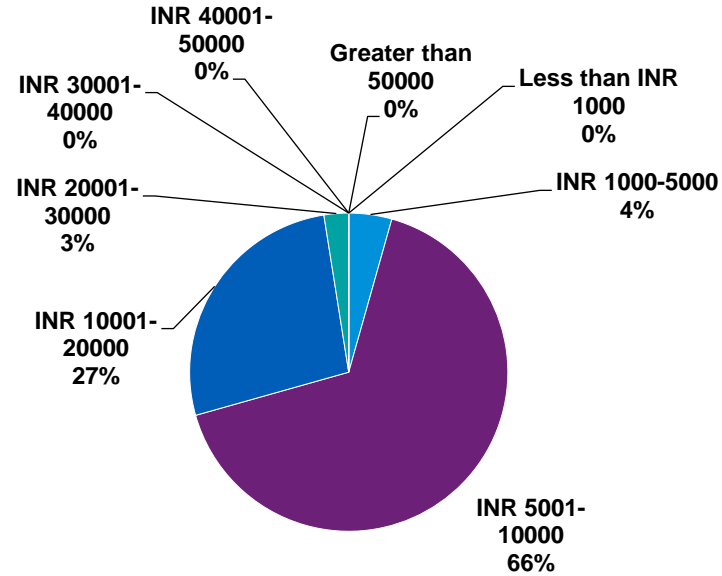
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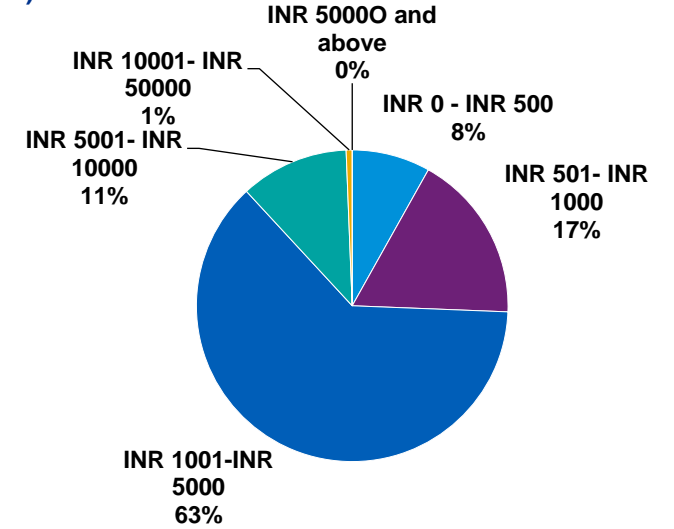
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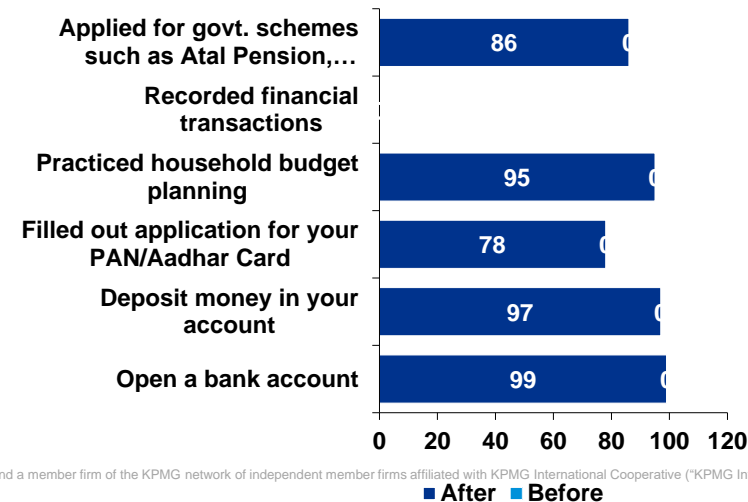
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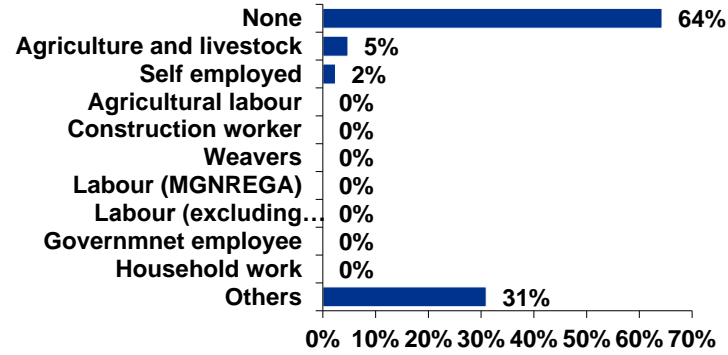
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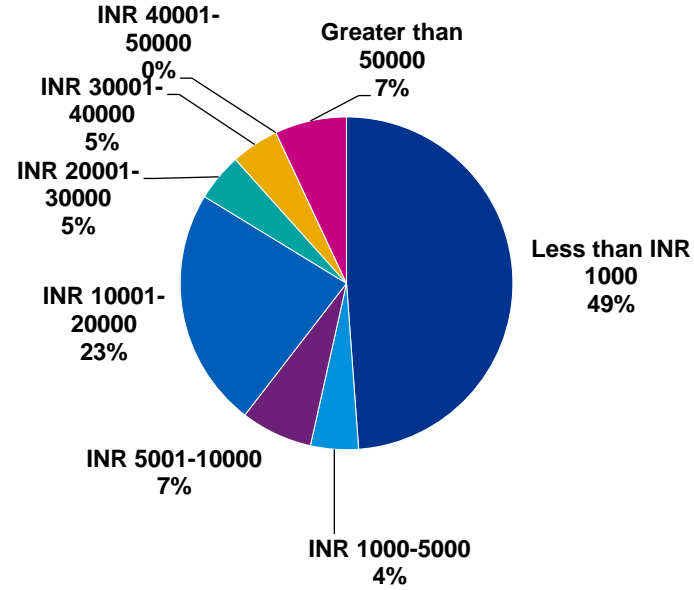
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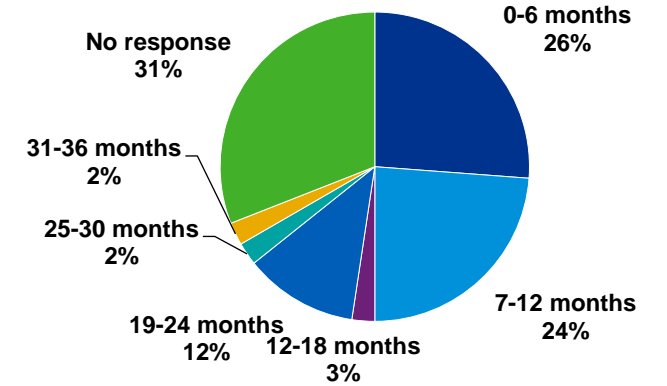
Occupation other than sakhi for trainees completed GSCP



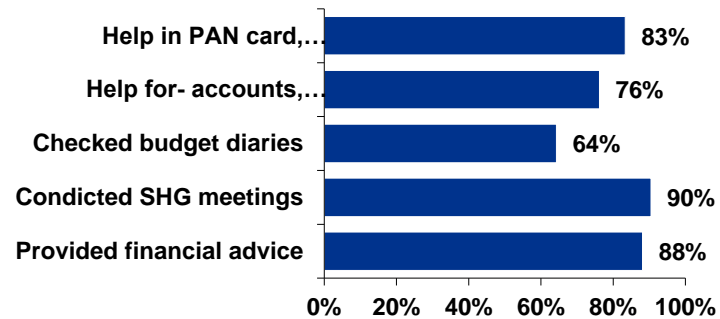
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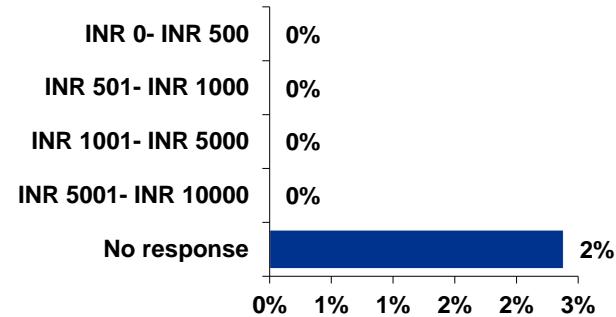
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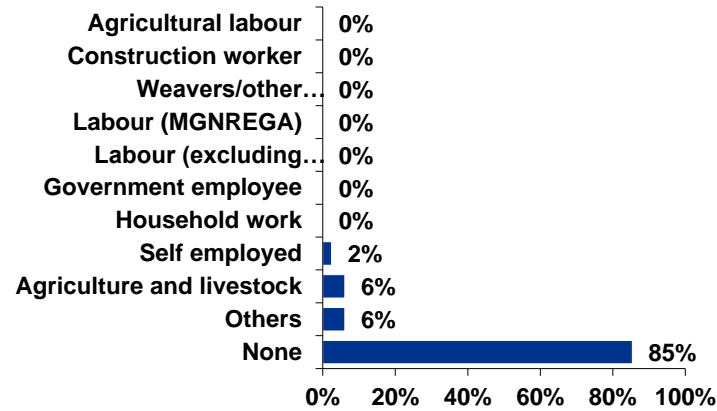
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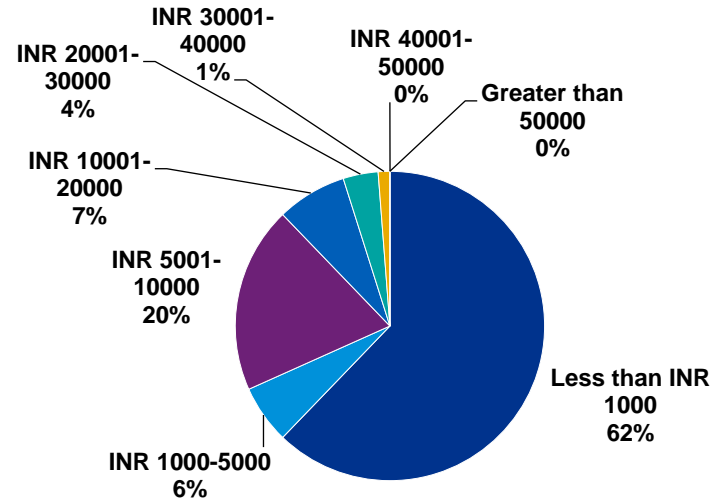
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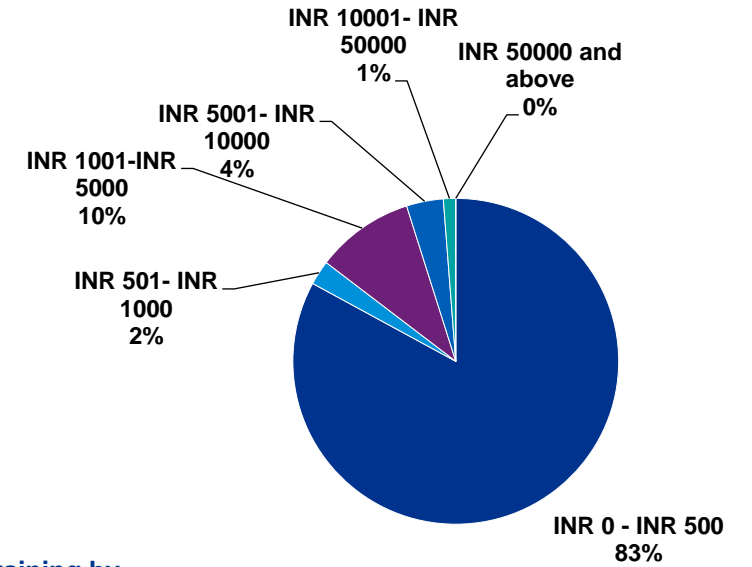
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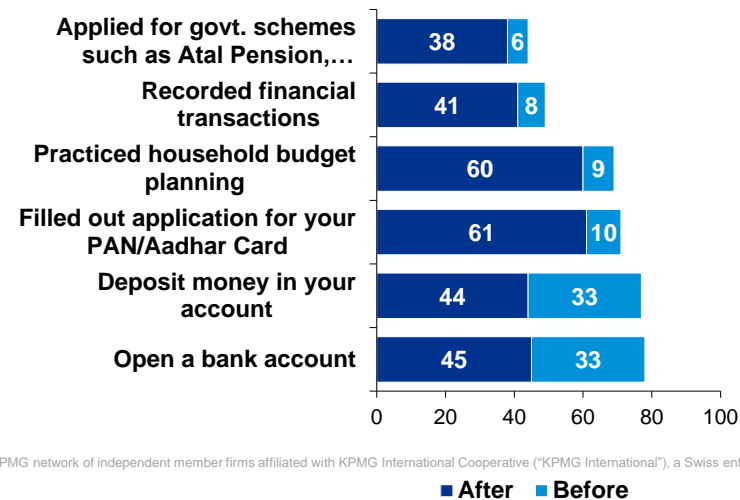
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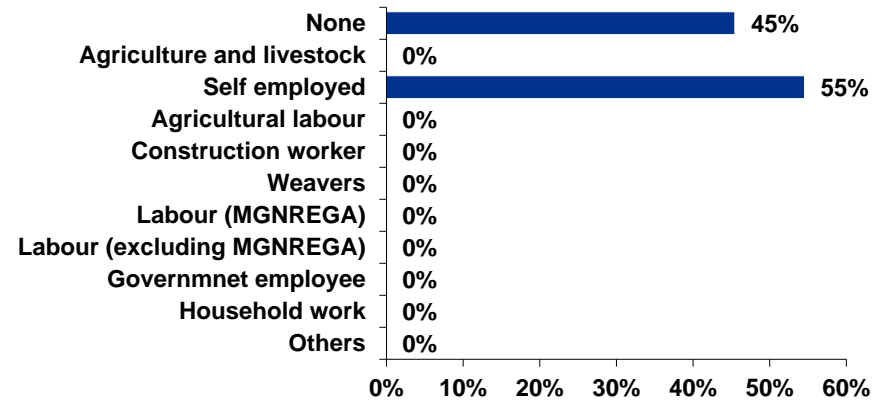
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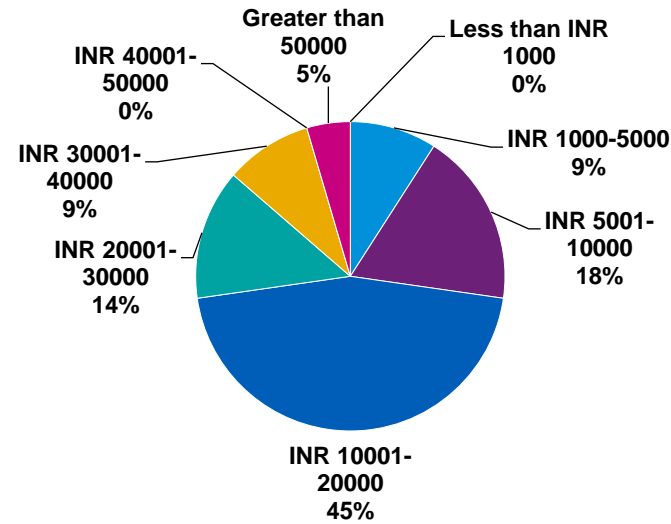
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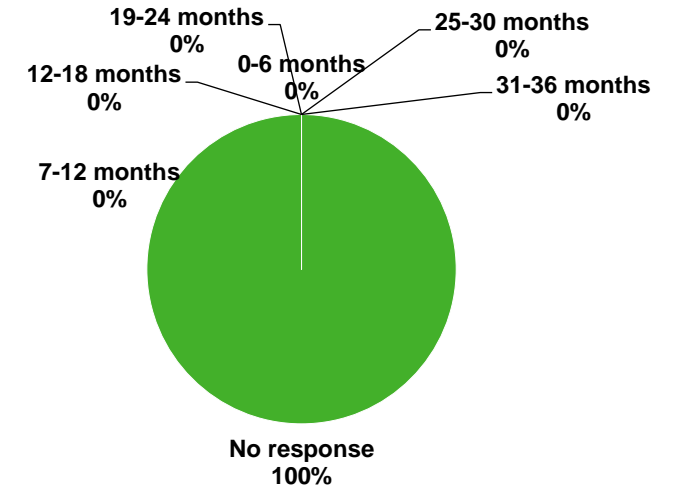
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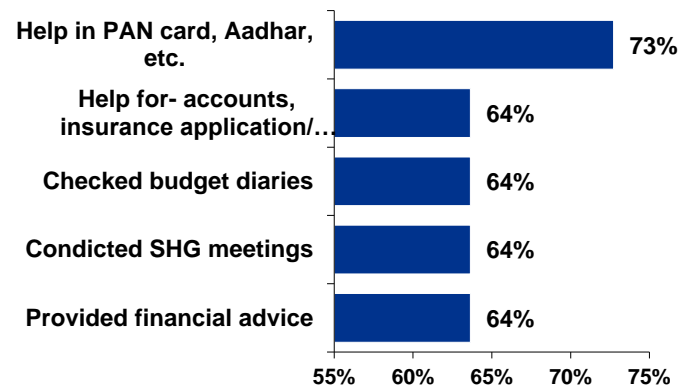
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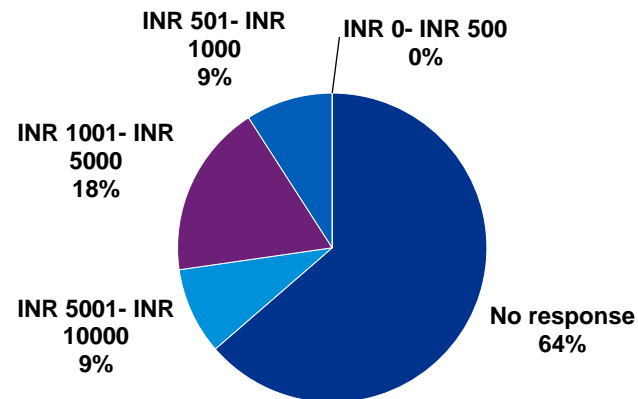
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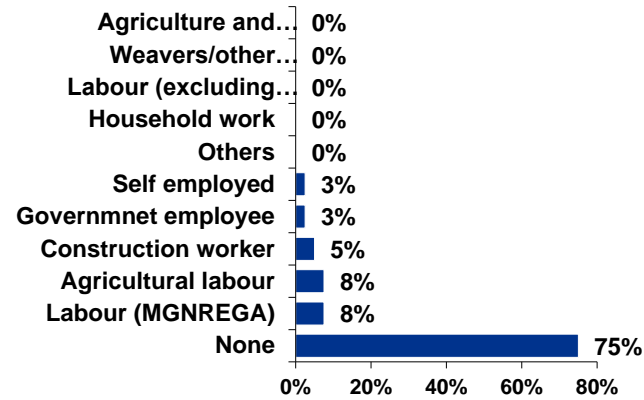
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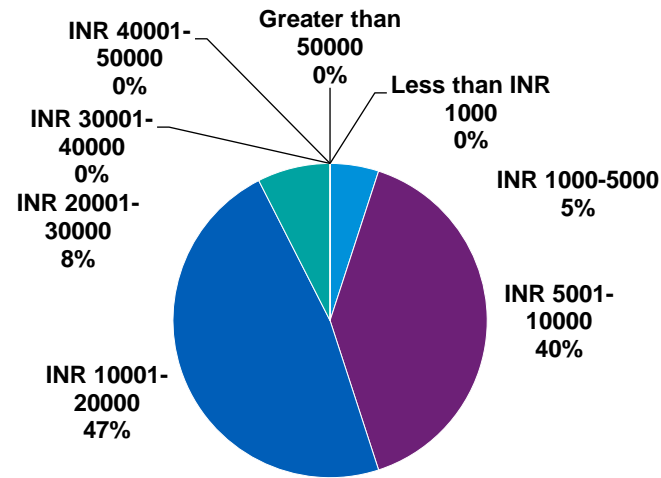
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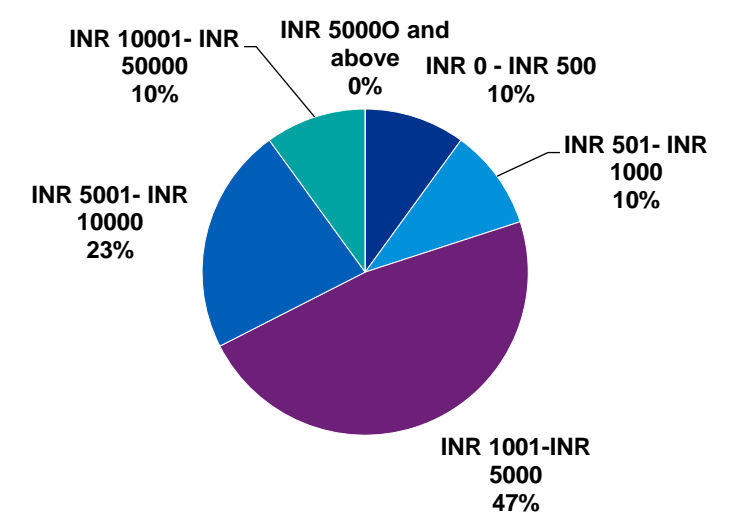
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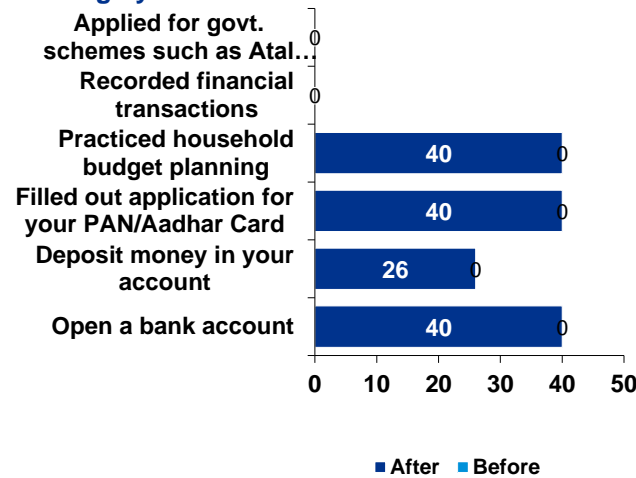
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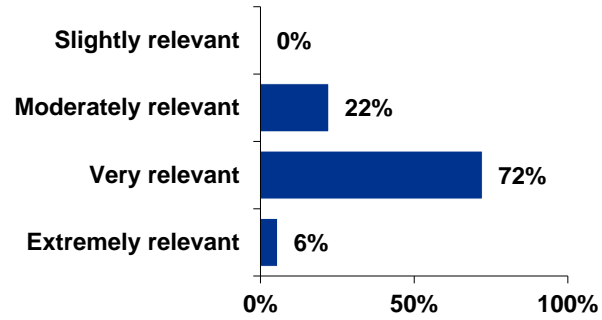
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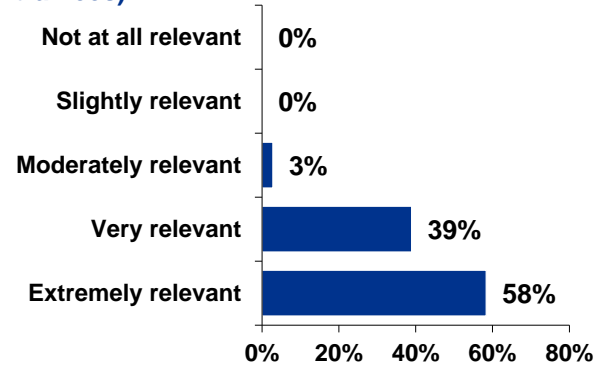
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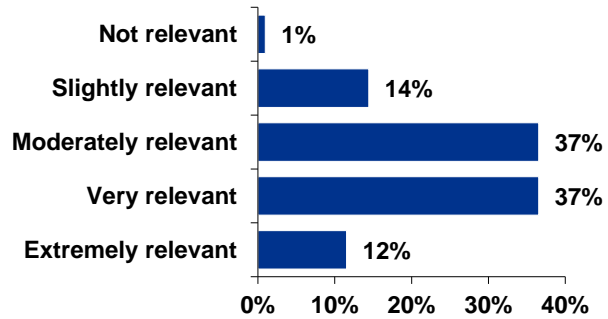
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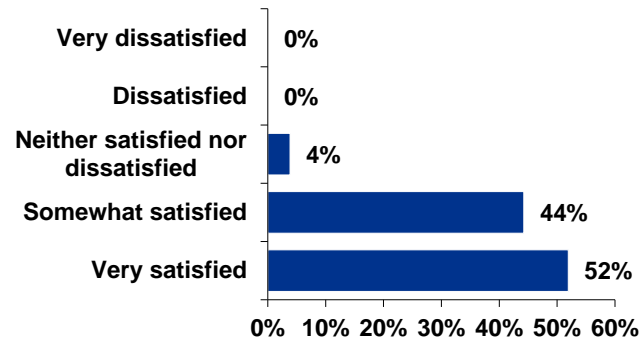
Satisfaction from overall training provided (completed trainees)



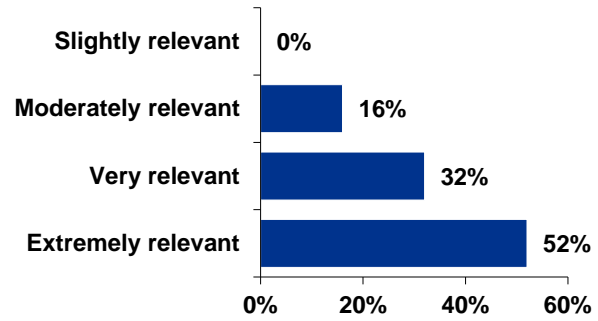
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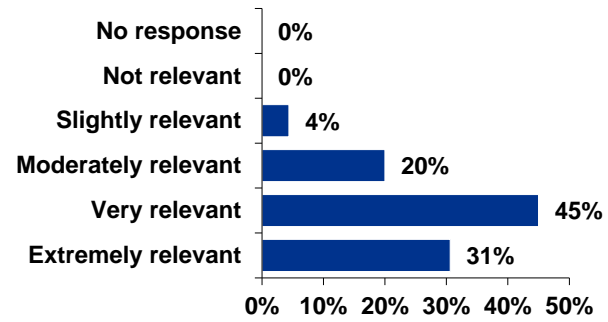
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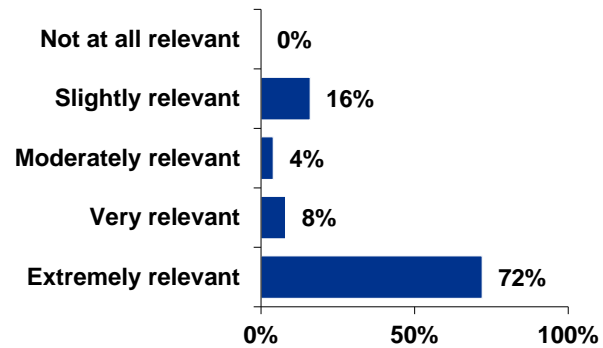
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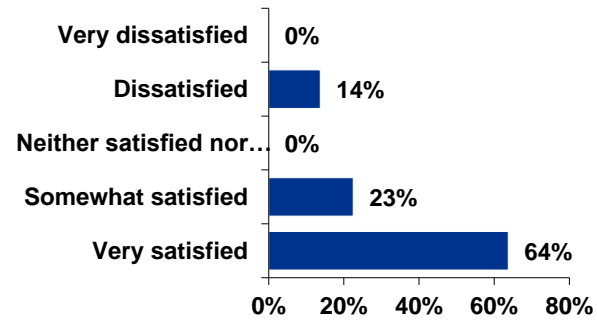
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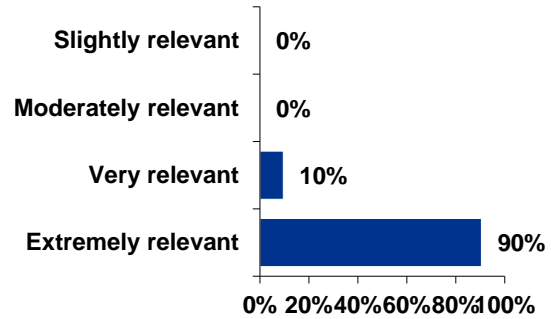
Satisfaction from overall training provided (Training completed)



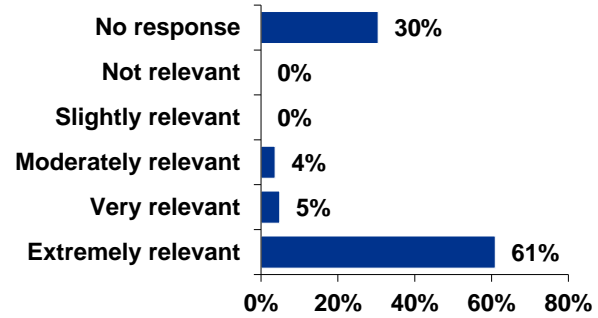
Satisfaction level from training provided by Crisil sakhis



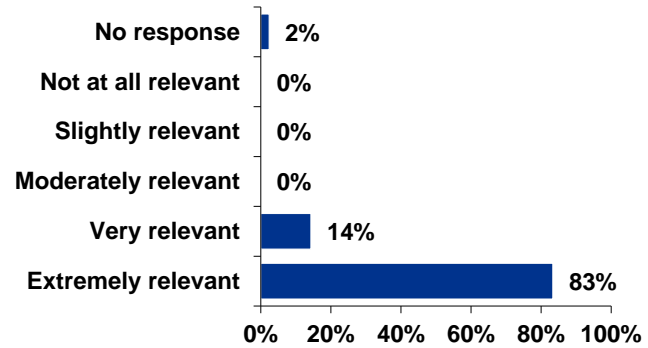
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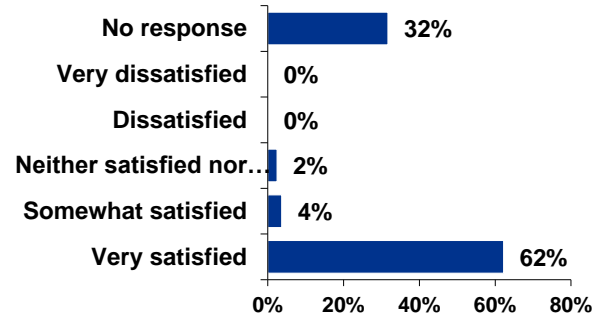
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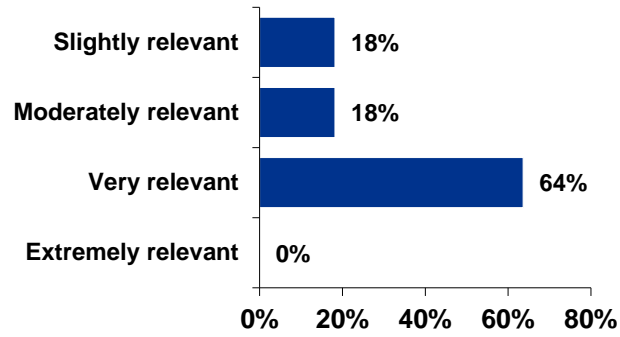
Satisfaction from overall training



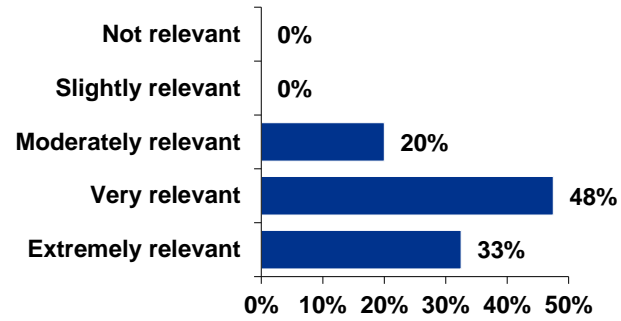
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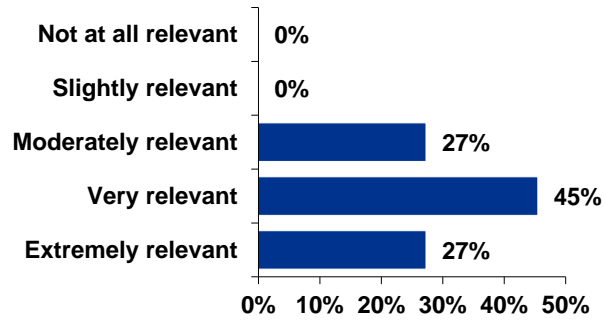
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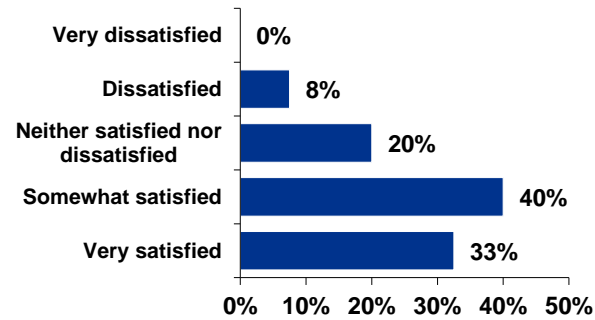
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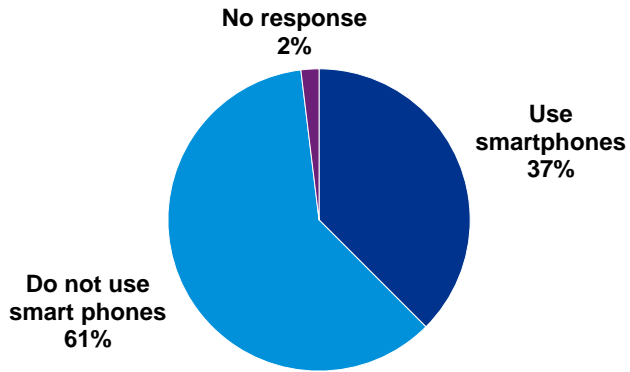
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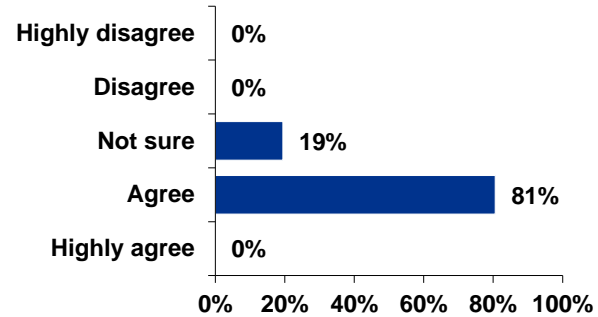
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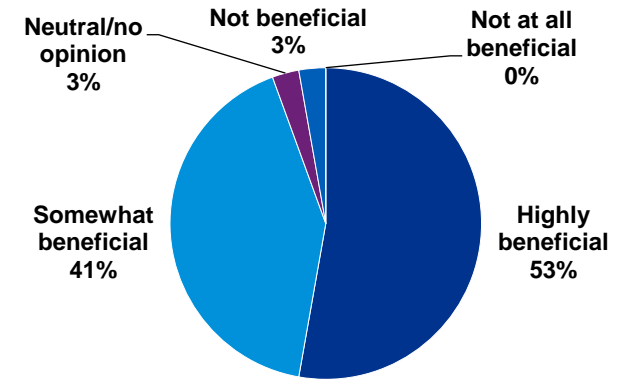
Trainees who know how to operate technology (Assam)



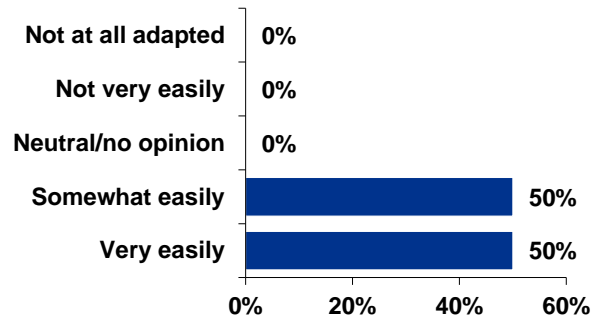
Adequate training on how to use app



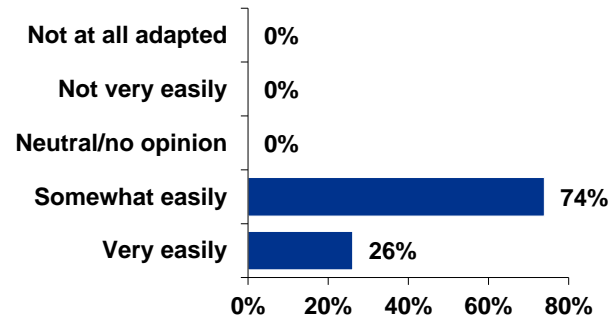
Web-based training beneficial during COVID-19



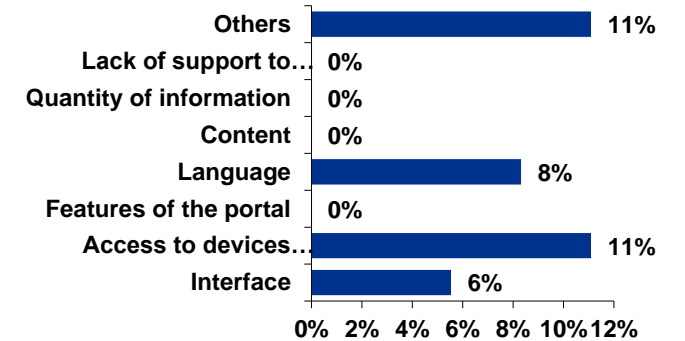
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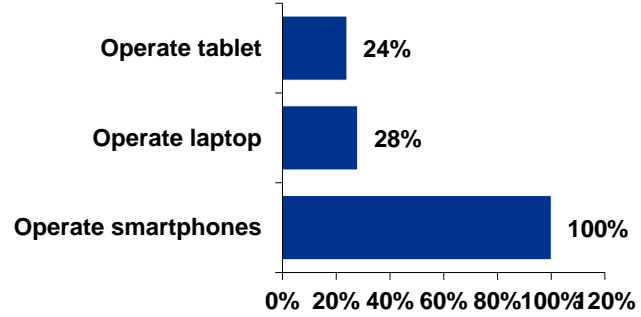
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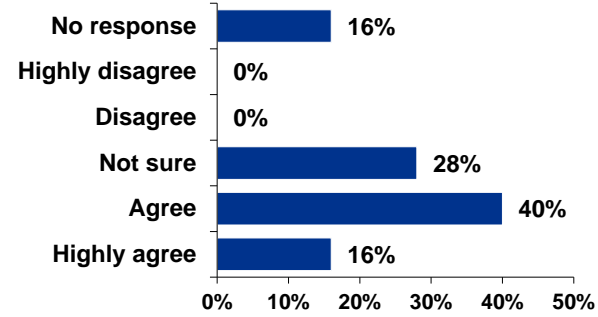
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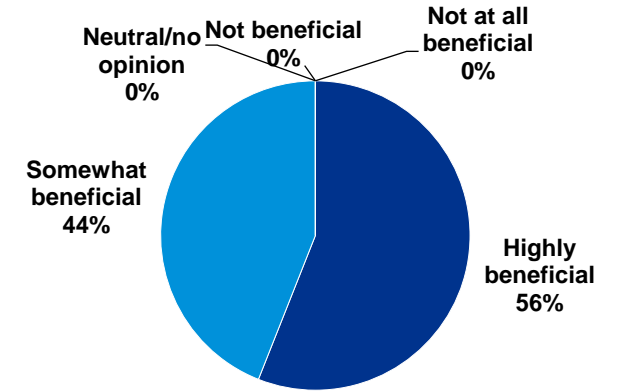
Trainees who know how to operate technology



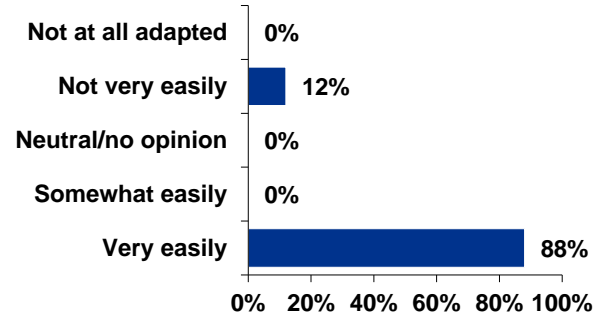
Adequate training on how to use app



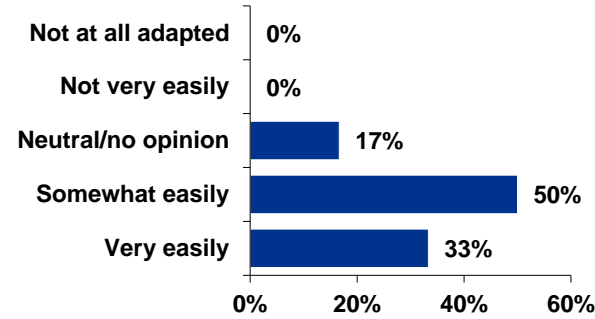
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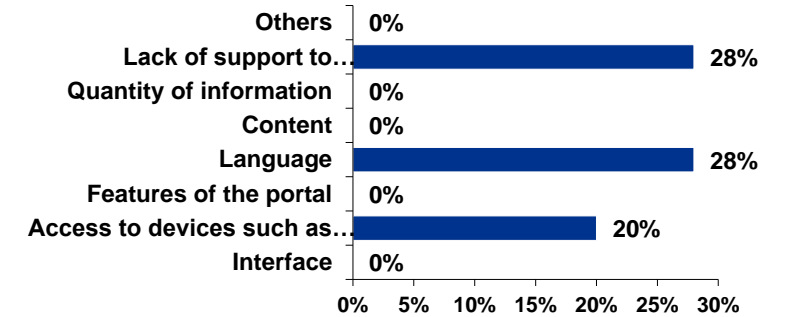
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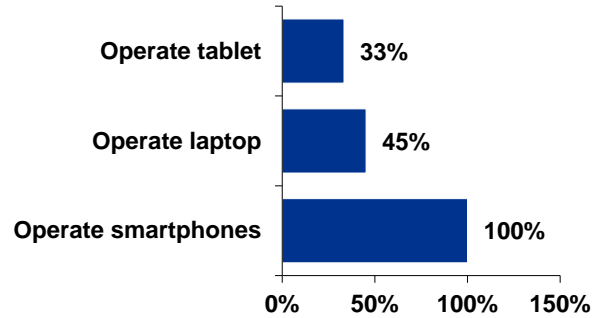
Adaption to app-based training (In progress trainees)



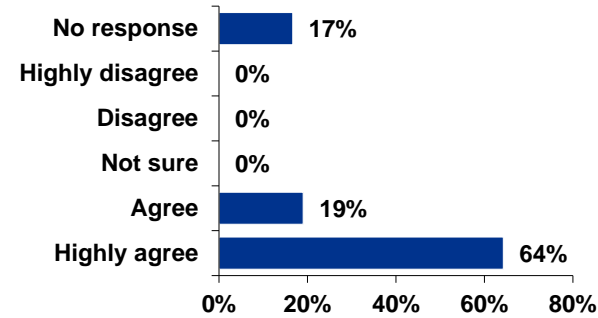
Issues with app-based learning



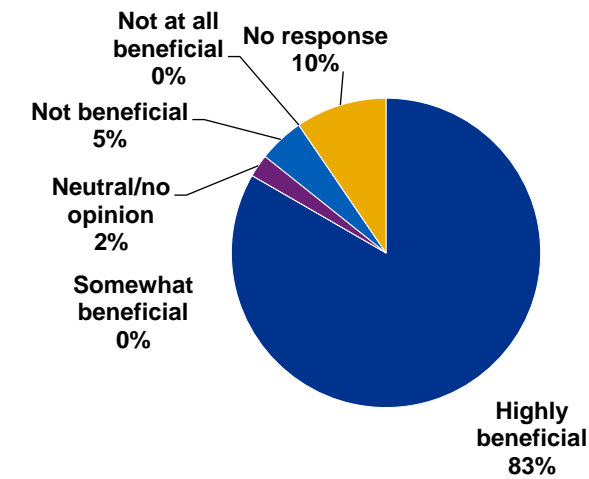
Trainees who know to operate technology



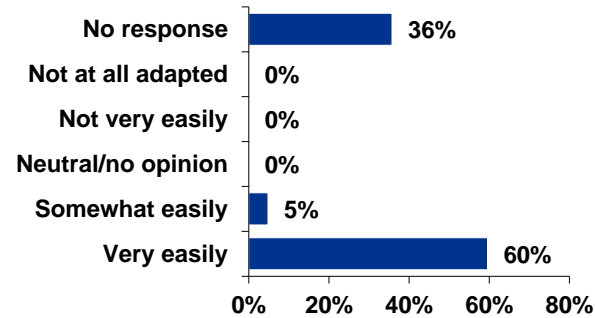
Adequate training on how to use app



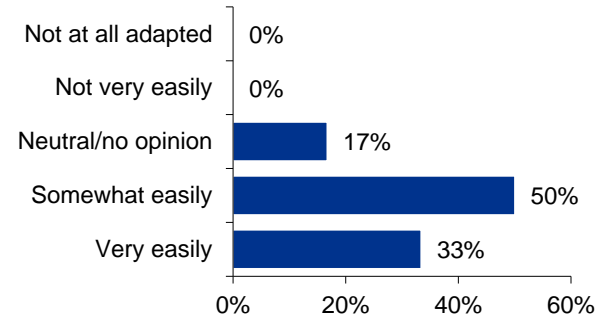
Web based training beneficial during COVID 19



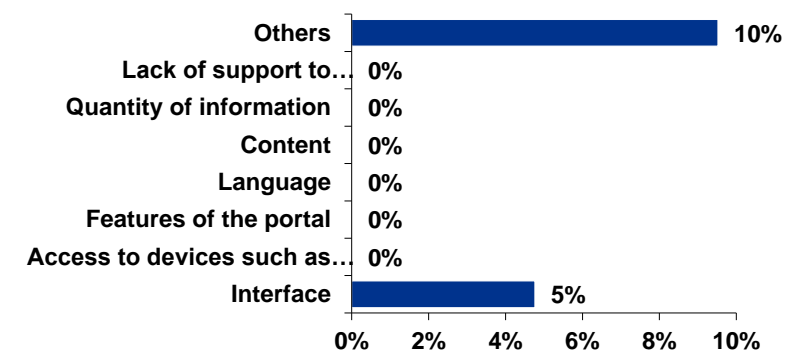
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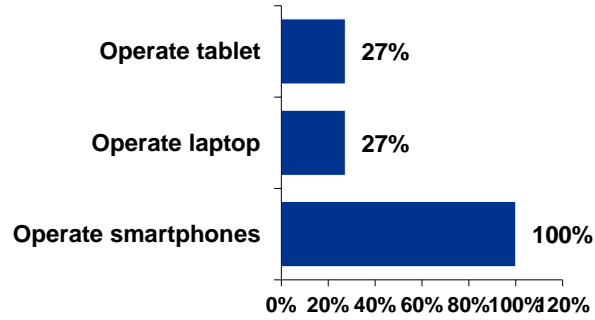
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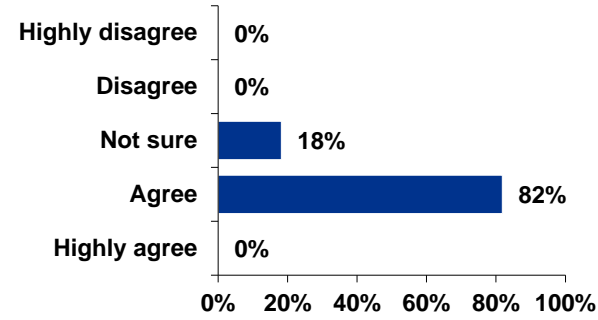
Issues with app-based learning



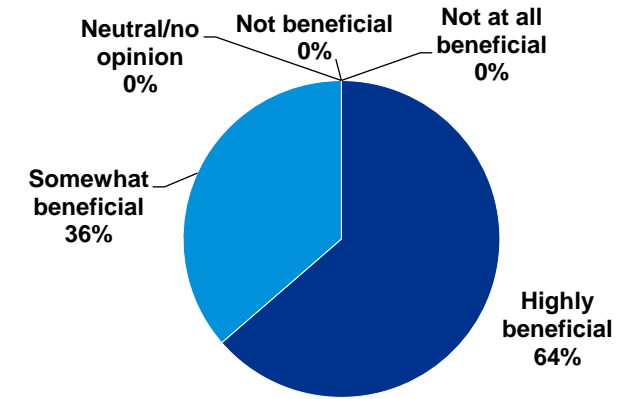
Trainees who know how to operate technology



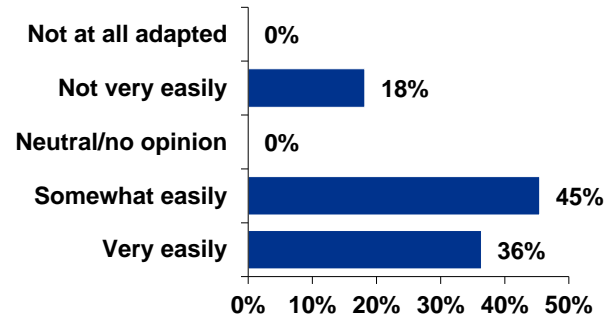
Adequate training on how to use app



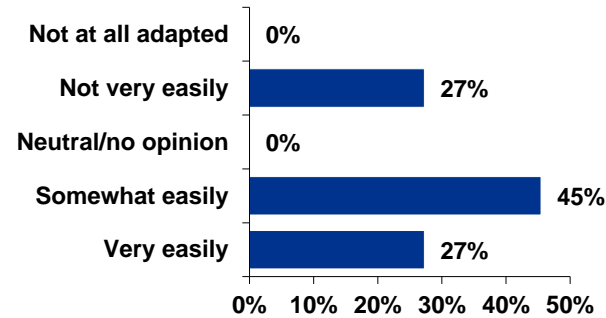
Web-based training beneficial during COVID-19



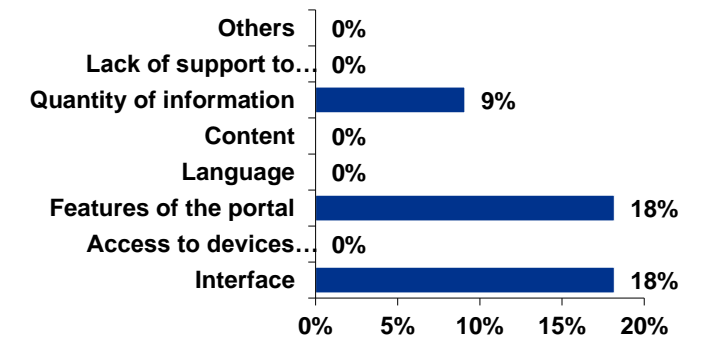
Adaption to app-based learning (Completed trainees)



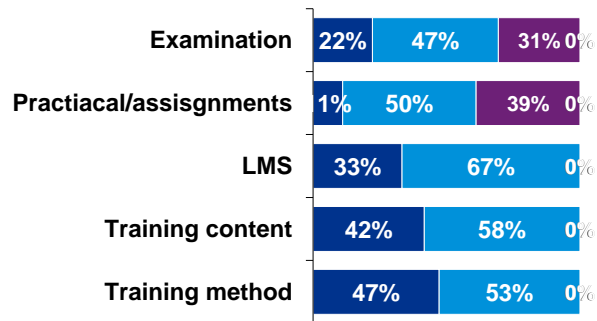
Adaption to app-based Training (In progress trainees)



Issues with app-based learning

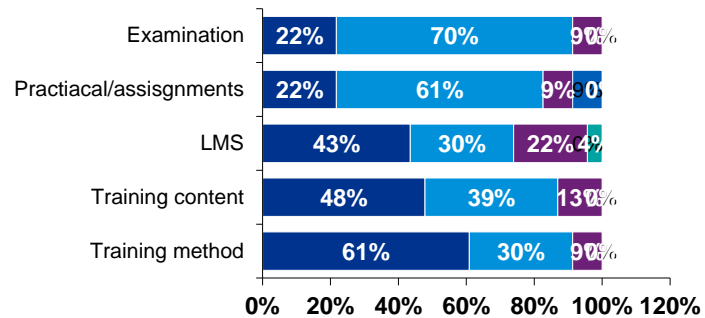


Satisfaction as per completed trainees



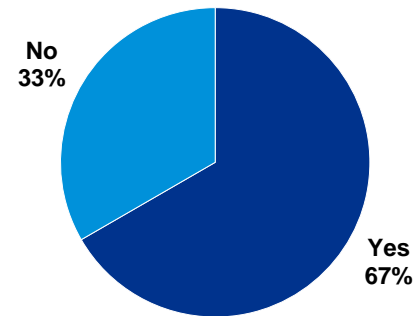
Very satisfied, Somewhat satisfied, Neither satisfied nor dissatisfied, Dissatisfied, Very dissatisfied

Satisfaction as per in-progress trainees

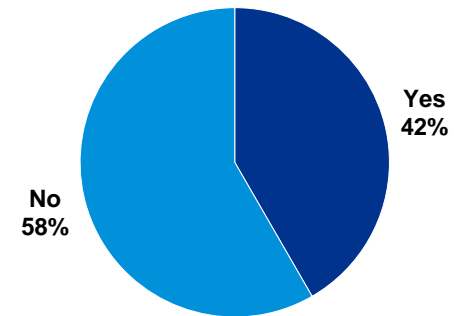


Very satisfied, Somewhat satisfied, Neither satisfied nor dissatisfied, Dissatisfied, Very dissatisfied

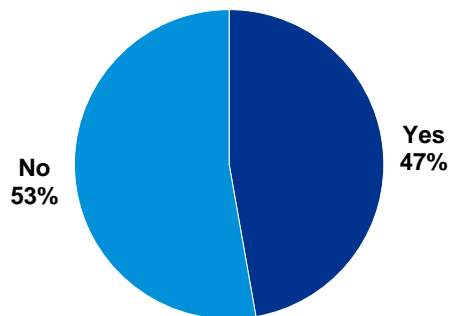
Used helpline support



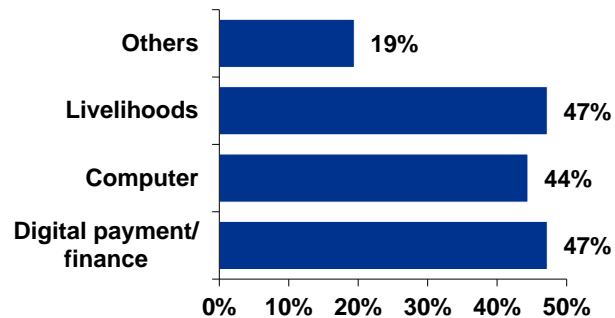
Used self-help videos



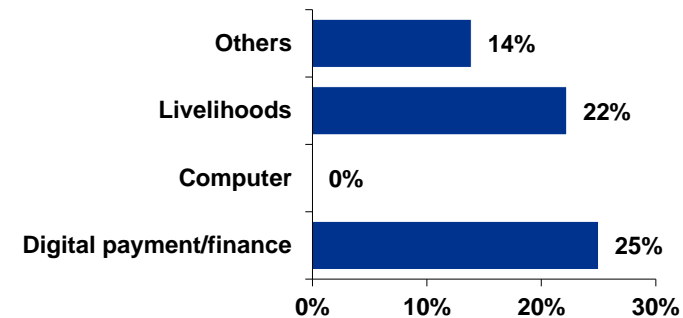
Need for follow up training



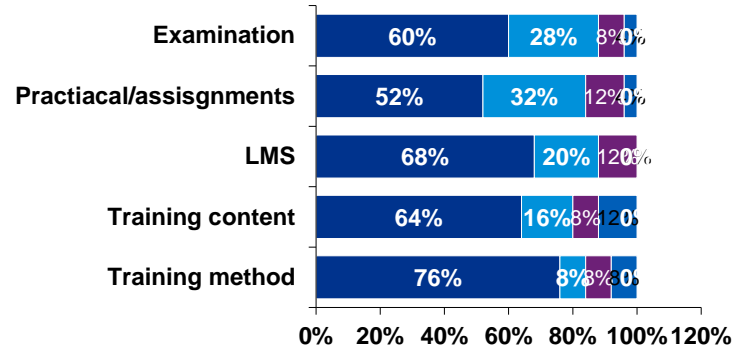
Areas for follow up training (Completed trainees)



Areas for follow up training (In progress trainees)

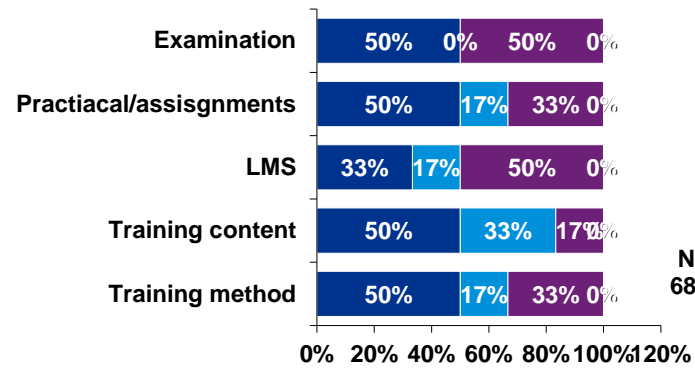


Satisfaction as per completed trainees



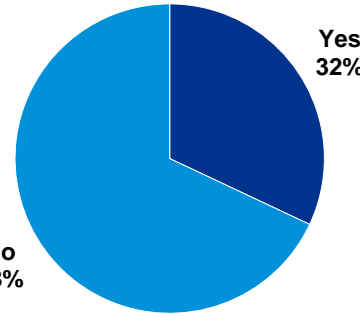
Very satisfied, Somewhat satisfied, Neither satisfied nor dissatisfied, Dissatisfied

Satisfaction as per in-progress trainees

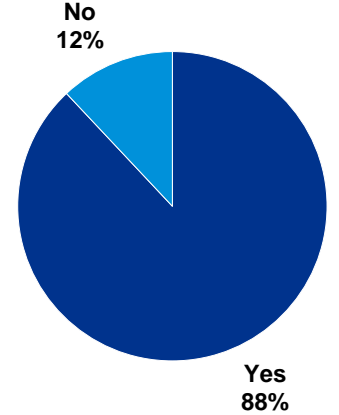


Very dissatisfied, Very satisfied, Somewhat satisfied, Neither satisfied nor dissatisfied, Dissatisfied, Very dissatisfied

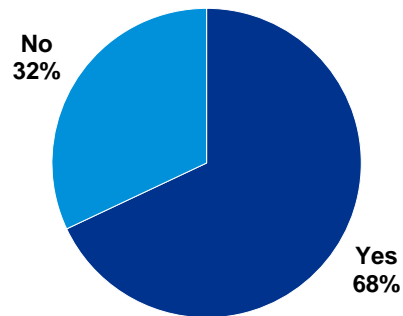
Used helpline support



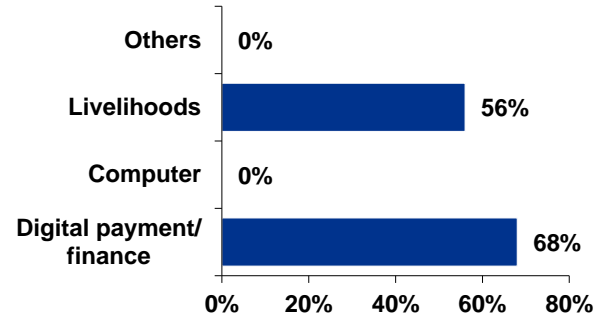
Used self-help videos



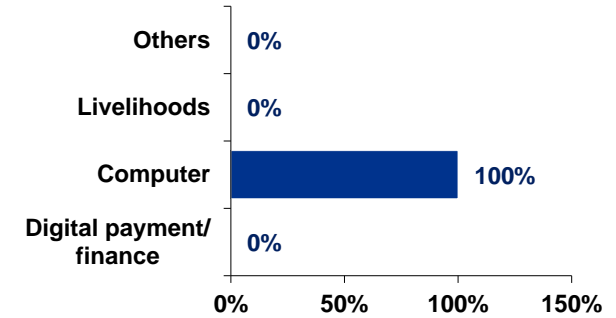
Need for follow up training



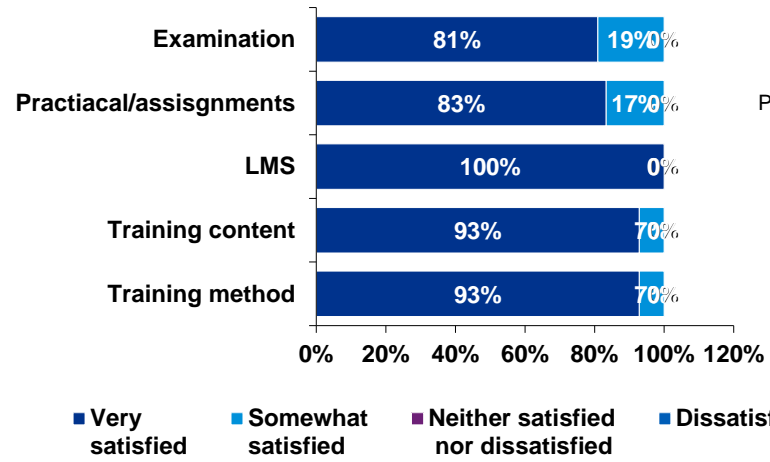
Areas for follow up training (as per completed trainees)



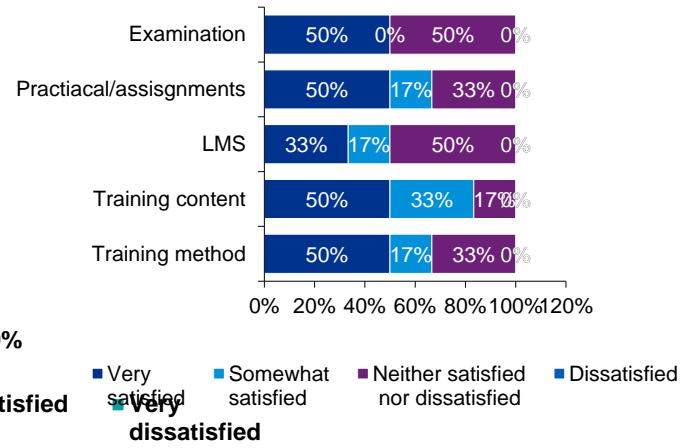
Areas for follow up training (In progress trainees)



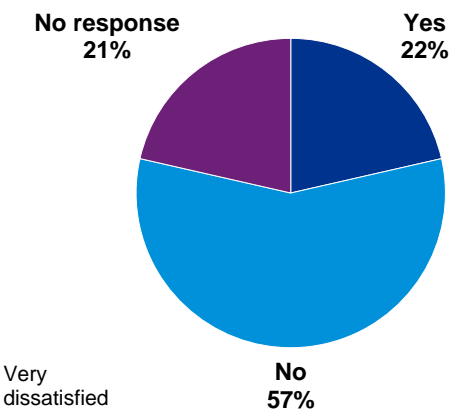
Satisfaction as per completed trainees



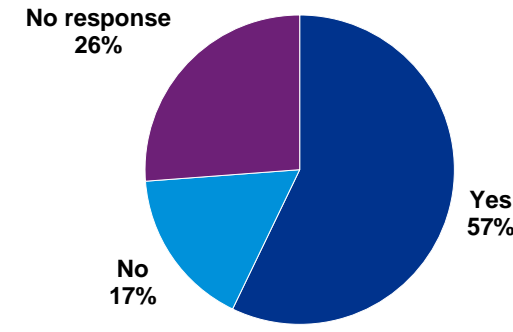
Satisfaction as per in-progress trainees



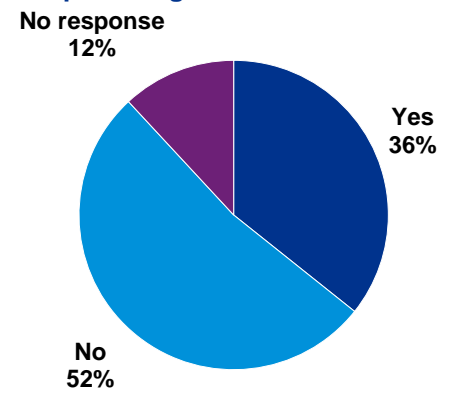
Used helpline support



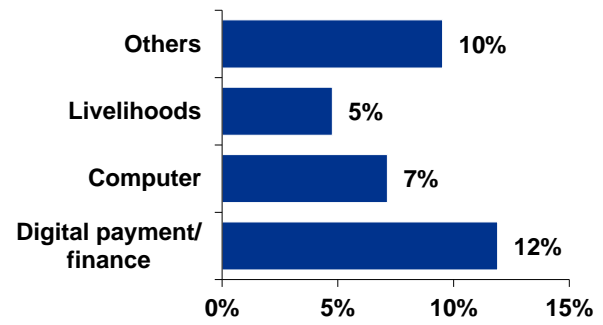
Used self-help videos



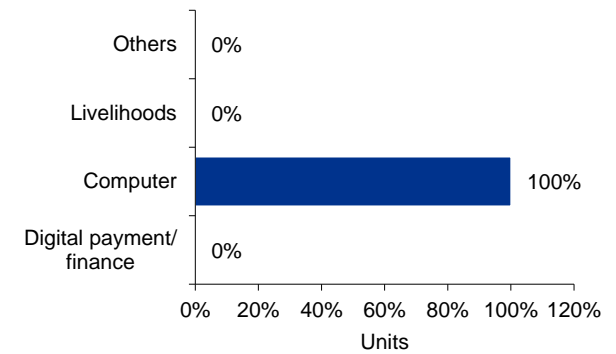
Need for follow up training



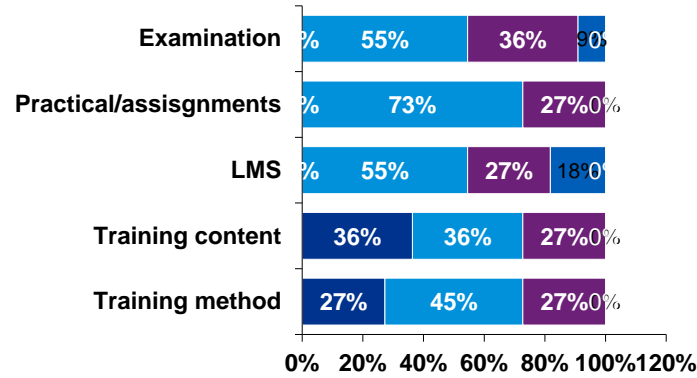
Areas for follow up training



Areas for follow up training (In progress trainees)

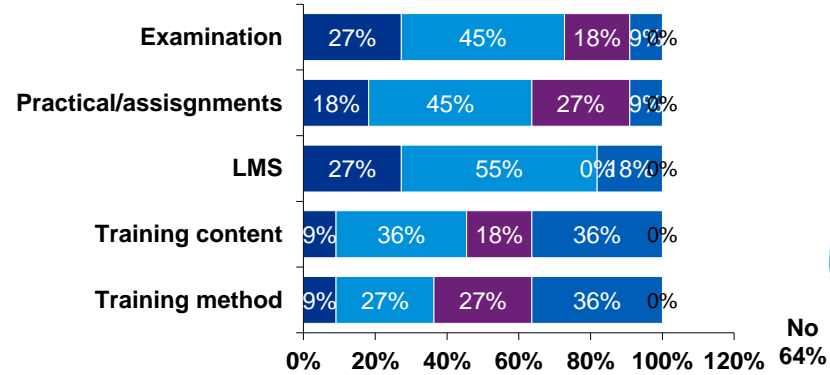


Satisfaction as per completed trainees



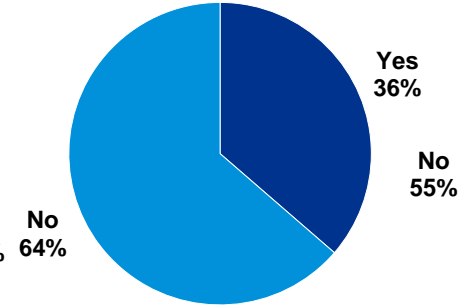
Very satisfied, Somewhat satisfied, Neither satisfied nor dissatisfied, Dissatisfied, Very dissatisfied

Satisfaction as per in-progress trainees

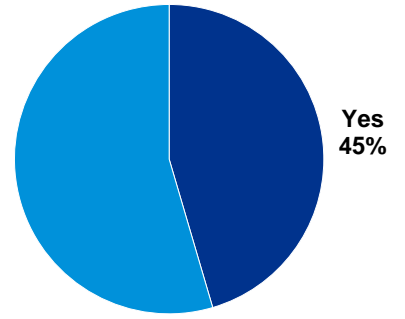


Very satisfied, Somewhat satisfied, Neither satisfied nor dissatisfied, Dissatisfied, Very dissatisfied

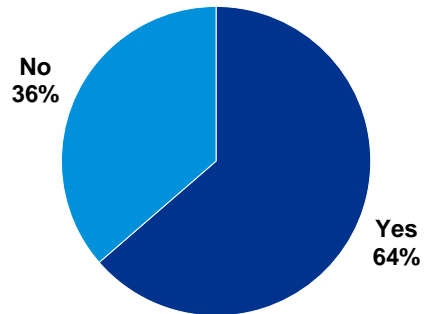
Used helpline support



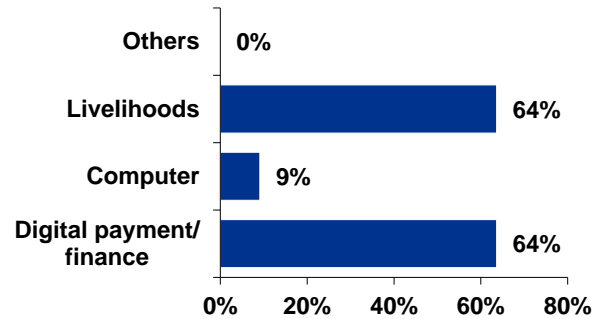
Used self-help videos



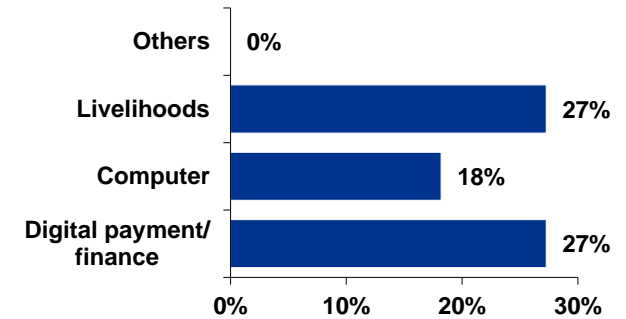
Need for follow up training



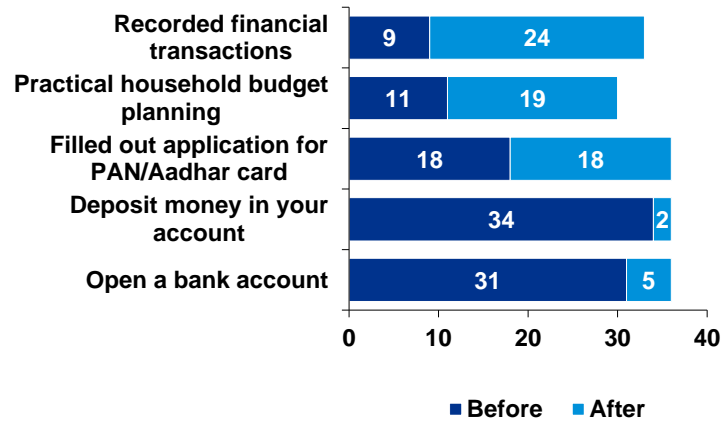
Areas for follow up training (Completed trainees)



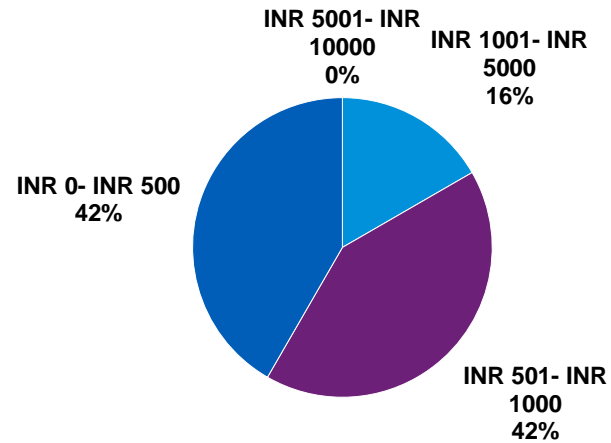
Areas of training suggested by In-progress trainees



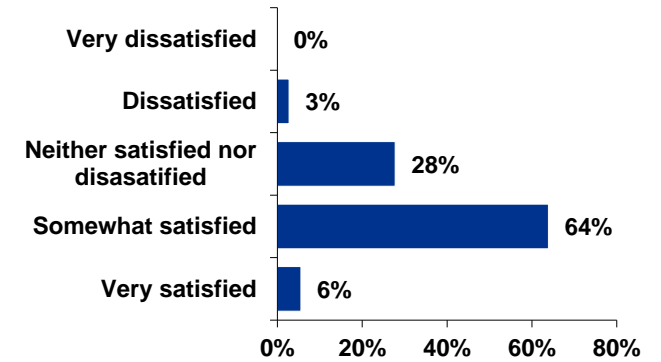
Activities performed by completed trainees



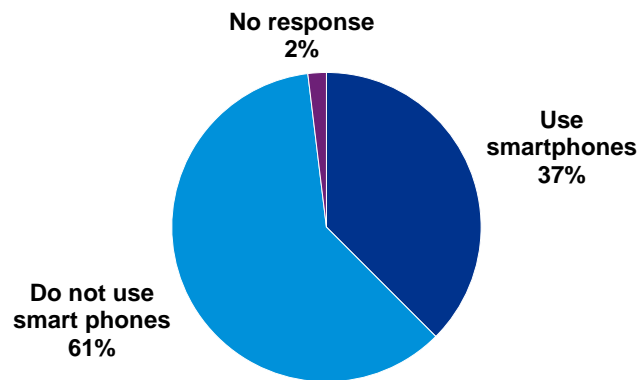
Monthly income of trainees of Assam from Sakhi work



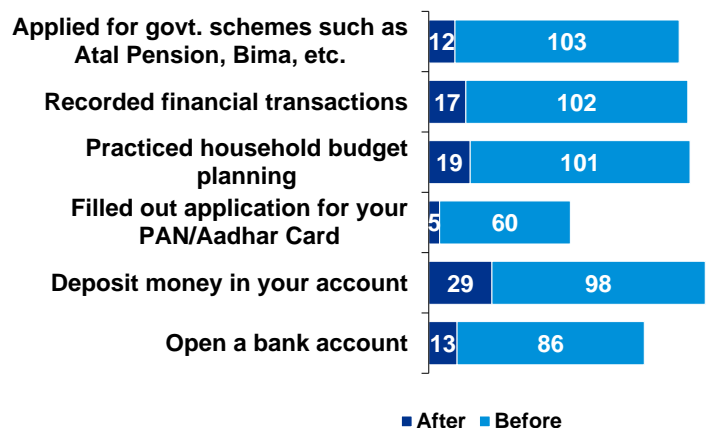
Satisfaction of GSCP sakhis with incentives (Assam)



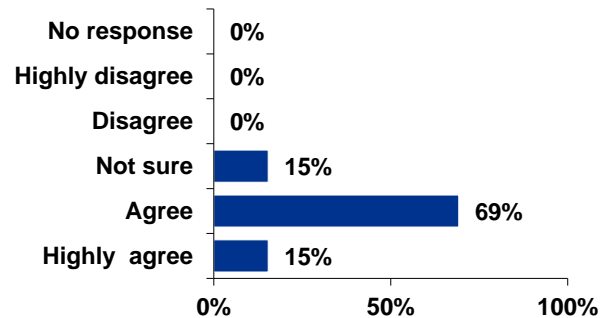
Usage of smart phones by end-beneficiaries of Assam



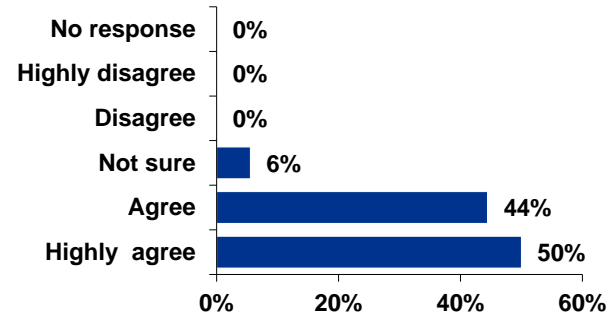
Activities undertaken by end-beneficiaries of Assam before and after training by GSCP sakhi



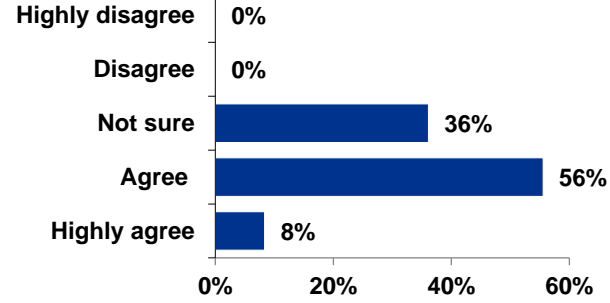
Improvement in financial literacy amongst end-beneficiaries (Assam)



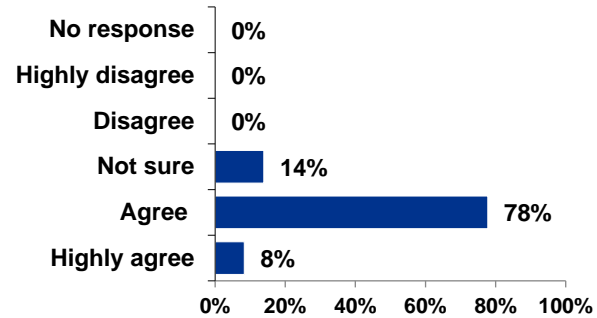
Improvement in financial literacy amongst completed trainees (Assam)



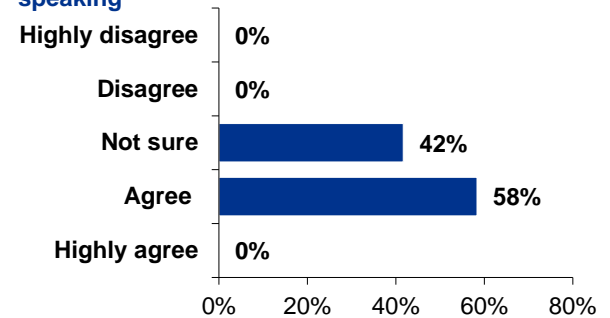
Build strong relationships with community leaders and bank officials



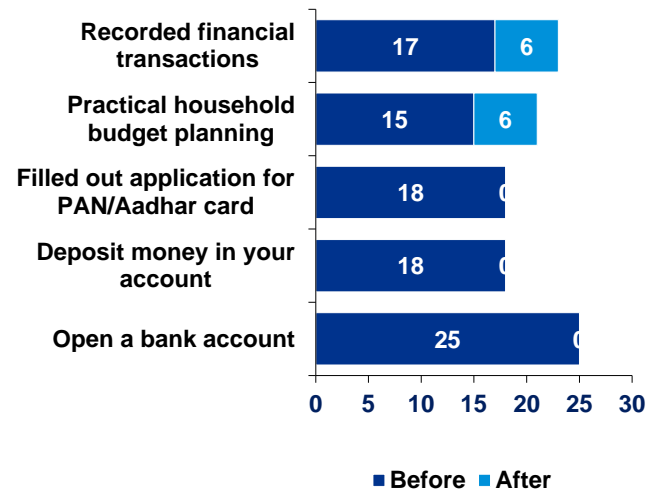
Joy of giving back to the society



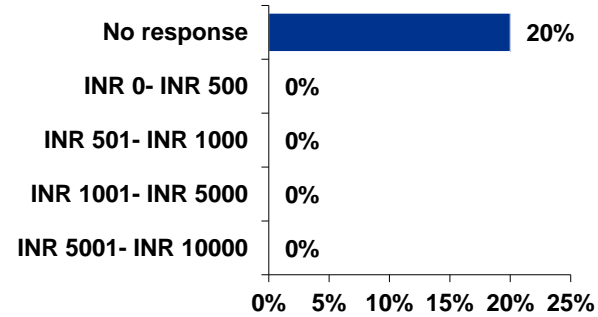
Empowered to participate in village level activities and public speaking



Activities undertaken by completed trainees

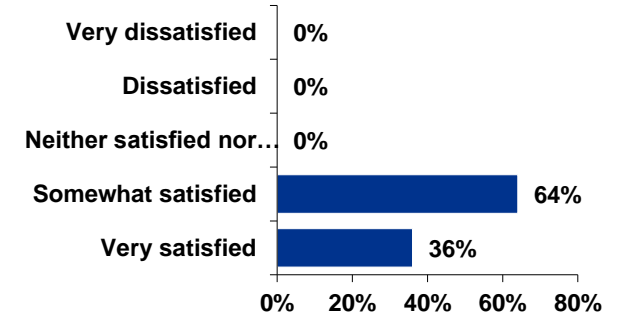


Monthly income of trainees from sakhi work

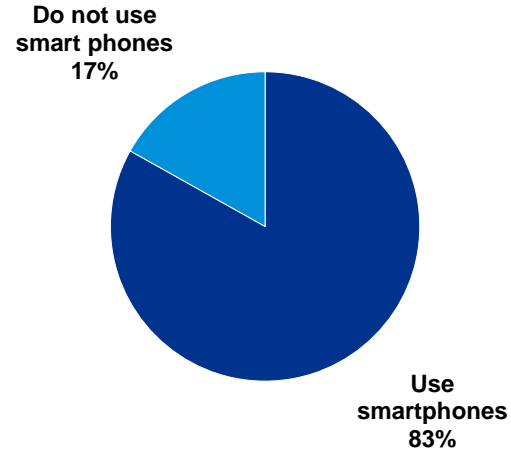


Rest 80% have shared that they have received INR 0 per month from sakhi activity

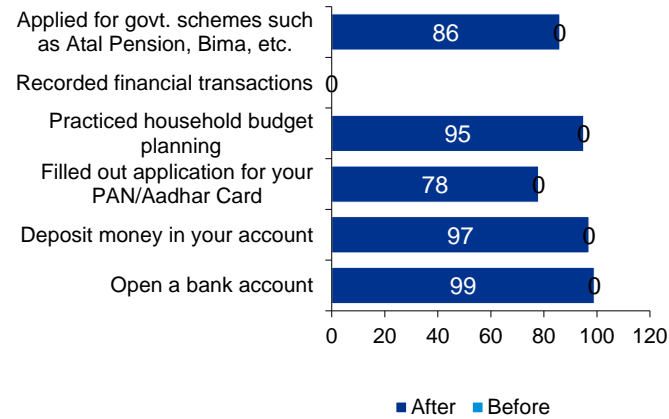
Satisfaction of trainees with incentives from sakhi work



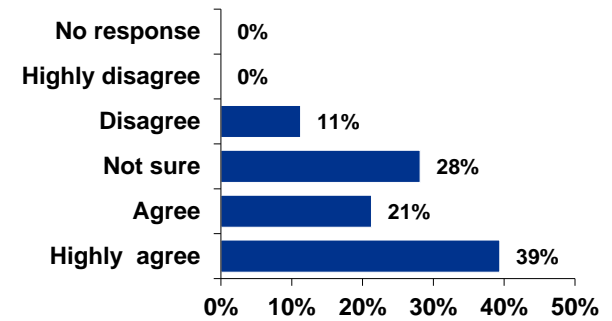
Usage of smart phones by end-beneficiaries



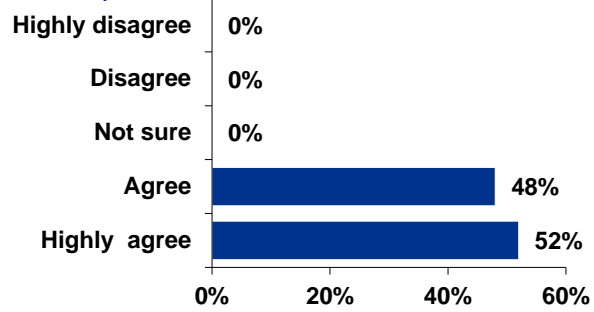
Activities undertaken by beneficiaries before and after training by GSCP sakhi



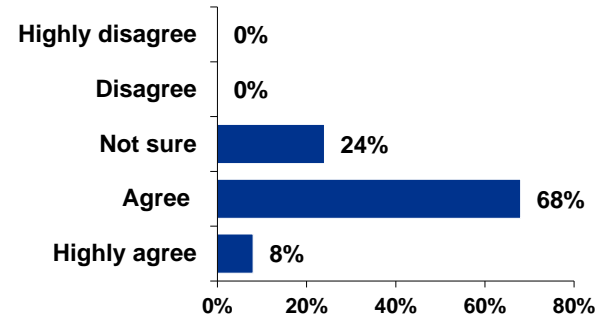
Improvement in financial literacy (end-beneficiaries)



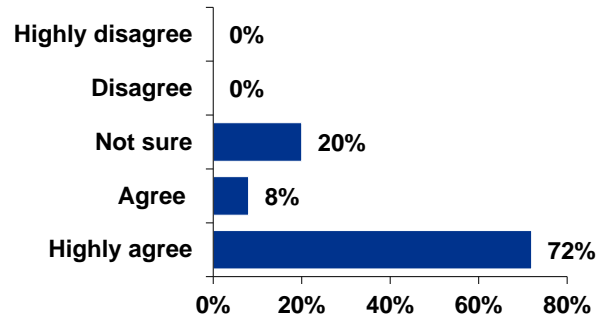
Knowledge on financial literacy has improved (completed trainees)



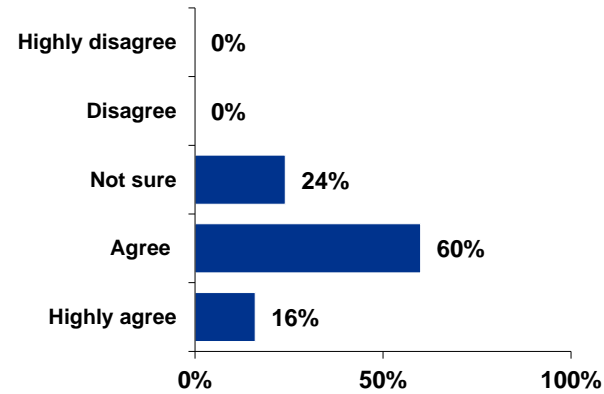
Build strong relationship with community



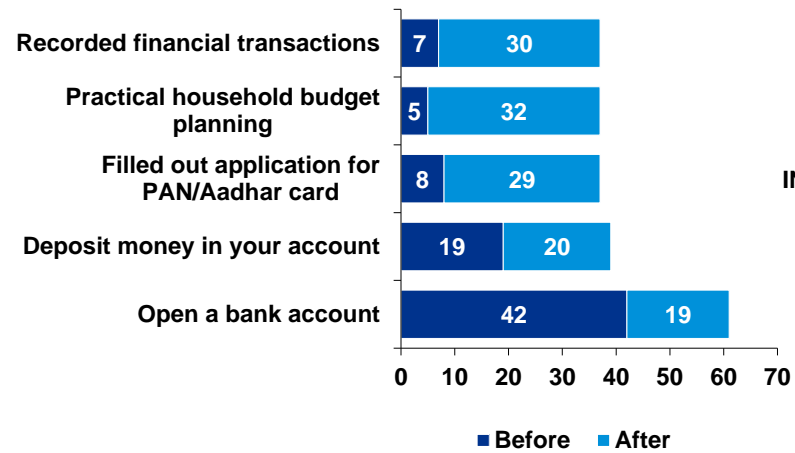
Joy in giving back to the society



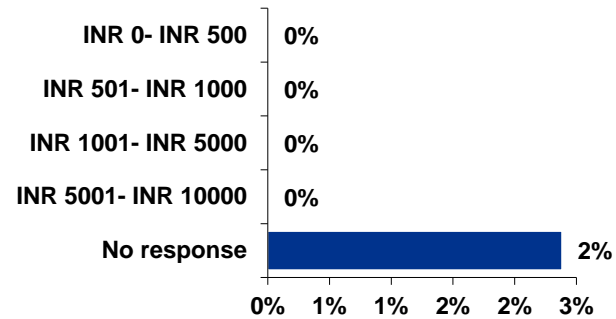
Empowered to participate in vilalge level activities and public speaking



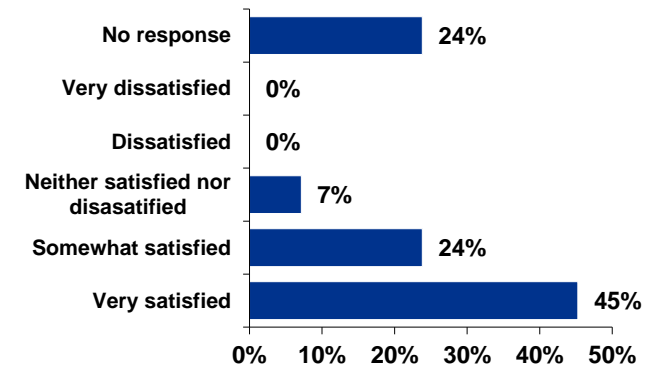
Activities performed by completed trainees



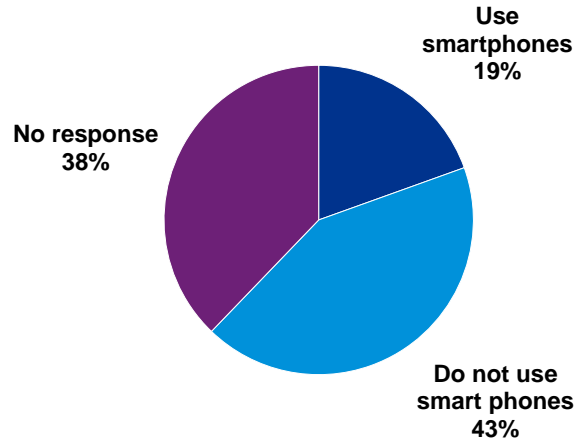
Monthly income of trainees from sakhi work



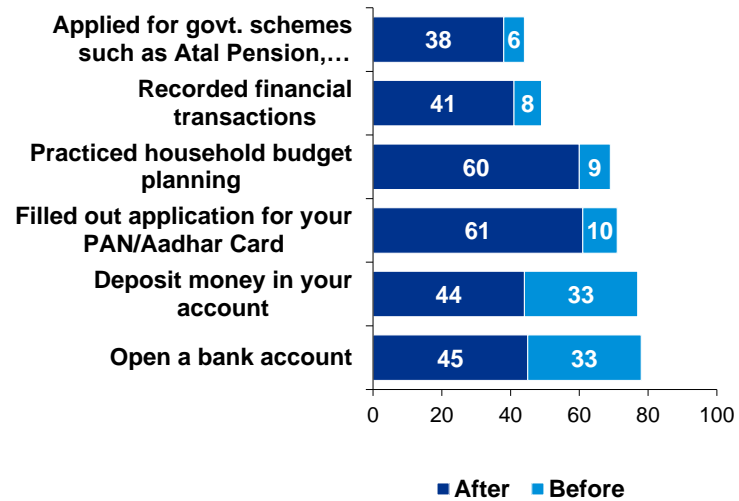
Satisfaction level with incentives received by completed trainees



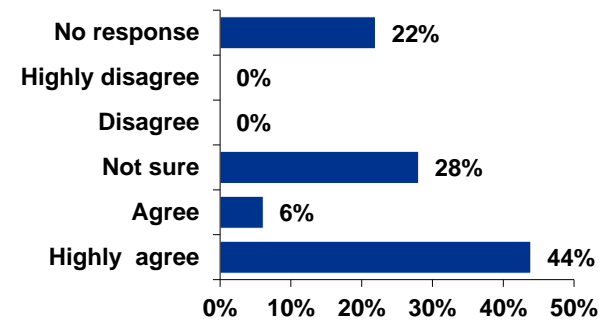
Usage of smart phones by end beneficiaries



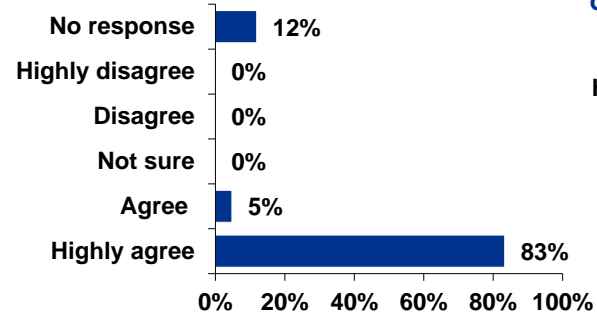
Activities undertaken by end beneficiaries before and after training by GSPC sakti



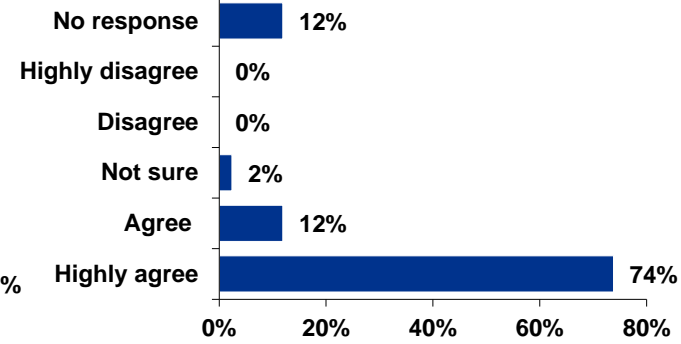
Improvement in financial literacy (end-beneficiaries)



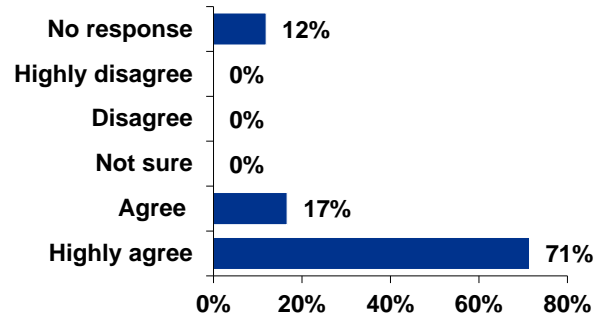
Joy of giving back to the society



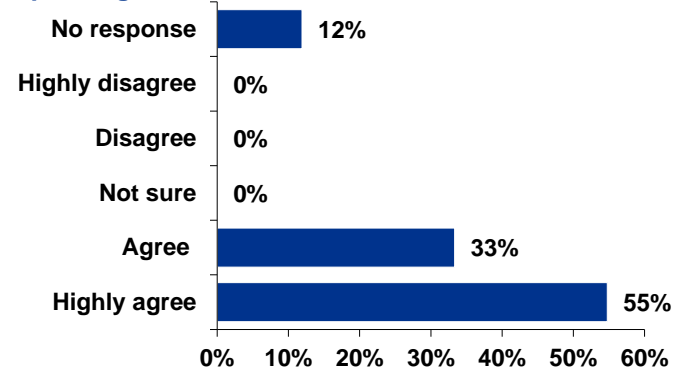
Build strong relationships with community leaders and bank officials



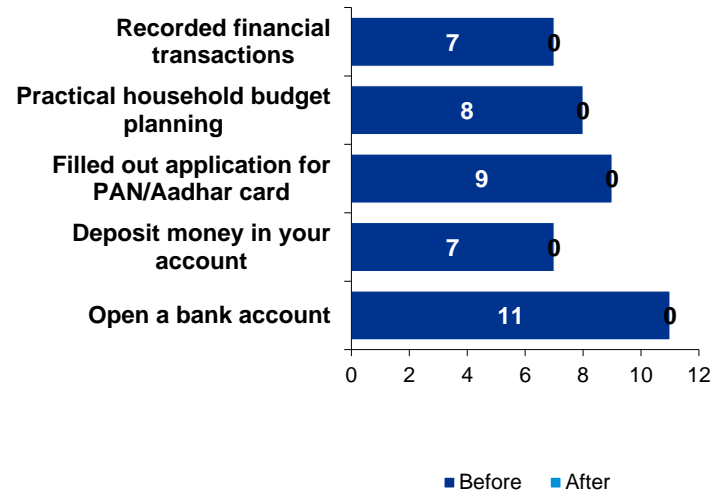
Improvement in financial literacy (Completed trainees)



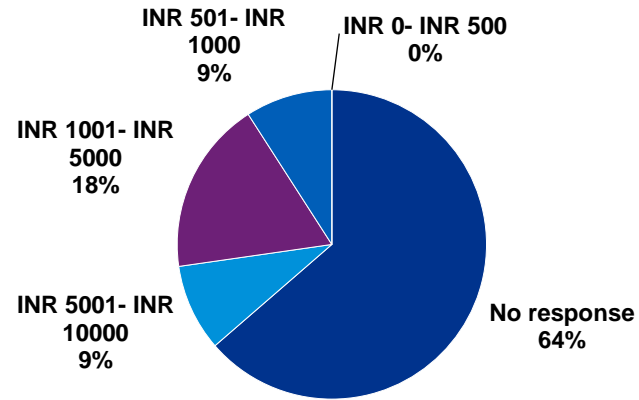
Empowered to participate in village level activities and public speaking



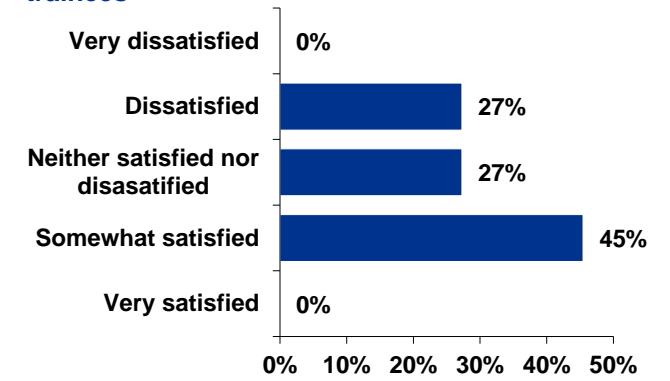
Activities performed by completed trainees



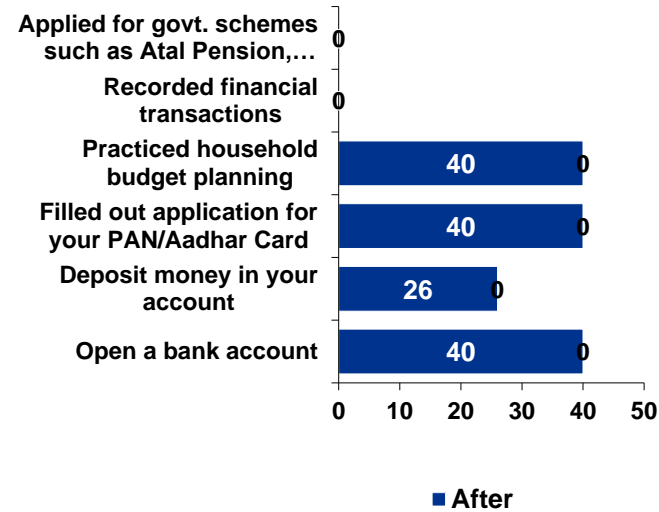
Monthly income of trainees from sakhi work



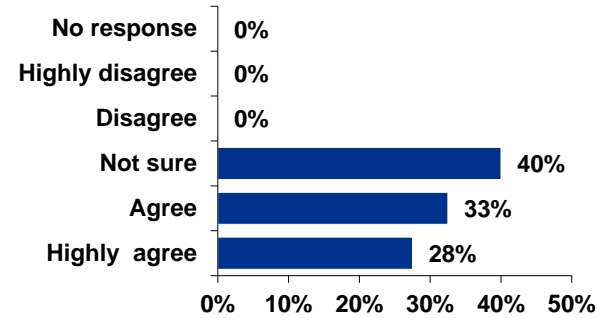
Satisfaction level with incentives received by completed trainees



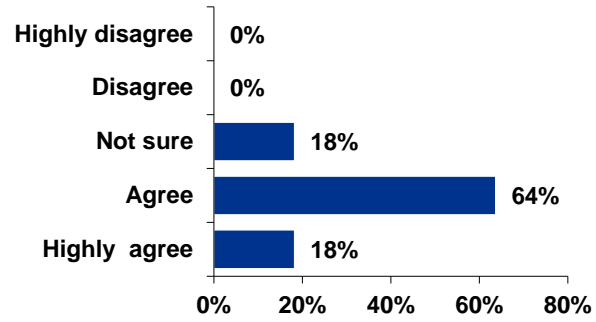
Activities undertaken by end beneficiaries before and after training by GSCP sakhis



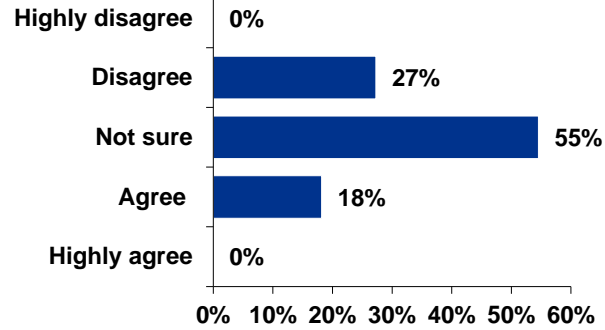
Improvement in financial literacy (End beneficiaries)



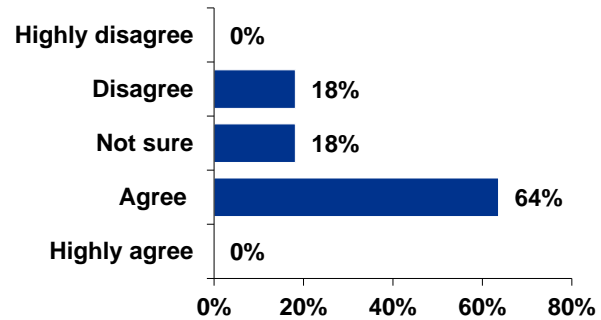
Improvement in financial literacy (completed trainees)



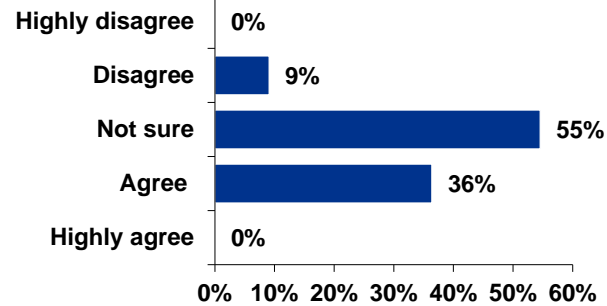
Build strong relationship with community leaders and bank officials (Completed trainees)



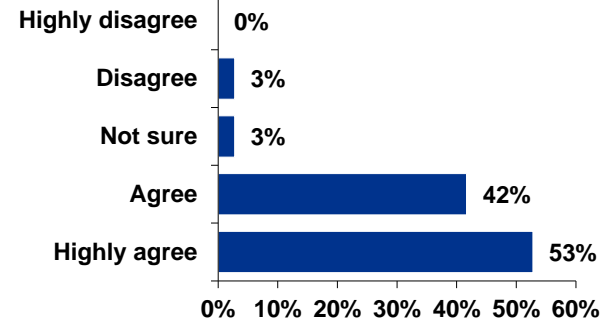
Joy of giving back to the society (Completed trainees)



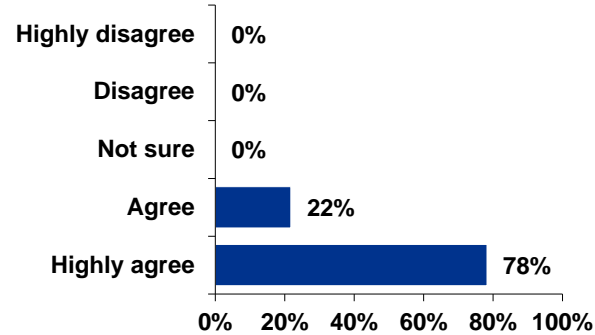
Empowered to participate in village level activities and public speaking (Completed trainees)



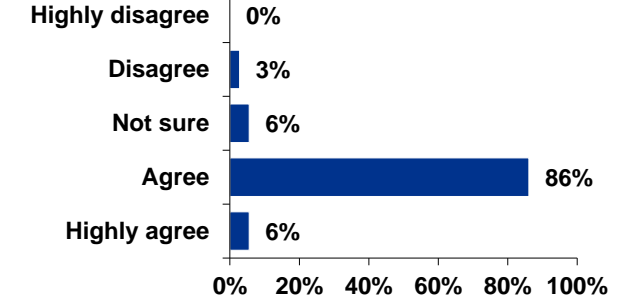
App based training is beneficial (Completed trainees of Assam)



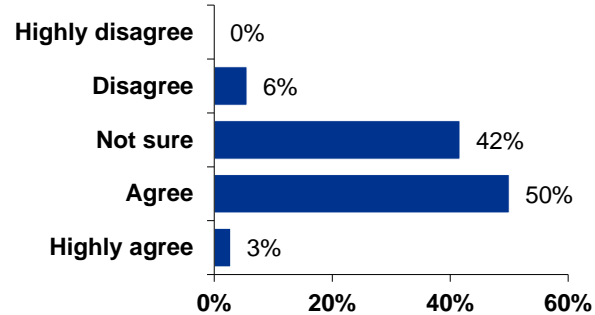
App-based training is beneficial (In progress trainees)



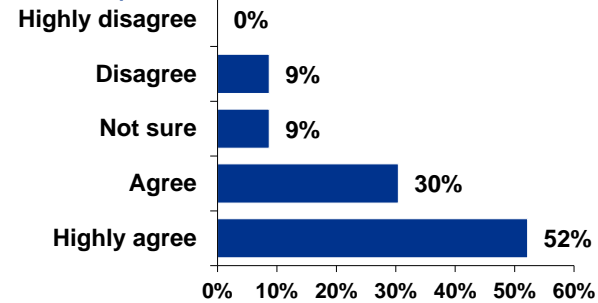
Easy to focus on lectures through app (Completed trainees)



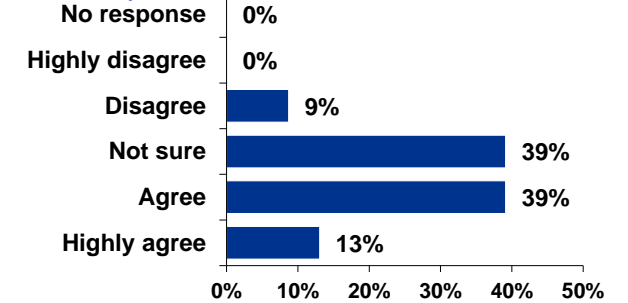
Easy to understand the concepts through app (Completed trainees)



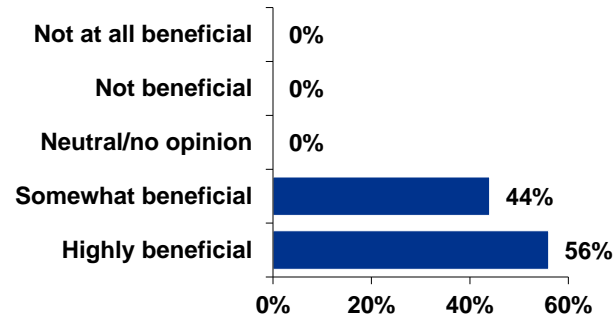
Easy to focus on lectures through app (In progress trainees)



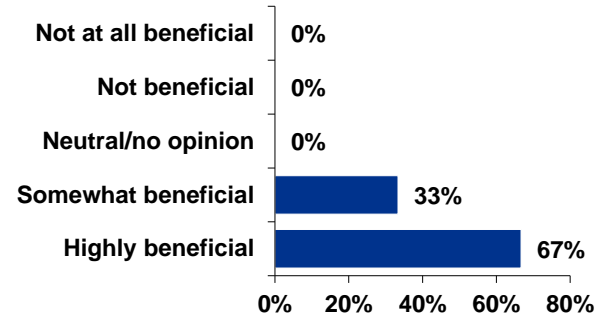
Easy to understand concepts through app (In progress trainees)



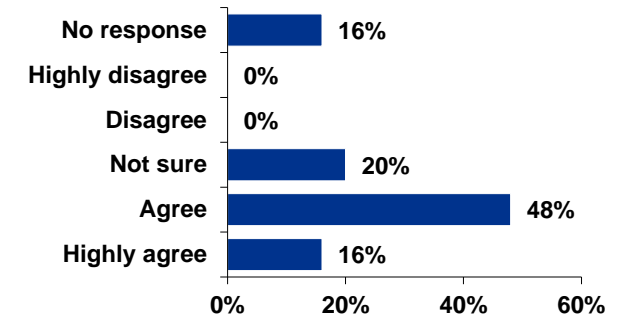
App-based training is beneficial (Completed trainees)



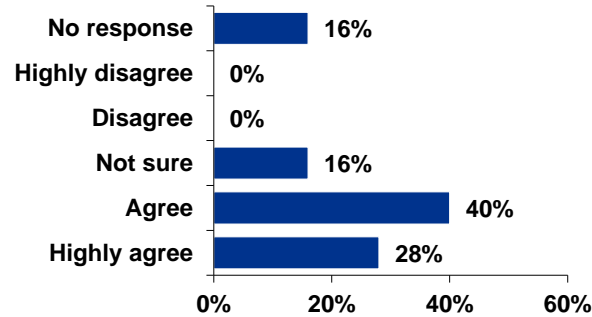
App-based training is beneficial (In progress trainees)



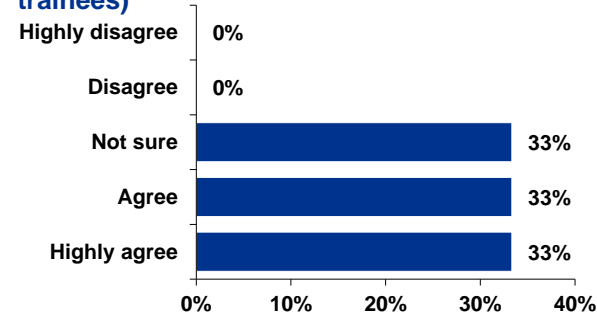
Easy to focus on lectures through app (Completed trainees)



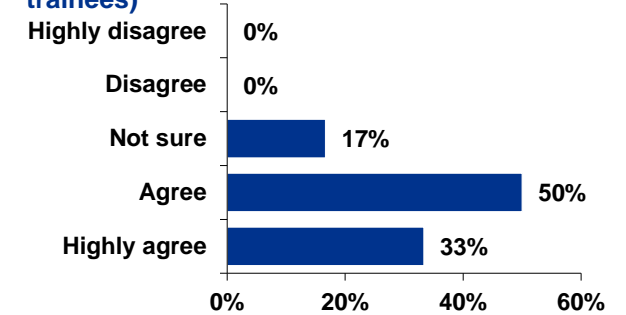
Easier to understand concepts through app (Completed trainees)



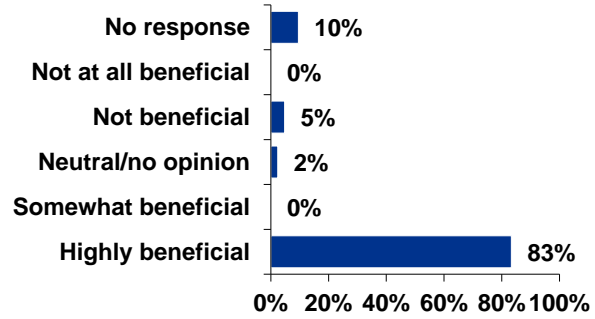
Easy to focus on lectures through app (In progress trainees)



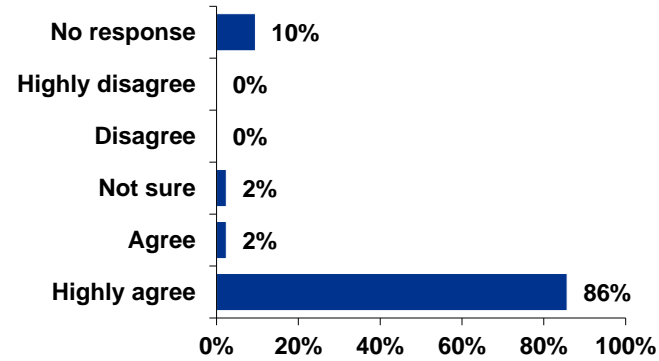
Easier to understand concepts through app (In progress trainees)



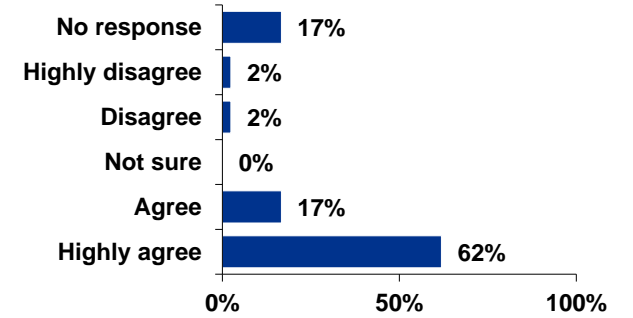
App based training is beneficial (Completed trainees)



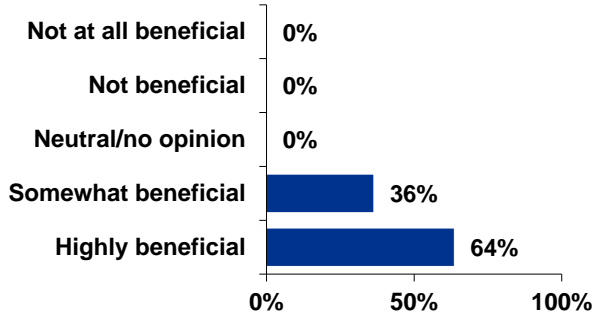
Easy to focus on lectures through app (Completed trainees)



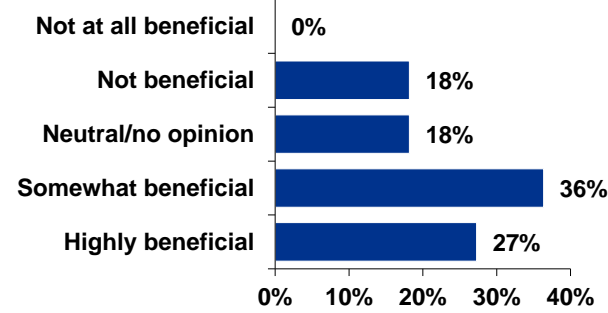
Easy to understand concepts through app (Completed trainees)



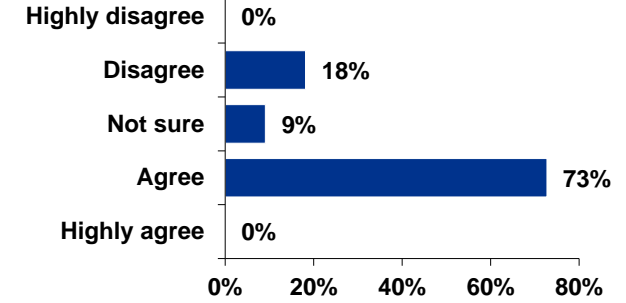
App-based training is beneficial (Completed trainees)



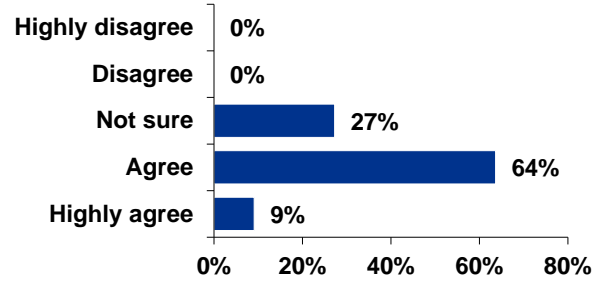
App based training is beneficial (In progress trainees)



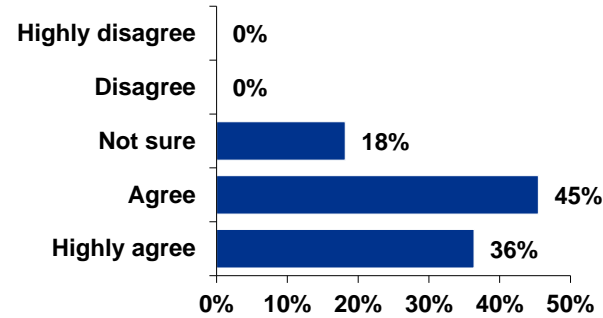
Easy to understand concepts through app (Completed trainees)



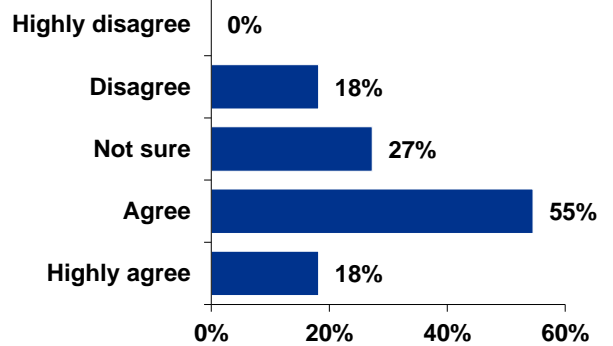
Easy to focus on lectures through app (Completed trainees)



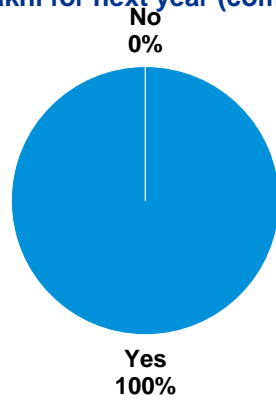
Easy to focus on lectures through app (In progress trainees)



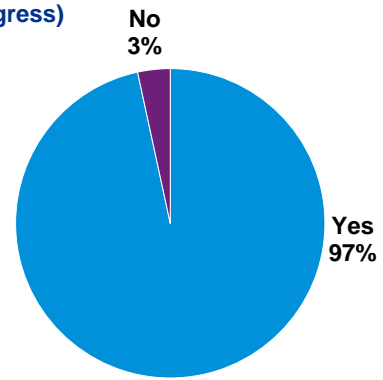
Easy to understand concepts through app (In progress trainees)



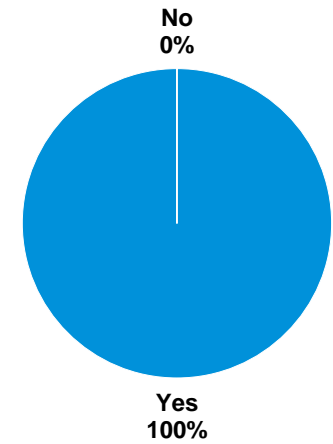
Continue to be sakhi for next year (completed + in progress)



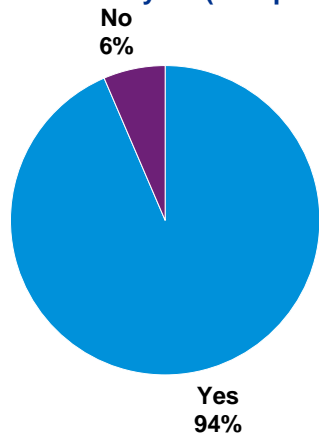
Recommended sakhi program to friends and relatives (Completed+ in progress)



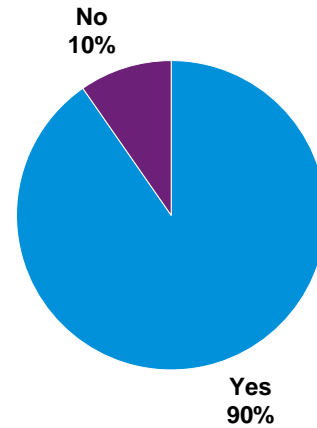
Continue to be sakhi even if implementation partner withdraws



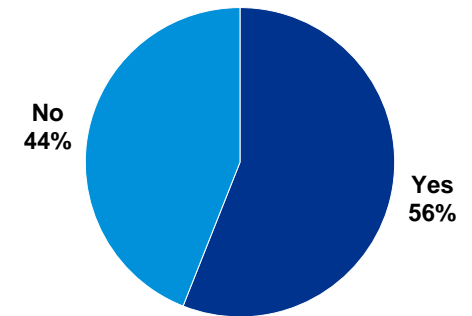
Continue to be sakhi next year (Completed + in progress trainees)



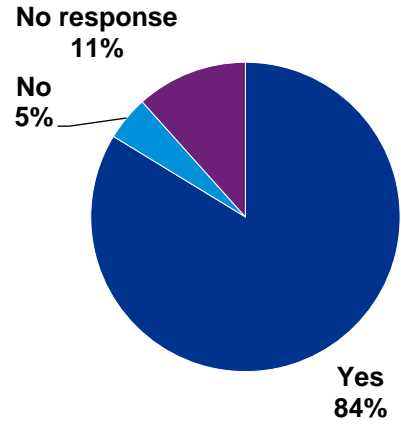
Recommend sakhi program to friends and relatives (Completed + In progress trainees)



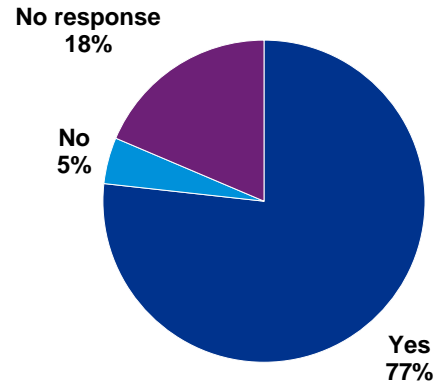
Continue to be sakhi even if implementation partner withdraws



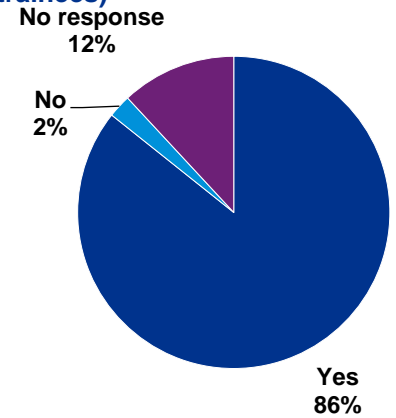
Continue as sakhi for next year (Completed trainees + In progress trainees)



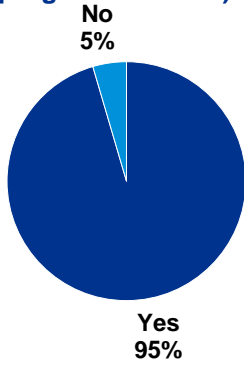
Recommend sakhi program to friends and relatives (Completed trainees + In progress trainees)



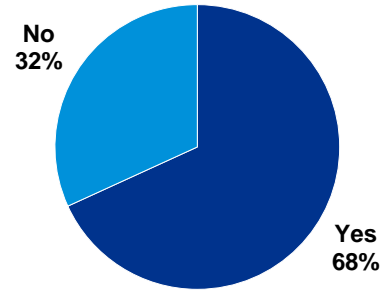
Continue to be sakhi even if partner withdraws (Completed trainees)



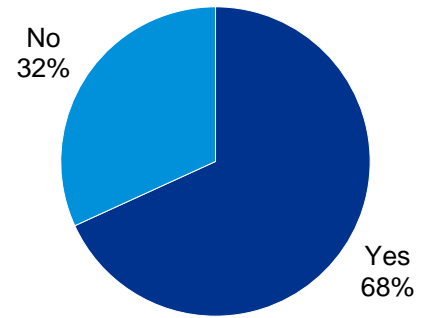
Continue as sakhi for next year (Completed trainees+In progress trainees)



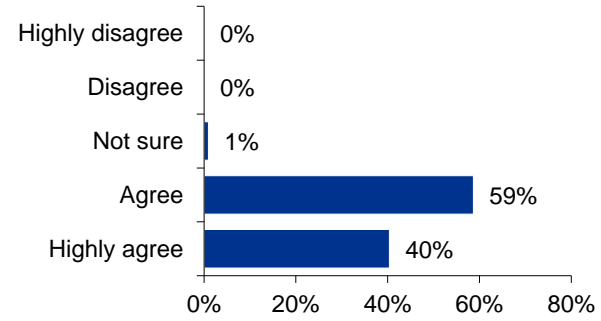
Recommend sakhi program to friends and relatives (Completed trainees + In progress trainees)



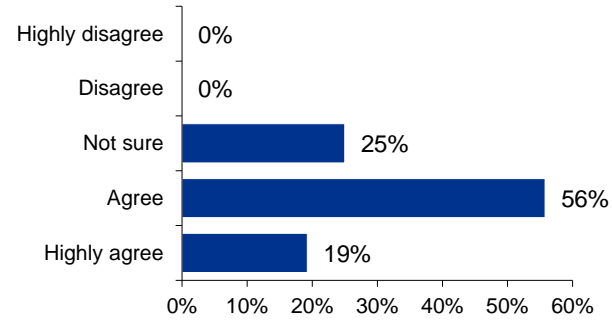
Continue to be sakhi even if implementation partner withdraws



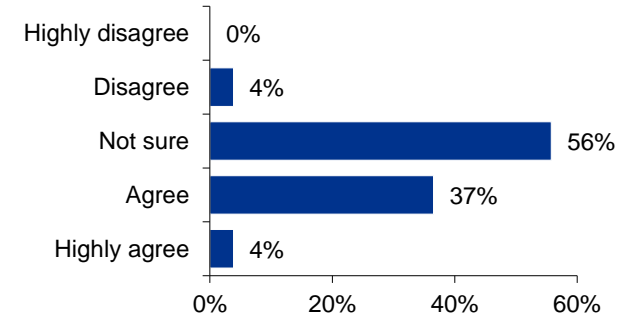
Increase in confidence post joining the training



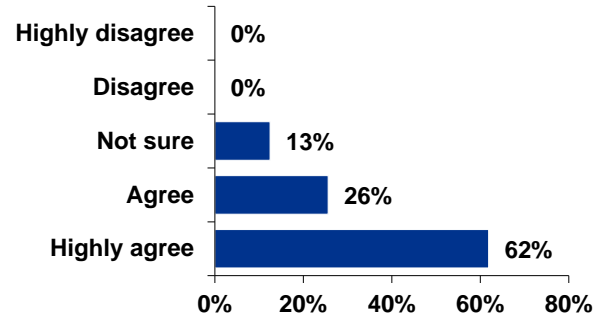
Improved decision making in finances at household



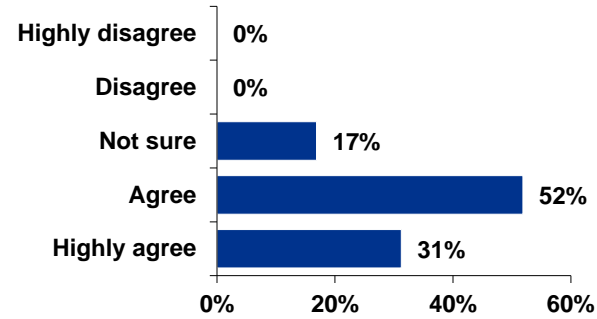
Proud to contribute towards household income



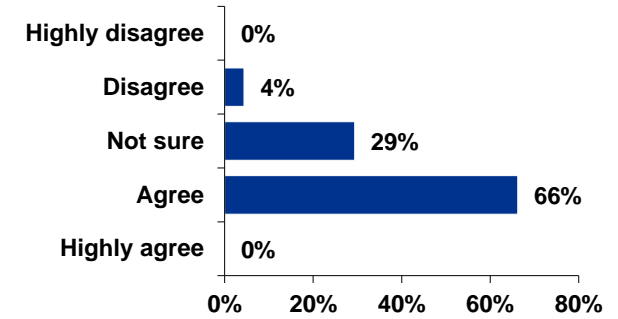
Increase in confidence post joining the training



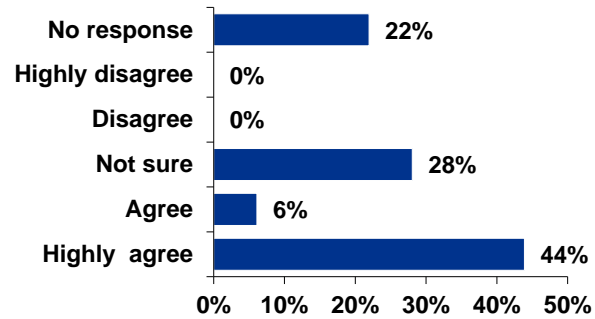
Improved decision making in finances at the household



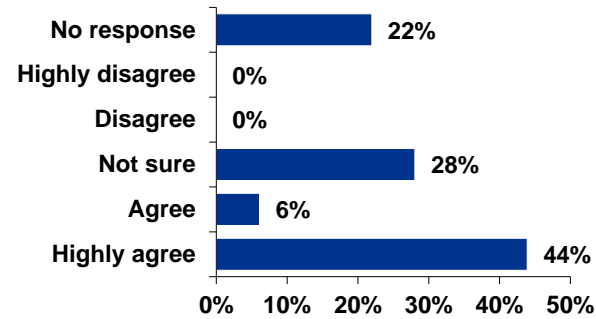
Proud to contribute towards household income



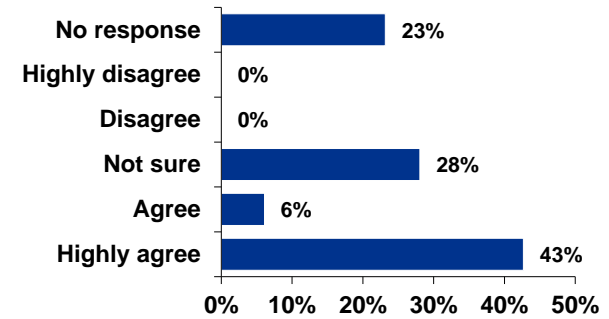
Improvement in financial literacy (end-beneficiaries)



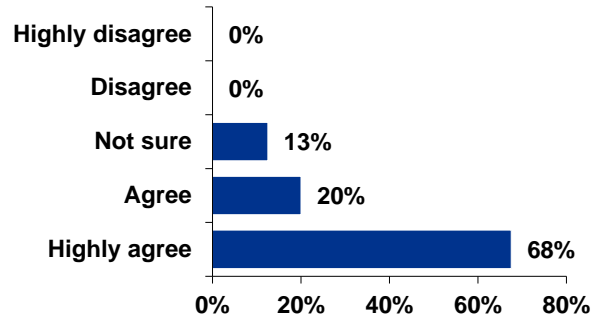
Increase in confidence post joining the training



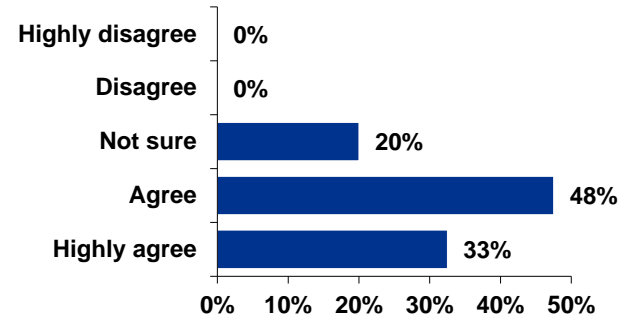
Improved decision making in finances at household



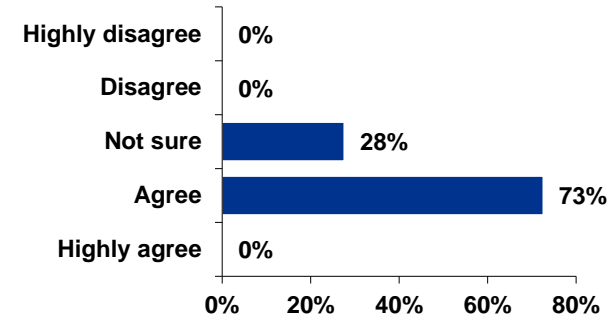
Increase in confidence post joining the training



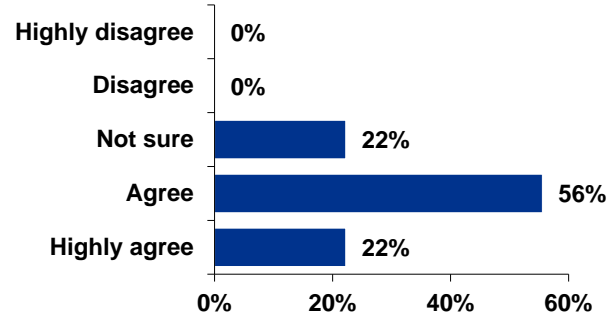
Improved decision making in finances at the household



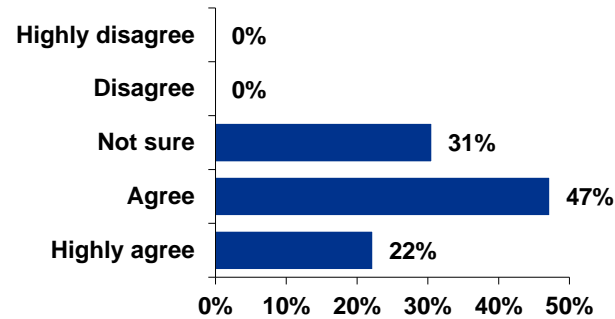
Proud to contribute towards household income



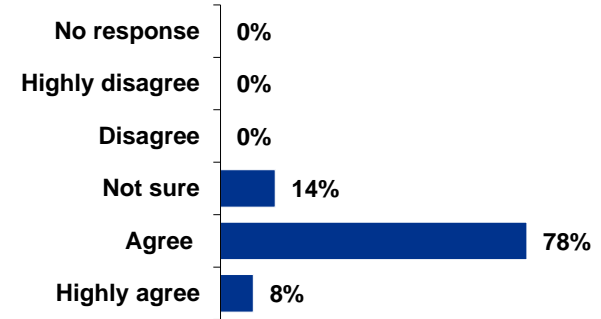
Family is proud of the work I am doing



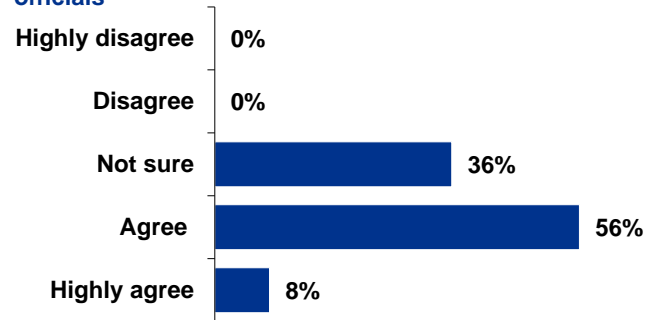
Community respects the work I am doing



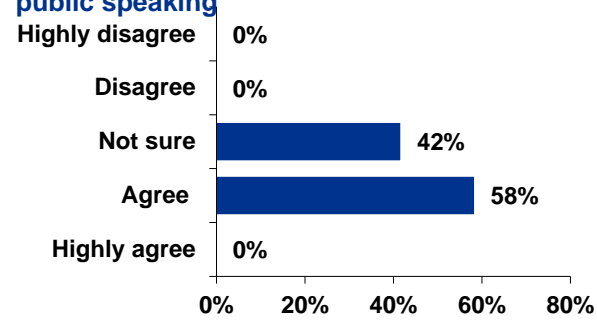
Joy of giving back to the society



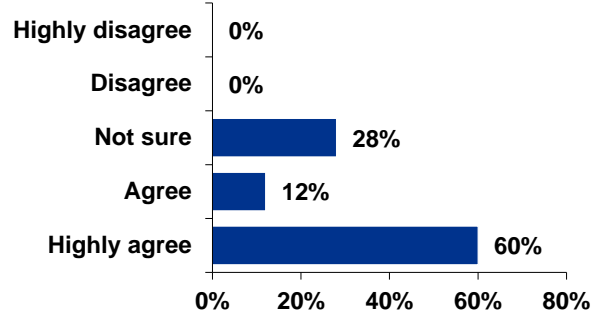
Build strong relationships with community leaders and bank officials



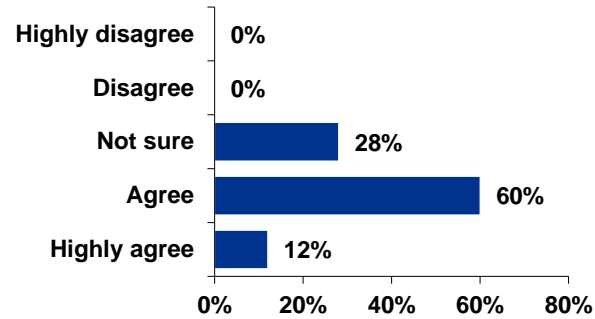
Empowered to participate in village level activities and public speaking



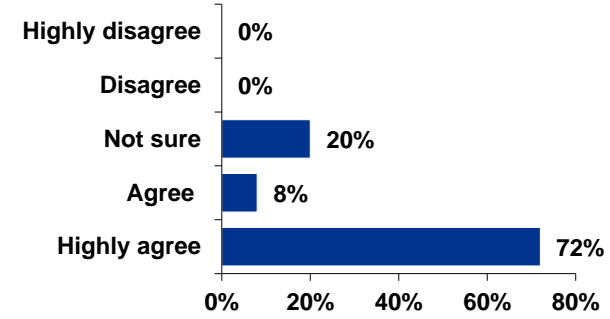
Family is proud of the work I am doing



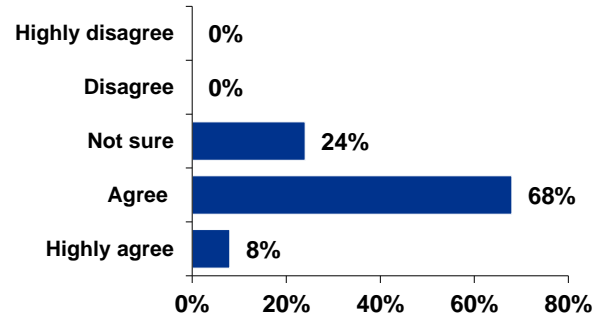
Community respects the work I am doing



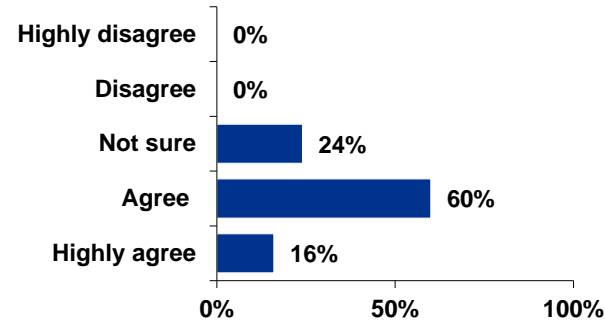
Joy in giving back to the society



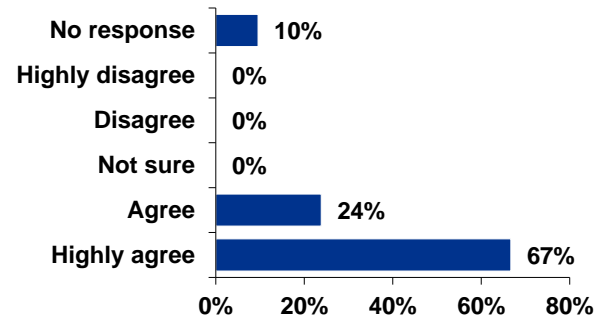
Build strong relationship with community



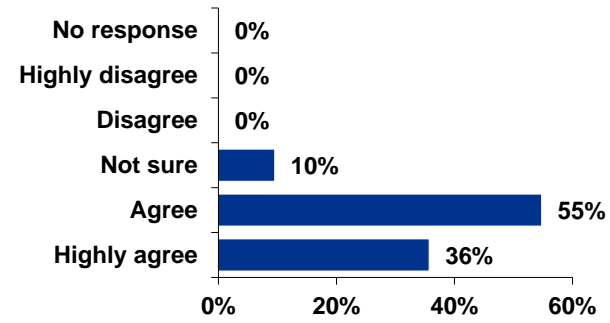
Empowered to participate in vilalge level activities and public speaking



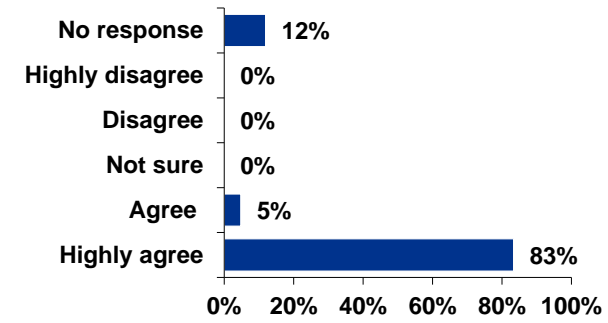
Family is proud of the work I am doing



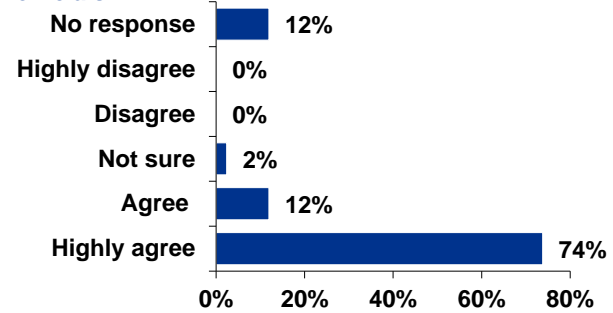
Community respects the work I am doing



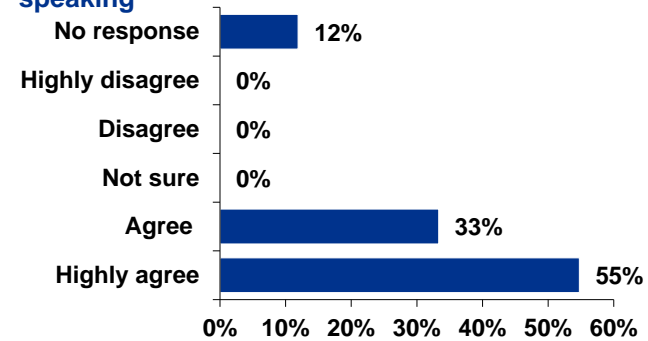
Joy of giving back to the society



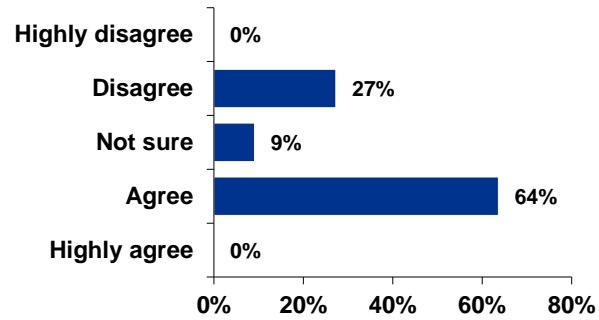
Build strong relationships with community leaders and bank officials



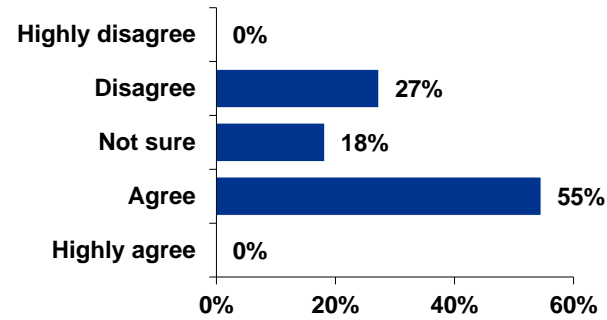
Empowered to participate in village level activities and public speaking



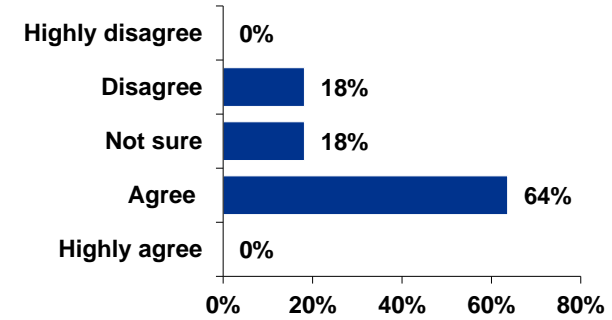
Family is proud of the work I am doing



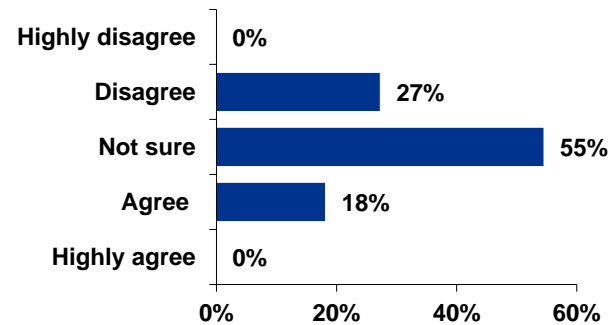
Community respects the work I am doing



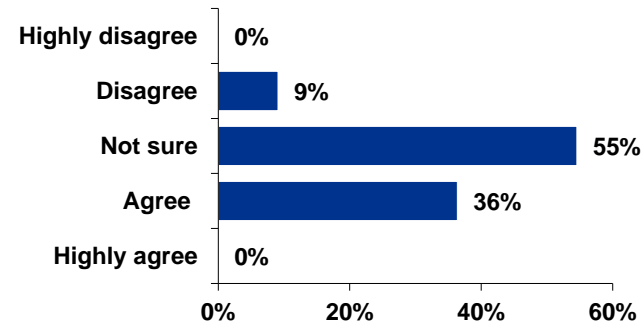
Joy of giving back to the society

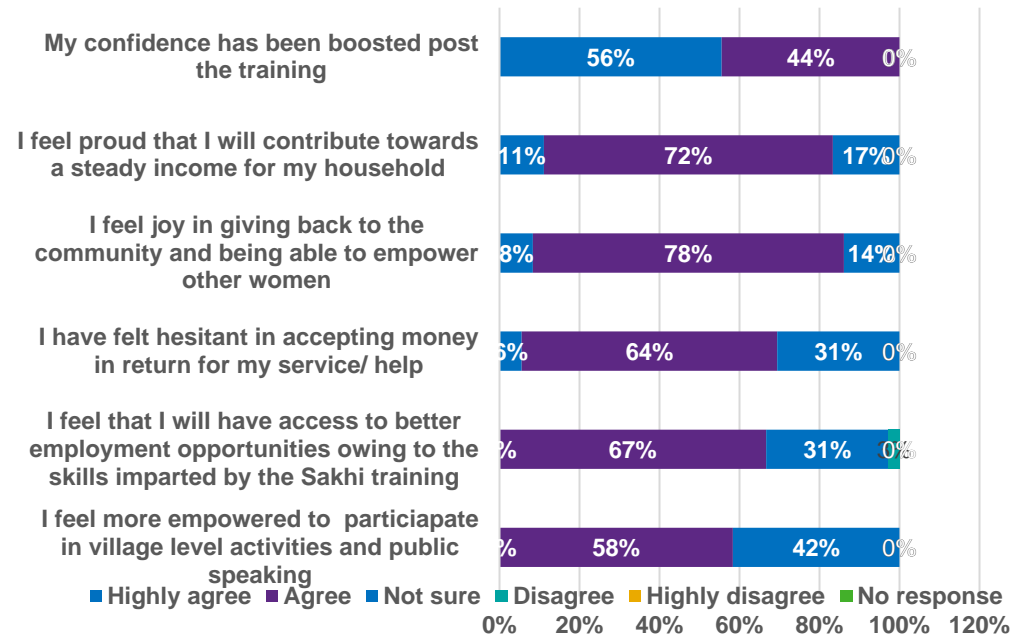
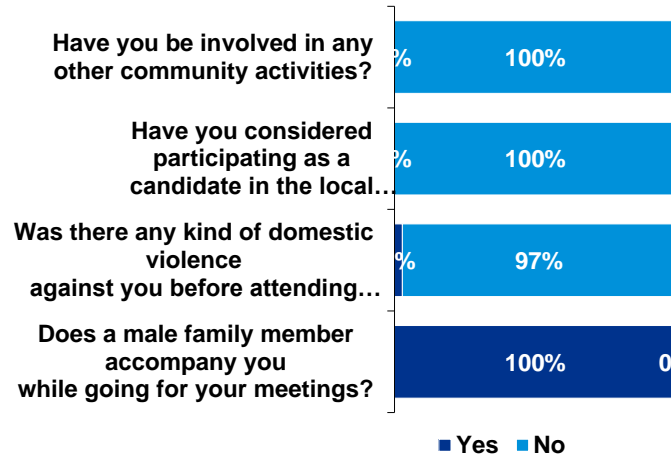


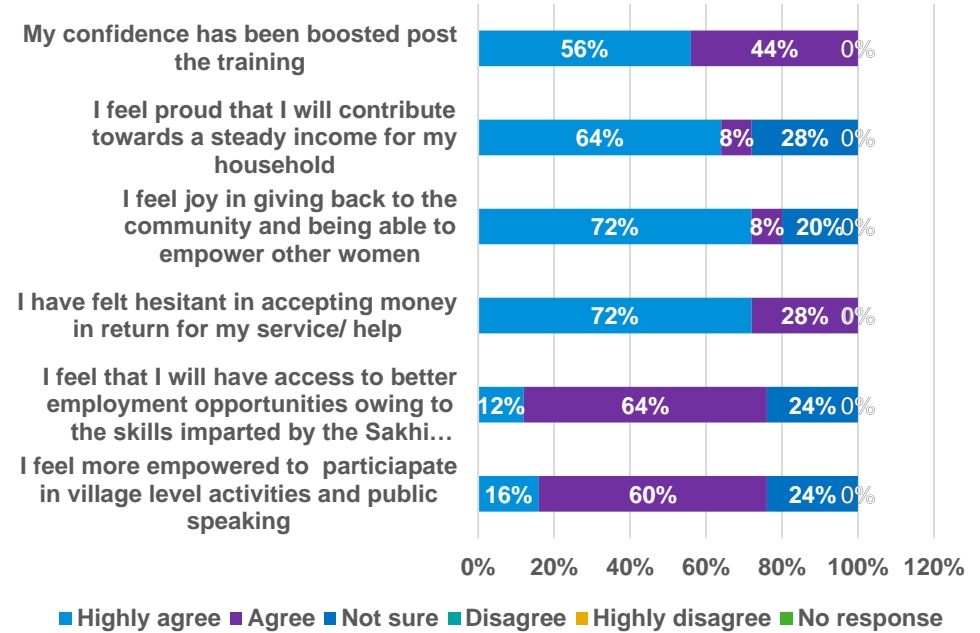
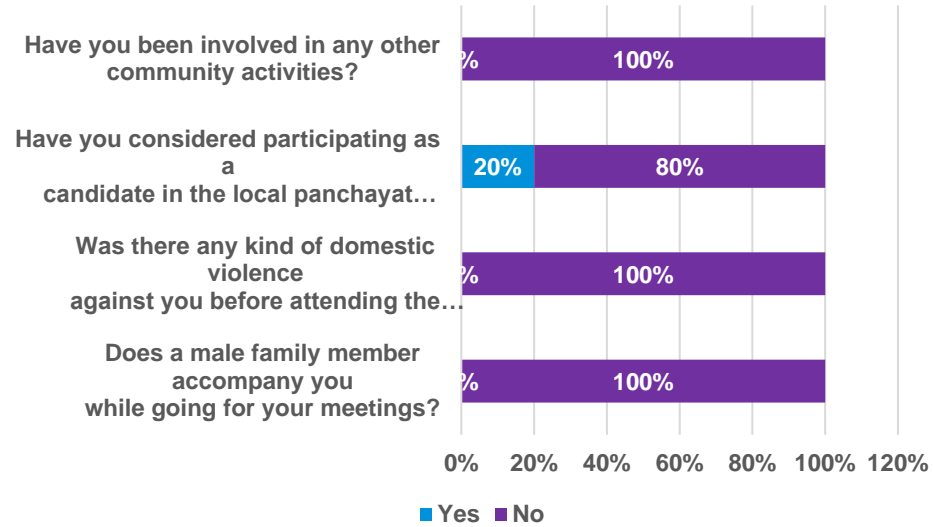
Build strong relationship with community leaders and bank officials (Completed trainees)

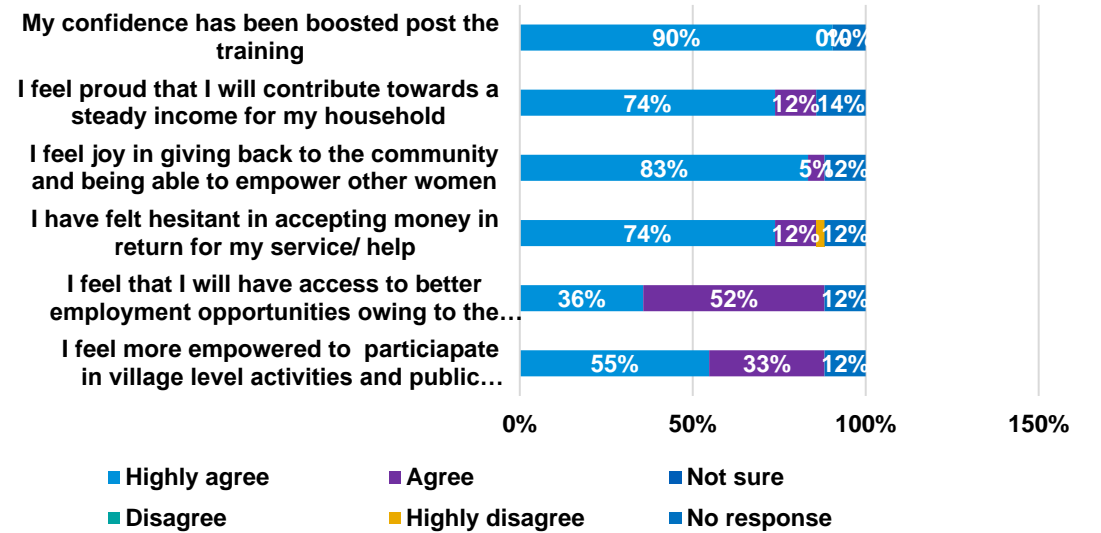
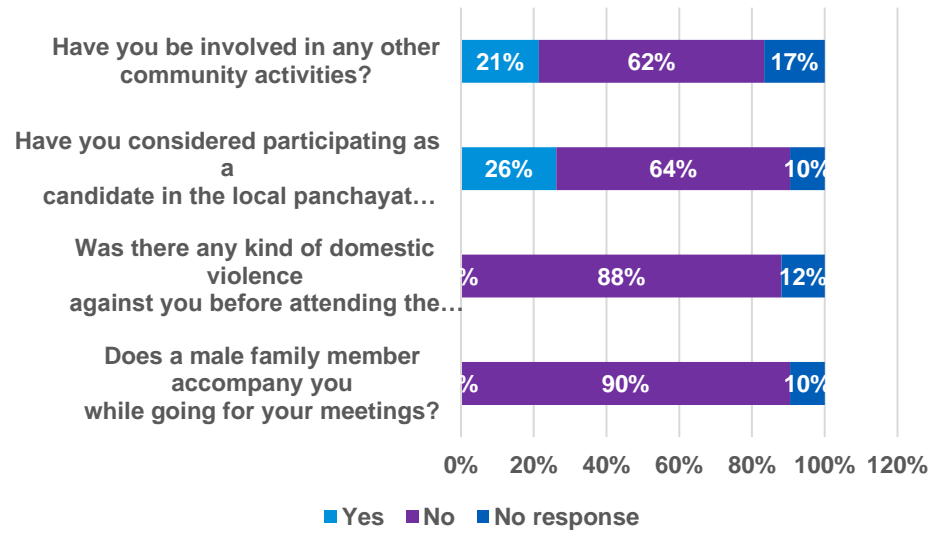


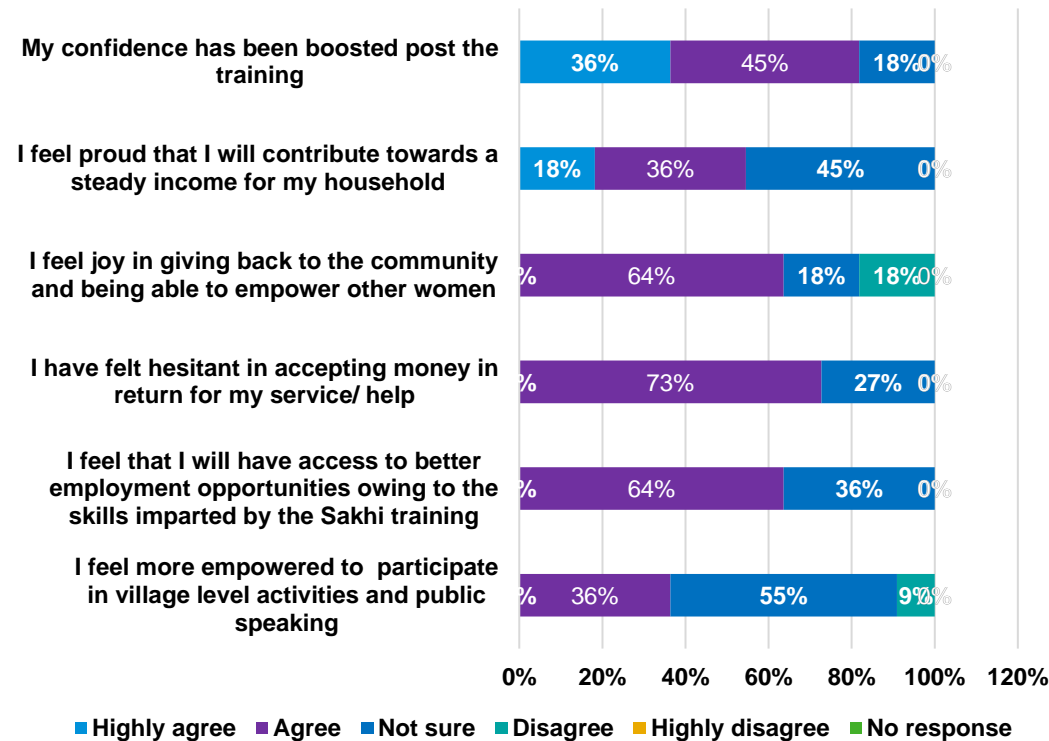
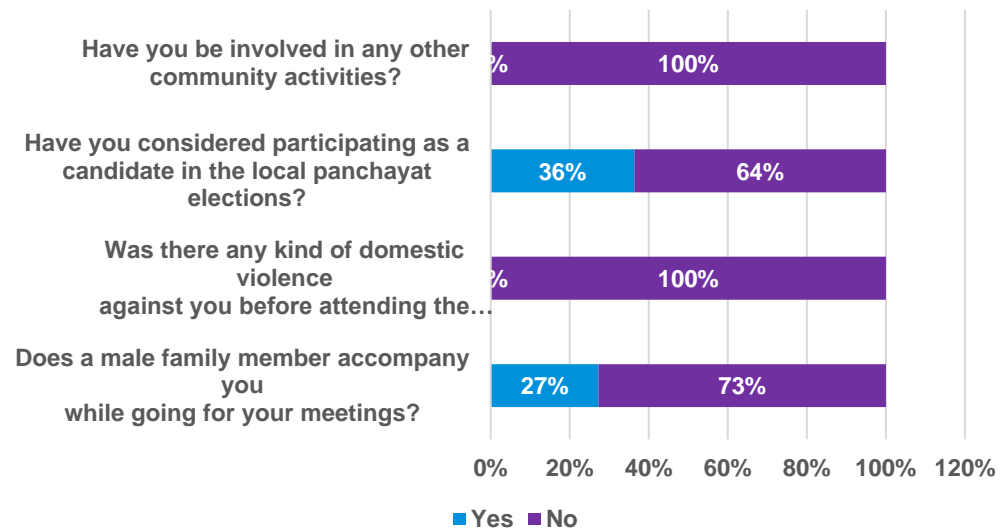
Empowered to participate in village level activities and public speaking (Completed trainees)













Thank You

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