

**Impact Assessment of
Livelihoods interventions
under TVM model of KGVK
supported by
Axis Bank Foundation**

**Prepared by,
Social Sector Practice
KPMG Advisory Services Private Limited**

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List of Abbreviations

ABF	Axis Bank Foundation
CSR	Corporate Social Responsibility
FGD	Focus Group Discussion
GNP	Gross National Product
KGVK	Krishi Gram Vikas Kendra
MoRD	Ministry of Rural Development
NRLM	National Rural Livelihoods Mission
SHG	Self Help Group
SOP	Standard Operating Process
SRI	System of Root Intensification
SSP	Social Sector Practice
TVM	Total Village Management

1. Executive Summary

Majority of India's population dwells in rural pockets and their income is heavily dependent on agriculture and other natural resources as means of livelihood. Thus, importance of making livelihoods more sustainable for rural households becomes indispensable. This is prevalent in the context of Jharkhand where a major chunk of the population resides in the rural regions with agriculture and allied activities being their principle source of livelihood.

Krishi Gram Vikas Kendra (KGVK), the Corporate Social Responsibility arm of Usha Martin Ltd., operates in the tribal areas of Jharkhand. KGVK's model of Total Village Management (TVM) is based on the principle of inclusive growth consisting of Eight Pillars - Natural Resource Management, Health, Education, Livelihood and financial inclusion, Women's Empowerment, Capacity Building, Renewable Energy and Infrastructure Development.

Axis Bank Foundation (ABF) has partnered with KGVK to promote the livelihood and financial inclusion pillar of TVM model in 5 districts of Jharkhand. The target beneficiaries are primarily small and marginalized farmers. A total of 18,161 households have been covered from 278 villages in 14 blocks up to the completion of the 3rd year of the project.

ABF hired KPMG's Social Sector Practice to undertake the impact assessment of the livelihoods programme being implemented by KGVK since 2011. The primary objectives of the study were to, assess impact of the programme on rural households; track change in income levels of the target community and to provide inputs to further strengthen the programme and enhance the impact during remaining period of the project.

KPMG team interacted with multiple stakeholders including beneficiaries who benefitted directly from the interventions, non-beneficiaries who have not received any direct benefits and KGVK staff at the village/ block/ management levels. As part of primary data collection, a mix of quantitative and qualitative tools encapsulating personal interviews, FGD's and case studies were used. Field visit was conducted in Ranchi and Ramgarh districts to cover 10 villages from 5 different clusters. Approximately 40 households per village were interviewed to understand the overall impact of the programme.

The study was designed to assess the impact using IRECS model (Inclusiveness – Relevance – Expectations – Convergence – Sustainability). The observations presented in this report are drawn from the field visit and data provided by KGVK. Below are the aspects under each of these parameters which are further elaborated in the subsequent part of the report.

- *Inclusiveness*- It was observed that women belong to the age group of 24-60 from economically deprived background. KGVK has defined process for implementing each intervention. All the interventions are implemented with either subsidised costs e.g. seeds paddy cultivation, ducklings; or for free, e.g. training on SRI method. Training sessions, distribution of subsidised seeds / animal is done through SHG or directly with the women who are part of SHG.

- *Relevance*- KGVK has provided trainings for the community for SRI, mushroom cultivation and animal husbandry trainings which has exposed the households to alternate livelihood and has increased their income levels. It was noted that the traditional method of paddy cultivation yields an average of 10-15 quintals per acre while with SRI it yields an average of 20-25 quintals per acre. SRI also requires less water compared to traditional method. Farmers are gradually adopting the SRI method by implementing SRI in 10-20% of their land holding in first year and 25-50% in second year. Few farmers were noted to have used SRI in 100% area of their land holding as well.

Similar higher productivity and benefits were observed in other activities like mushroom cultivation, duck rearing, goatary, piggery and vegetable cultivation.

- *Expectations* - It was noted that the average annual household income has increased from INR 29,122/- as per baseline data collected by KGVK to INR 65,758/- as per KPMG's sample survey. Also usage of better quality seeds due to ABF intervention is a considerable shift in practice by the rural households.
- *Convergence*- KGVK is currently working with Jharkhand Government to support their online access to service for rural households. It is expected that the livelihoods interventions can also be implemented in convergence with other Government programmes.
- *Sustainability*- Some of the important outcomes of the intervention are- efficient cultivation practices; women empowerment and alternate source of livelihood for farmers. Few women have been associated with the programme for over last 10 years and have now become active members of the community and some even Village Panchayat heads. Tools like IEC material can be provided to the beneficiaries who can refer it even after intervention so that sustainability of interventions is ensured.

Based on our observations, few recommendation are made for the implementation partner as well as for the ABF. Summary of our recommendations is as below.

Recommendations for KGVK:

- KGVK should form SHG federations to up scale the interventions and make them more sustainable.
- Communication material like farmer diaries, charts, SOPs, case studies should be developed which can help enhance sustainability of the programme
- Selection of villages for livelihoods intervention should be made after assessing availability of water and other NRM interventions in the villages.
- Trainings for beautician, tailoring/ weaving, pickle/ papad making can be organized for women and seed fund can be provided to them to start their own business.
- KGVK should align the livelihoods intervention under ABF programme, with the SRLM interventions, wherever possible.

- KGVK should document the project implementation and monitoring processes and share them with other implementation partners of ABF so that impact can be enhanced.
- KGVK should optimise the data collection and data maintenance process in terms of its efficiency in order to enhance implementation performance.

Recommendations for ABF:

- ABF should design branding guidelines for the programme implementation so that households are aware of the support from ABF for each intervention.

2. Introduction

2.1. Context

Over 70% of India's population live in rural areas and 90% of their income is generated from agriculture and natural resources¹. Statistics reveal that 78% of the total population in Jharkhand resides in rural areas and to a great extent dependent only on agriculture and allied activities as a means of livelihood. The total cultivable land in the State compares well at 52% of the total geographical area with 55% in the country. However, the flipside is that 76% of the total cultivable area is under net sown area in the country while only 43% is cultivable within the Jharkhand².

With the given context, there have been multiple initiatives undertaken by both public and the private sectors. For instance, Aajeevika - National Rural Livelihoods Mission (NRLM) was promulgated by the Ministry of Rural Development (MoRD), Government of India in June 2011. Partly aided through investment support by the World Bank, the Mission aims at establishing efficient and effective institutional platforms for the rural poor thus enabling them to increase their household income through means to enhance sustainable livelihood and improve their access to financial services available in the market³.

2.2. Overview of the programme

Axis Bank Foundation (ABF) through its programme on poverty reduction seeks to make agriculture an economically viable occupation thus subsequently curbing migration of communities to other locations. ABF endeavor to economically uplift the communities and help increase their food security. This is achieved through interventions which provide improved agriculture practices, water infrastructure and management and empowering the community to strengthen the livelihoods. The initiatives under this category were formed primarily to help provide small scale farmers and women with improved agriculture practices, forward and backward linkages to farming.

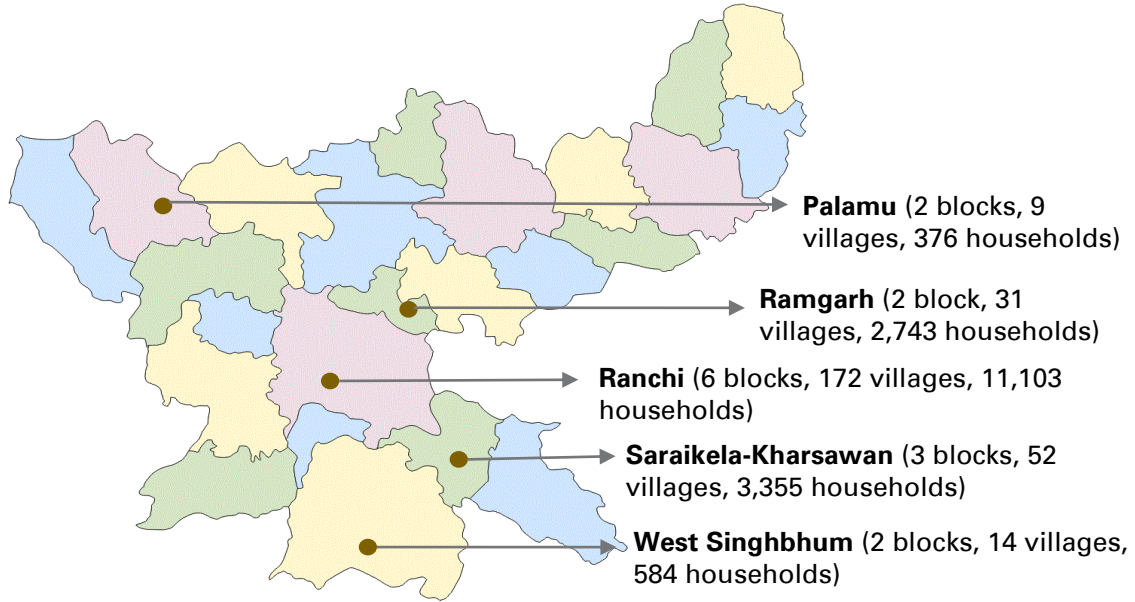
Krishi Gram Vikas Kendra (KGVK), the Corporate Social Responsibility arm of Usha Martin Ltd., operates in the rural tribal belts of Jharkhand where developmental processes have not yet reached the communities and socio-economic indicators are low. KGVK's philosophy is that the livelihood cannot be brought in from outside but has to be organically grown within the community with sustainable income generating activities. KGVK's model of Total Village Management (TVM) is based on the principle of inclusive growth consisting of Eight Pillars - Natural Resource Management, Health, Education, Livelihood, Women's Empowerment, Capacity Building, Renewable Energy and Infrastructure Development.

¹ Source: Involvement of Small Farmers in Cashew Production: BAIF's Experience, Available at: www.baif.org.in/

² Source: Jharkhand State Agriculture Development Plan, 2008-09 to 2011-12. Available at: <http://rkvy.nic.in/sap/jh.pdf>

³ Source: Aajeevika (Home page). Available at : <http://aajeevika.gov.in/>

ABF has partnered with KGVK to promote the livelihood pillar of TVM model in 5 districts of Jharkhand. The target beneficiaries are primarily small and marginalized farmers. A total of 14 blocks, 278 villages and 18161 households have been covered up to the completion of the Third project year. The spread of programme implementation is shown in the picture below:



The core objectives of the programme in relation to the interventions has been represented in the diagram below:



3. Study Design

3.1. Objectives of the assignment

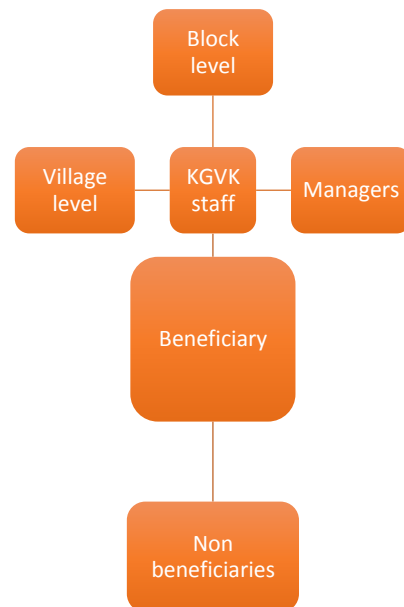
ABF has funded the livelihoods intervention being implemented by KGVK to reduce poverty by enhancing the income generation for the rural households. ABF hired KPMG's Social Sector Practice to undertake the impact assessment of the livelihoods programme being implemented by KGVK since 2011. The broader objectives of the study are:

- to assess impact of the programme on rural households in terms of
 - o enhanced livelihoods options
 - o change in income level
- to provide inputs to further strengthen the programme and enhance the impact

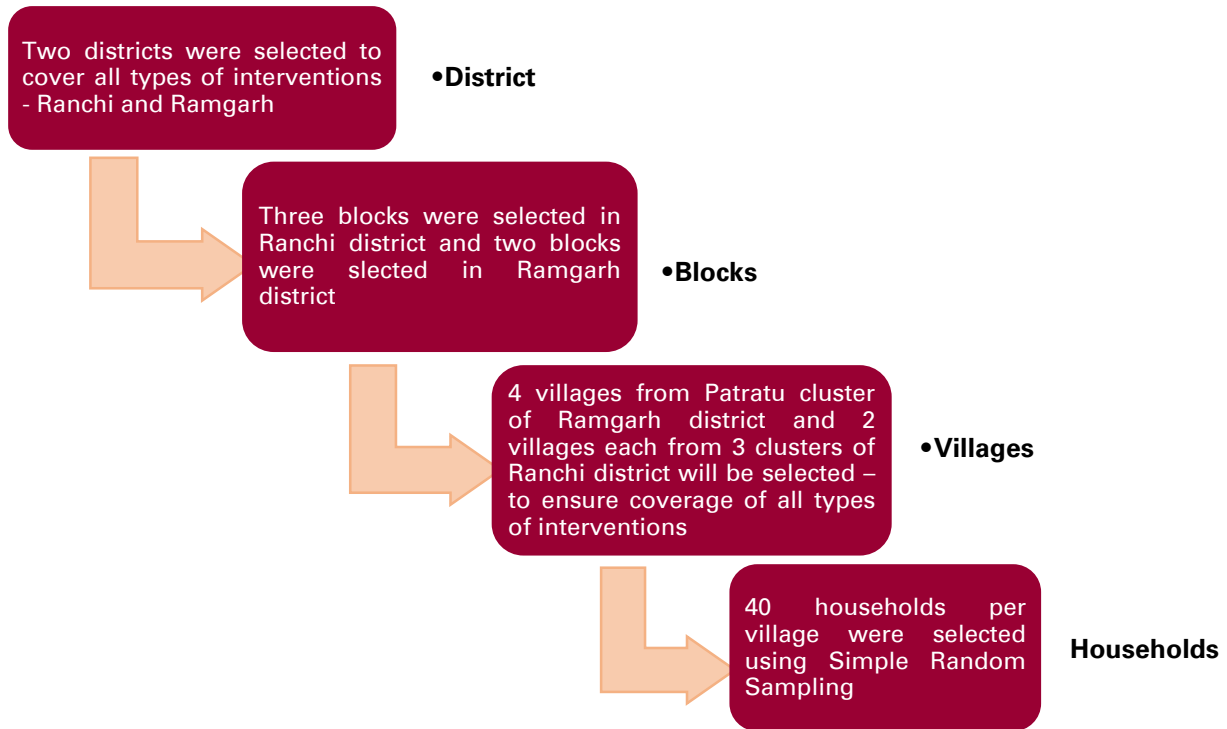
The study was designed to assess the impact using IRECS (Inclusiveness – Relevance – Expectations – Convergence – Service Delivery) parameters. Key highlights of the study design are provided below:

3.2. Stakeholder identification, sampling and data collection tools

- **Stakeholders:** KPMG team consulted the beneficiaries who benefitted directly from the interventions as well the non-beneficiaries who have not received any direct benefit. It is also pertinent to consult the implementing partner (KGVK) who is responsible for project delivery at the ground level. The team interacted with village level, block level, programme managers and documentation team. As the programme is in its middle stage, the programme does not indicate large scale spillover to other blocks or districts. Also convergence with Government programme has not yet been achieved. Thus KPMG team did not interact with the Government departments for their view on the programme.



- **Sampling:** following diagrammatic representation is used to describe the flow of stages in the process of sampling for assessment:



- Research tools used for data collection are given in the table below:

	Description	Instrument	Respondent	Validity of use in this exercise
Quantitative	Interview	▪ Questionnaire (closed questions)	▪ Beneficiaries of ABF interventions	▪ To extract and track the change in the level of income of the beneficiaries post intervention
Qualitative	Focus Group Discussions	▪ FGD checklist	▪ Beneficiaries of ABF interventions	▪ To assess both quantitative and qualitative changes in the lives of the farmers pre and post intervention
	Case studies	▪ Case study format	▪ Beneficiaries of ABF interventions	▪ To enable a deeper understanding of impact of interventions
	In-depth interviews	▪ Interview checklist	▪ KGVK staff	▪ To understand the programme design, processes and management

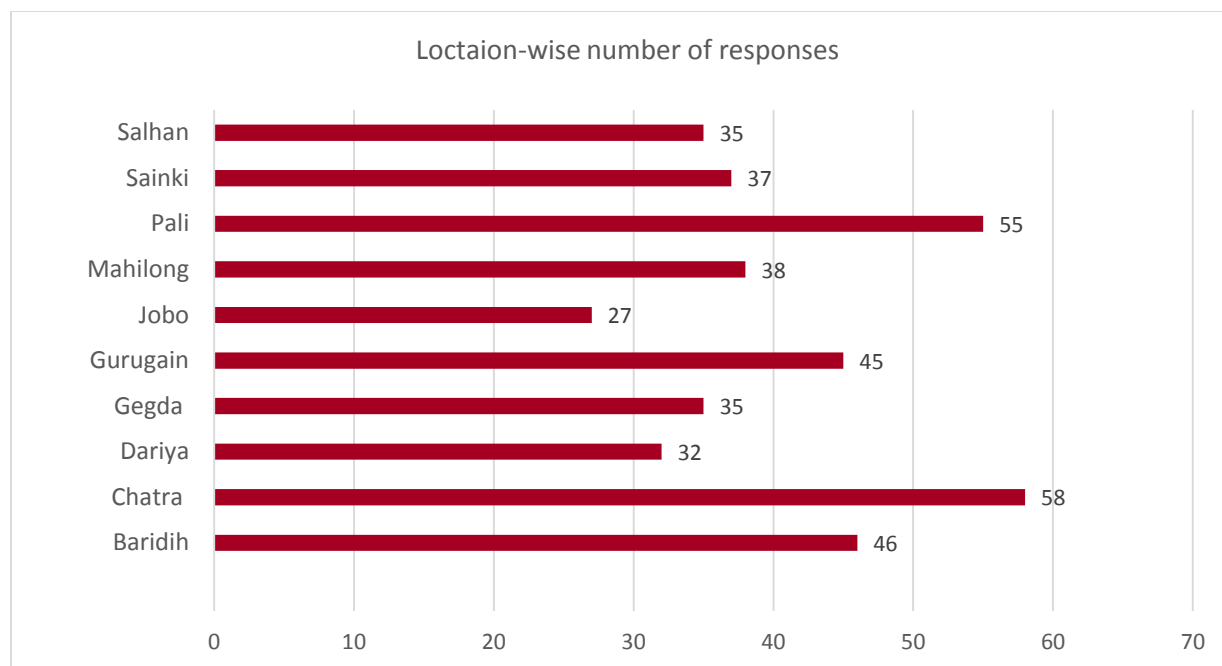
KPMG team was engaged in data collection across the following districts, blocks and villages respectively. In terms of data collection coverage, FGD's and quantitative interviews were conducted in each of these villages.

Field visit and data collection: KPMG team collected data with the help of staff from the implementation partner to cover the sample size of 400 households in a short duration for field visit. The samples were identified in consultation with the implementing partner (KGVK team) based on the level of feasibility and accessibility of these locations. The study was conducted in the sample size selected for the study in 10 villages across 2 districts (Ranchi and Ramgarh) in the state of Jharkhand. The districts selected for the data collection were also consulted with the implementation from the perspective of feasibility and coverage of all interventions. As per the discussion with the implementing agency, the initial plan of using Saraikella - Kharsawan as a sample was dropped and Ranchi district was chosen instead. This was due to external constraints of physical proximity of the district & scarcity of time for study. The summary of data collected in each village and the FGDs conducted is given below:

Table 1: Field visit Schedule

Sr. no	District	Cluster	Name of Village	No. of interviews conducted	No. of FGD's conducted	Date of visit
1	Ranchi	Ormanjhi	Salhan	35	1	28 th Sep 2015
2	Ranchi	Ormanjhi-N	Baridih-Orm	45	1	28 th Sep 2015
3	Ramgarh	Patratu-N	Sainki	37	1	29 th Sep 2015
4	Ramgarh	Patratu-N	Jobo	27	1	29 th Sep 2015
5	Ranchi	Burmu	Gurgain	45	1	30 th Sep 2015
6	Ranchi	Burmu	Daria	33	1	30 th Sep 2015
7	Ramgarh	Patratu	Pali	55	1	1 st Oct 2015
8	Ramgarh	Patratu	Gegda	35	1	1 st Oct 2015
9	Ranchi	UML CSR	Chatra	58	1	2 nd Oct 2015
10	Ranchi	UML CSR	Mahilong	38	1	2 nd Oct 2015
Total				408	10	

- Number of respondents across the villages as captured through household interviews are represented in the figure below:



3.3. Analysis framework – IRECS

The performance of the programme was assessed using the IRECS framework with following five parameters.

- **Inclusiveness:** Assesses the extent to which communities equitably access the benefits of assets created and services delivered. It also assesses the role of different stakeholders in the design and implementation of the project.
- **Relevance:** Assesses if the project is geared to respond to the felt needs of the communities.
- **Expectations:** Examines the extent to which the process of project implementation meets the expectations of the communities.
- **Convergence:** Judges the degree of convergence with government/other partners; the degree of stakeholder buy-in achieved; and the linkages with concurrent government programmes in the field.
- **Sustainability:** Assessing the state of the programme outputs in terms of sustainability of benefits to the intended beneficiaries.

Following chapter presents our findings during the field visit and interaction with various stakeholders followed by a chapter on conclusion and recommendations.

4. Observations and Findings

This section provides a snapshot of our observations on ABF supported KGVK intervention under 'Livelihood and financial inclusion'. The information presented in this section is based on the observations made during the field visits to the 10 villages across Ranchi and Ramgarh districts. It encapsulates the interactions held with the beneficiaries and non-beneficiaries as well as the KGVK staff. The field observations are substantiated with the data collected from 408 households.

4.1. Inclusiveness

We assess that the programme is inclusively designed and implemented for community benefits. The aspects that supplement the inclusiveness are as follows:

- Basic profile of the respondents / beneficiaries:

Most of the women were between the age group of 24-60 years. The household members were rural dwellers with an overall low socio-economic profile in terms of income and livelihood opportunities available to them. It was observed that

although the household per se benefitted from these interventions, it was the women who were at the receiving end of carrying out these activities since most men were engaged in other labour work (Mason work, worker at Usha Martin factory, daily wage labor). While women perform domestic responsibilities, they are also actively involved with carrying out agricultural activities under the prescribed interventions by ABF.

- Beneficiary selection process: KGVK has defined process for implementing each intervention. The process starts with baseline data collection for the household which enables KGVK to measure the change due to each intervention. Each beneficiary is tracked by the village and block level staff to ensure the change in identified indicators as per the monitoring framework designed by KGVK. It was observed that a rigorous data collection and monitoring process is designed by KGVK to deliver the project with better quality.

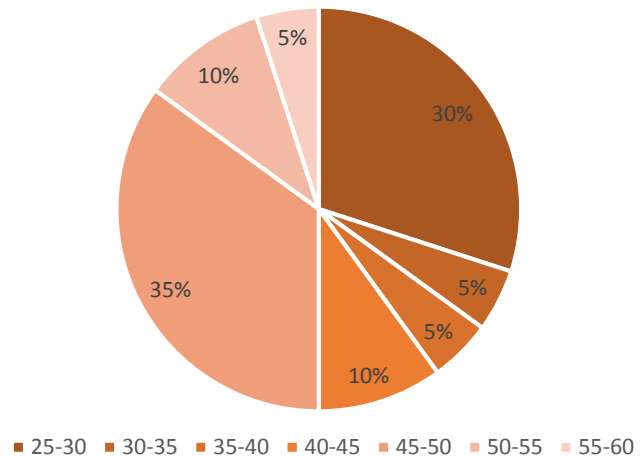


Figure: Age group of Women Respondents

- Cost of services: All the interventions are implemented with either subsidised costs e.g. seeds paddy cultivation, ducklings; or for free, e.g. training on SRI method. Thus the interventions are able to reach poorest of the poor in the villages.
- Involvement of women: Programme is designed to pass on the benefits through women in the village and SHGs. The training sessions, distribution of subsidised seeds / animal is done through the women and SHGs. The programme is empowering women to make decisions related to agriculture and livelihoods in general so that the income for the household is retained within the family. However this process is not done by excluding men in the villages.
- Role of community in project design: It was understood from the KGVK team that each intervention is discussed with the community and required modifications are made to benefit community members.

4.2. Relevance

We assess that the programme is relevant for the community and it is open for any modifications for better impact in the community.

- Trainings for community members: KGVK has provided trainings for the community to enhance their livelihoods opportunities. Primary impact being visible through SRI, mushroom cultivation and animal husbandry trainings which has benefited the community and also exposed many households to alternate livelihood for the first time. These trainings provided guidelines to carryout activities and take care of the resources provided to them. Measures for pest control for crops, ways to increase yield through SRI method, precautionary steps for onset of viruses affecting animals, remedial steps for spread of viruses / infections among animals are rendered during these training sessions. Women expressed that the trainings received were very helpful as it not only equipped them with physical tools but also endowed them with the required awareness and information to carry out livelihood activities.
- Training for SRI: Jharkhand is on the rice belt of India with majority of household dependent on the rice crop for their livelihoods as well as food intake. As almost all farmers were practicing traditional cultivation practice for rice cultivation, average yield has been low compared to improved practices. KGVK has introduced SRI cultivation method in the villages to enhance the productivity and efficient use of resources. This is done through regular trainings and demonstration for the farmers to practice SRI cultivation. Trainings are provided for the women with required support like ropes to mark lines and in-field monitoring by the team.

- **Orientation:** KGVK has also provided seeds at the subsidised costs for the farmers who practice SRI cultivation method. Though SRI is independent of which seed variety is being sowed, it is being used as motivator for the farmers to follow suggested practice. It was confirmed that the trainers have informed farmers that the SRI method is independent of the variety of seed used for cultivation. Rural Service Providers (RSP) were provided with ropes tied at both ends of the farm plot to guide & support them in sowing.



Picture: Rice field with SRI cultivation method

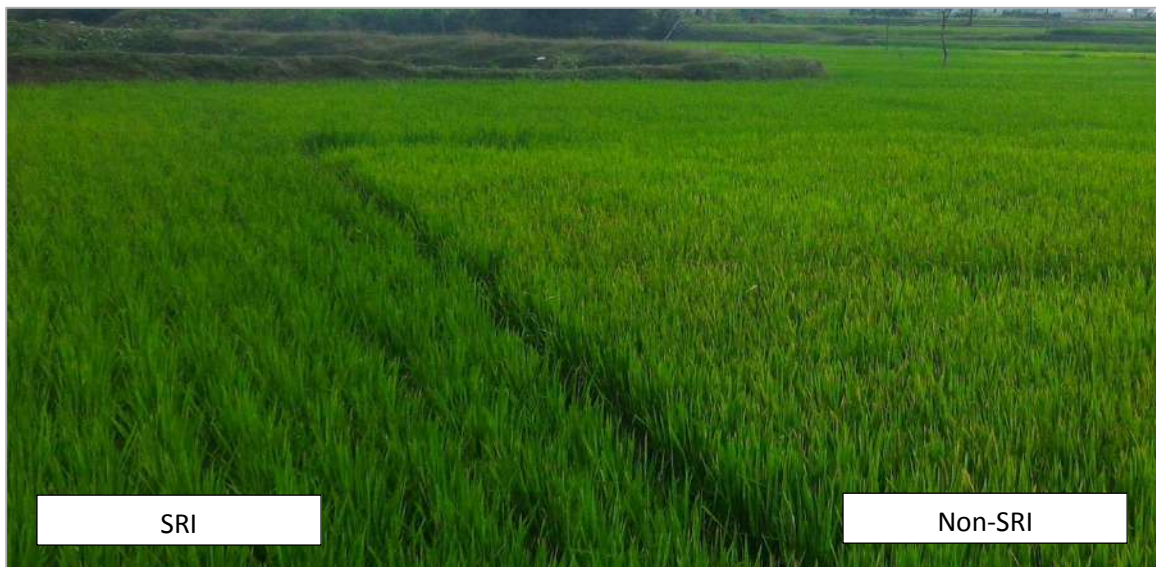
Experience: Farmers accepted the increase in yield due to SRI method and it was noted that the number of farmers practicing the SRI method has increased after witnessing demonstration in the village. It was noted in few of the villages visited that almost all farmers are practicing SRI after looking at the benefits over last 2 years. There has been an increase in yield by approximately 100% in most of the cases. Increase in output. "For instance, it was noted that 3kg of seeds yield about 15 to 20 quintals of output.

Adoption: The adoption is gradual with farmers practicing SRI in 10-20% of their land holding in first year to 25-50% in second year. Few farmers were noted to have used SRI in 100% area of their land holding. Following picture indicates farm with SRI and non-SRI method practiced in the same plot.

Water requirement: It was noted that the field with SRI cultivation require lesser water and the growth is faster compared to traditional method of cultivation.

Weed management: Farmers were also motivated to do the weeding in field to enhance the productivity.

Training for wheat: Farmers are also motivated to use the SRI method in wheat cultivation as well. As per few farmers who practiced SRI in wheat, yield has increased by approximately 50% compared to traditional method. However, KPMG team could not witness the fields due to the time period of field visit.



Picture: Rice field with SRI and non-SRI cultivation method

Challenges with SRI method:

- Some farmers found it difficult to use ropes for sowing in a row
- Farmers are required to practice weeding for the SRI plot through a weeder machine which replaces manual effort. While the traditional method requires the farmers to carry out the process of weeding manually which is not only labor intensive but also costly.

Women beneficiary

"SRI vidhi se khet ka upaj purane vidhi se dugna hota hai. Thakan aur mazdoori bhi बहुत कम होती है", meaning → Yield in SRI method of cultivation is twice the yield compared to the traditional method. It is less tiresome and less manual labour is required.

- Sangeeta Devi, 28th Sept 2015, FGD at Salhan village

"KGVK द्वारा दिये गये बीज में कम पानी से भी अधिक उपज हो जाता है. बाकी बीज से इतना नहीं होता" meaning → "Seeds provided by KGVK gives higher yield despite of lesser water requirement. Other seeds does not produce this much".

- Soni Singh, 30th Sept 2015, FGD at Gurgain village

Challenges due to lesser rain fall: There has been an overall increase in productivity/ high yield recorded by the farmers. Most women acknowledged the significant productivity in terms of high yield and subsequent income generated through the interventions. However, due to lesser rain fall this year, most farmers were concerned

about the yield this year. Thus, availability of water and irrigation infrastructure becomes crucial factor in success of the intervention.

- Mushroom cultivation: It was noted in all the villages that the training for mushroom cultivation was very much successful in terms of income generation and food intake for the households. KGVK provided detailed training on mushroom cultivation and supported the farmers with pre-requisites like spawn, Bavistin, Formalyn and plastic. Higher yield, for instance, 3 packets of spawns (1.2kg) would produce 10 -15 kilograms of mushroom. Everyone mentioned that they enjoyed eating the mushroom at home and also gave some to their relatives and neighbours. Some women also sold mushroom in the market which gave them good additional income.

Though everyone benefited from the mushroom cultivation, only few are carrying it forward in the next year as an alternate source of livelihood. This is majorly due to inadequate and seasonal supply of mushroom spawn which impedes the process of fostering a favorable environment for mushroom growth.

- Animal husbandry: In case of animal husbandry interventions, the quality of goats, ducks and pigs received were highly appreciated by the households. There was considerable increase in household income due to these interventions. These interventions not only increased the household income but more importantly an exposure to alternate livelihood was provided for the very poor households.

- Duck rearing: Ducks were the most profitable input provided to the poor households. KPMG team interacted with few landless labour who nurtured the ducks as it gave them continuous and sustainable source of income. KGVK provided 10 ducklings at subsidised cost to the per households and also trained them on medication in case of viral attacks. It was noted that households were benefited by selling ducks and eggs in the market. For few households, as it was a new activity, they used ducks for meat for own consumption or if some relative is visiting their house.

Also one duck is able to lay 4-6 eggs per week. Eggs are sold in the market at INR 10 per egg or consumed at household. This is supplementing to the nutrition apart from income for the family.

However, there were also unforeseen instances noted where women reiterated the problem of ducks, hens being consumed by stray dogs. Moreover, animals dying of seasonal virus against which they had no immunity was also mentioned. Women beneficiaries expressed that although they were being told about vaccines for controlling such outbreak of viruses by KGVK personnels. However, the issue of affordability and repeated upkeep seems to be an impeding factor.



Picture: Ducks provided under ABF intervention

Women beneficiary

"Humare das batak bimar pad gaye KGVK duara diye gaye tikakaran ke bawajood. Uss waqt rog ka mausam tha", meaning "10 of my ducks got affected by the seasonal virus despite vaccination given by KGVK. It was a season of flu".

- Sadhan Devi, 30th Sept 2015, FGD at Daria village

- **Goatary:** Apart from receiving other interventions targeted at individual household, male goat was provided at the SHG level. The breed was received from Rajasthan & Punjab and the growth recorded was faster in terms of its high reproductive abilities. Along with high reproductivity resulting in faster offspring generation, the growth of the latter was also observed to be faster compared to other breeds. This resulted in faster income for the households through meat sale. For instance, 1 Buck was given to an SHG for INR 500/- in first year while it was given to them for INR 1500/- in the third year.

Photograph of the male goat provided under ABF intervention is shown below along with the female goat and its offspring on the right.



Picture: Male goat provided by ABF and offspring with the mother

Concerns:

- The male goat and its offsprings were noted to die very fast. Many SHG members claimed that the male goat they received died within couple of months only.
 - As the intervention is received by SHG and not individually, it becomes tedious to maintain the upkeep of the goat and also share equal benefits among all SHG members. Some SHGs have assigned permanent responsibility to one member for daily maintenance of the goat on a small fees paid to the woman while benefits are shared among the group. It is required to have proper management structure before giving goat to the SHG.
-
- **Piggery:** Pigs are also provided to few households in selected villages. Though the profit derived from pig rearing is very good, not many households are open to do this business. Market price of small piglets is pegged at between INR 1500-2000 (weight of piglets is 8-10 kilograms each). The price of adult pigs is pegged at INR 120 per kg per pig and weighs approximately 75-100 kg. The beneficiary had also sold pigs worth INR 15,000 few months back. He claimed to have earned profits equivalent to his investment in the very first 3 months itself.
 - **Vegetable cultivation:** KGVK has provided various vegetable seeds and under ABF interventions – onion, ginger, lady finger, bitter gourd, cabbage, tomato, potato, pumpkin, aubergine, turmeric etc. The seeds provided under the intervention has better yield compared to other seeds. For instance, the 250 grams of onion seeds yield roughly 2-3 Quintals of produce. Similarly, 3 packets of bitter gourd or potato seeds would produce roughly 8- 12 Quintals. Similarly, incase of bitter gourd,

approximately 300-350 kilograms is produced on a 10 decimal plot. Following pictures shows a cultivated cabbage field.



Picture: Cabbage field plot where seeds were provided under ABF intervention

The picture depicts the bundle of raddish produced from seeds granted by ABF intervention on vegetables. According to her, she produced about 20-25 Quintals of raddish from those seeds. She expressed great satisfaction with the output as she exclaimed that the seeds were of very good quality, even when compared to other



hybreed seeds available in market. Moreover, these seeds were also cost effective since the input would be lesser than the output thus leading to increase in profit.

- **Artistic product making:** It was also noted in one village that the women are promoted to manufacture artistic products like wall hangers as part of the ABF intervention. Those products are marketed under SHGs and sold locally by the women themselves.
- **Nutritional benefits:** Most women acknowledged the nutritional benefits drawn from items like mushroom, duck eggs, meat vegetables and sufficient rice. They are also aware of the component of iron and protein in these items and that generally women are in more need of iron.

Note: It was informed that some of the interventions like apiculture and fishery were not continued by KGVK due to low response from the community to those interventions. Also it is better to focus on interventions which can result in higher impact.

4.3. Expectations

- Increase in household income: Most beneficiaries reported the average increase in household income. Earlier, the produce procured them income sufficient for them to sustain their families but now the extra income earned as a result of these interventions, some of them have been able to invest more on the education of their children, able to spend more on availing medical facilities. Moreover, home grown vegetables, paddy and wheat suffices them throughout the year which helps them cut on expenses.
- Access to better quality seeds: Households have received seeds for vegetable and rice cultivation. These seeds are provided at subsidised cost and have better productivity. Households have earned better profits from the use of these seeds.

4.4. Convergence

- State Government Departments and NRLM activities: KGVK is currently engaged in working with State Government Departments on watershed programmes.
- E-Government services: Jharkhand Government has started online support services in terms of application submission, issuing certificates etc. This services is provided through a dedicated center in the villages. KGVK is helping people use these facilities.

4.5. Sustainability

- Change in cultivation methods: It was noted during the interaction with farmers that they are adopting new methods like SRI to enhance the productivity. This change due to trainings provided by KGVK is gradually impacting all the villages and also spillover is expected in nearby villages. It is expected that the change will sustain with consistent support from KGVK during the right time of the season.
- Alternate livelihoods: It was noted that the alternate livelihoods opportunity provided to the economically backward households has changed their orientation towards livelihood options and they are more optimistic. In case of multiple households the alternate livelihoods options like, duck rearing, goat rearing, mushroom cultivation has already found permanent place. Though most of the households are expecting longer duration of support, it is expected that individual households will adopt the alternate livelihoods and gradual change in economic status of the households will reflect.

It was noted that, KGVK has integrated the training and maintenance part for any support that is being extended to the household. This will ensure better usage and sustainability.

- **Women empowerment:** A very prominent outcome of the intervention has been the women empowerment in the villages. It was noted by the KPMG team that few of the women has been associated with the programme for over last 10 years and they have now become active members of the community and in some cases even village Panchayat heads.

The snapshot of a meeting in which Parmila Devi (age 27) from Chatra village in the Ranchi district stood up to explain the process of problem solving committee is given below. This case study was recorded on 2nd October 2015.

The woman expressed great enthusiasm and volunteered to reiterate the trainings imparted. She explained a detailed process of 'Problem-solving' capability of SHG members. One leader from each 'Tola' or village hamlet bring issues/grievances pertinent to their area onto a common forum. These issues are carefully noted and documented by the committee members. The system of voting by all SHG members is used as a yardstick to measure the gravity and intensity of the. Key stakeholders engulfed within that issue are identified. Based on these factors, one issue is prioritized and selected for redressal. A 'Fish bone' diagram where in the intricate techniques and processes involved from the start to end of any activity was reiterated by her.

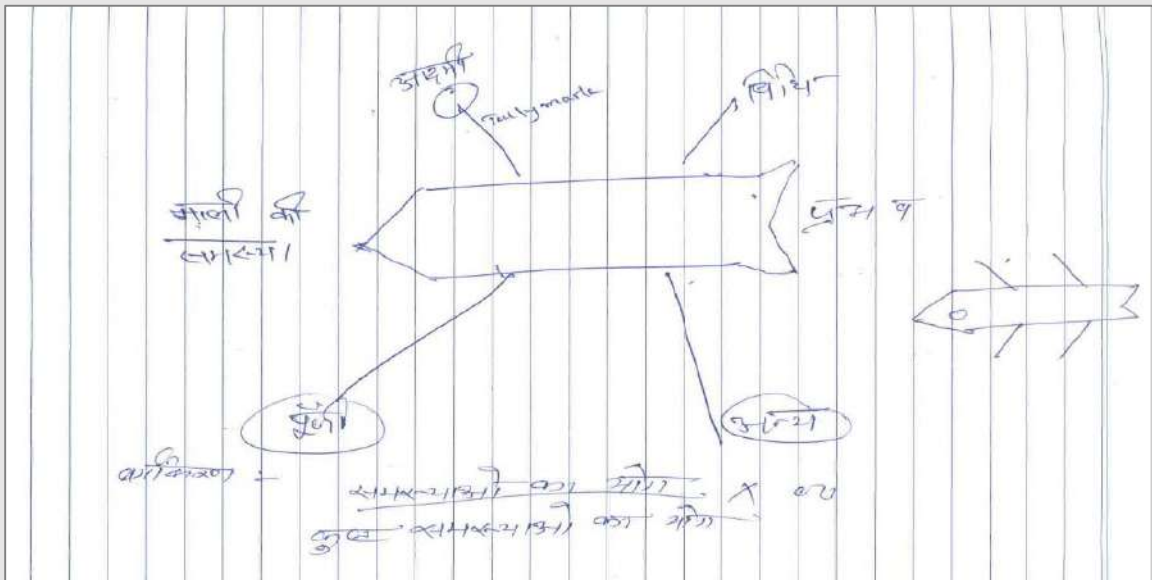
The sense of confidence and conviction exhibited by the woman addressing the crowd gathered depicts an intangible impact derived from the interventions. All of these instances are indicative of empowerment where by the woman is not merely benefitting from the interventions but also acquired increased capability in terms of having leadership abilities and decision making capability.

One of the accompanying KGVK personnel remarked that her explanations were much more nuanced than compared to any of their officials who conducted those trainings.



Picture: Parmila Devi (age 27) from Mahilong village in Ranchi district explaining the process of problem-solving on 2nd October 2015

The 'Fish Bone' diagram explained by one of the woman beneficiaries was in the context of encouraging the 'problem-solving' ability of the SHG members for a more effective and efficient ways/methods to resolve issues/problems concerning the villagers. The diagram represents the following components:



Picture: Fish-bone diagram drawn by women to explain the problem solving process

- Issue/Problem: This corresponds to the root cause or critical issue at stake which needs immediate redressal.
- Root cause: The ultimate reason for the issue.
- Capital: This corresponds to the accumulated wealth (land, income) of the household which can be invested or used in cases like these.

- **Miscellaneous:** Refers to the other factors affecting the root issue in any way. They can be internal (Example, problems within SHG like financial fund shortage) or external (Example, incidents of women complaining about their ducks, hen dying of seasonal virus).
- **Stakeholders:** Parties or individuals involved in the matter or those who would be impacted.
- **Methods used:** Tools, techniques used to resolve issues at stake.



Women beneficiary

“Raasta janna jaroori hai magar uss raaste ko aage le jana adhik jyada jaroori hai. KGVK ne hume jo raasta dikhaya, hum uske liye aabhari hain”, meaning → “Knowing the way is important but taking that way forward is more important. KGVK showed us the way and we are grateful for that”.

- Parmila Devi, 2nd Oct 2015, FGD at Mahilong village

Lac and Teakwood Cultivation: ABF is also extending its help to KGVK in supporting Lac cultivation through existing host plant (Kusum & bair) but not with the host plant like Semialata which is highly cost intensive.

Cases like the one described below can be further encouraged by being showcased to demonstrate the progressive farming practice by the farmers.

Radhamani (age 42) from Gurugain village of Ramgarh district is a beneficiary of SRI cultivation method under ABF project. She has also undergone training from other sources for Lac and Teakwood cultivation. She took the training in a workshop conducted by a NGO in Madhya Pradesh. She attended training sessions to acquire essential information and know-how. With a great sense of perseverance and effort, she was able to draw maximum produce and output from the cultivation activities of Lac and Teakwood. She started off on a small plot of land and currently uses over one acre of her land for Lac and Teakwood cultivation. This case study was recorded on 30th September 2015.

After looking at the success of the woman, it is expected that the other farmers will be able to replicate the same in their farms.

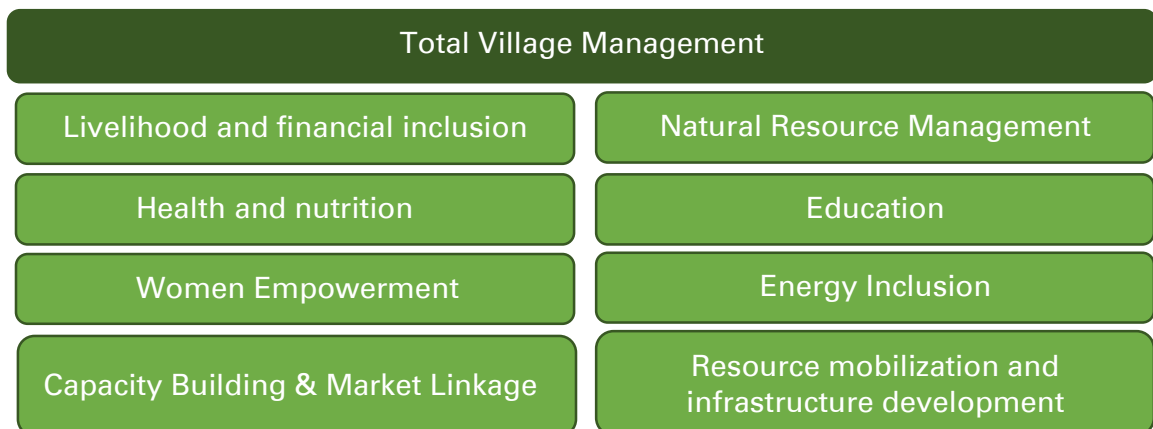


Picture: Radhamani (age 42) from Gurgain village of Ramgarh district with Lac and Teakwood farms on 30th Sep 2015

4.6. Total Village Management

KGVK is working in 411 villages for Integrated and sustainable development through its proprietary Total Village Management (TVM) model in Jharkhand. In this section we want to showcase the benefits of other interventions apart from ABF supported interventions in the villages. Though KPMG has not assessed components other than Livelihoods, the TVM model was discussed with the field staff and its benefits were observed in the villages.

KGVK has an integrated approach to rural development through the Total Village Management (TVM) model. The fundamental edifice of TVM is igniting initiatives at the grassroots through Public-Private-People's Partnerships (P4) for sustainable rural development. Eight pillars of the TVM are as follows:



- Natural resource management - Water resources- Presently under NRM, KGVK is mainly working on watershed to develop irrigation facilities and soil conservation in the villages. Till date, KGVK has treated 35,363 Ha of land under watershed Project. KGVK interacted with Jharkhand govt. on the planning and scheduling of water resource management projects for some new TVM villages. KGVK has been recognized as Best Watershed Implementing Agency by Govt. of Jharkhand. KGVK has been working in the villages for over 10 years now. It was noted that the construction of wells, check dams, canals and community ponds was done almost 10-12 years back. Villagers feel that the work on water issues is critical as all farmers are dependent on the rainfall for agriculture.
- Health and nutrition- KGVK is mainly focusing on mother and child health by facilitating govt. health services in the villages. KGVK is providing iron tablets for the adolescent girls and women in the villages. This will help reduce anemia and reduce further risk of maternal health issues or infant mortality. Till date, the health status in the villages is as follow:

Intervention	NFHS* (India)	NFHS (Jharkhand)	TVM villages
Anti Natal Check up	51%	36%	85.5%
Institutional Delivery	41%	18%	81%
Postnatal checkup	36%	17%	95%
Routine Immunization	44%	34%	86%
Malnutrition	46%	55%	3%
Anaemia	57%	70%	24.32%
Family Planning	56%	36%	68.69%

*National Family Health Survey

- Education- KGVK is mainly focusing on Primary Education, Adult education and vocational training in the villages. KGVK is running two primary schools, 29 village level learning resource centre, edutainment classes in 35 govt. schools, 10 adult education centers and Computer literacy programme for rural folks through Mobile computer unit.
- Women Empowerment- KGVK is working with more than 2200 SHGs for their social and economic improvement.
- Energy inclusion- KGVK is making effort to install solar based micro grids and centralized recharging centers to provide electricity/ power in the villages which is not electrified by govt. Besides, KGVK is also promoting Bio gas and smokeless chullahs in the villages. KGVK is also installing one transparent sheet on the roof of Kachha Makan in the villages to get solar light through that roof in the room.
- Capacity building and market linkages- KGVK is conducting Skill Development programme under NSDC Pradhan Matri Kaushal Vikas Yozna (PMKVY). Besides,

KGVK is also providing training to farmers, rural youths, SHG members etc. in the field of Agriculture, Dairy, Livelihood, Watershed, Accounting etc. KGVK has conducted short term training for 25,885 farmers/ rural youths/ SHG members etc. during last three years.

Following table shows the interventions carried out in the villages where KPMG has conducted field visit. However, as the study was designed to focus on ABF supported interventions, further details of the interventions are not provided in this report.

Village name	TVM interventions in the villages							
	NRM	Livelihood & financial Inclusion	Health Nutrition & Sanitation	Education	Resource Mobilization & Infra development	Women Empowerment	Energy Inclusion	Capacity Building & Market Linkage
Baridih	Yes	Yes	Yes	Yes		Yes		Yes
Salhan	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Jobo	Yes	Yes	Yes	Yes	Yes	Yes		Yes
Sainki	Yes	Yes	Yes		Yes	Yes		Yes
Gegda	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Pali	Yes	Yes	Yes		Yes	Yes		Yes
Mahilong	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Chatra	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Gurgain		Yes	Yes	Yes		Yes	Yes	Yes
Dariya		Yes	Yes	Yes		Yes	Yes	Yes

It was informed that the selection of village was based on overall rating of the village for various parameters. It was noted that the focus of programme design was to address the most pressing challenges of the village and then resolve them in a strategic manner.

To understand the holistic benefit of TVM model in a village, following case study of Salhan village is provided which will talk about interventions under each of the eight pillars implemented in the village. Details of the pillar wise implementation was provided by KGVK team.

Case study on Salhan Village for TVM implementation:

Salhan village is perched on the banks of *Rukka* Dam near Angara block. It is about 21km from Ranchi. The village stated as a secure bastion of Mahto's who developed the fertile soil for agriculture. Salhan is main command area of TVM activity. Each and every interventions from each pillar has done a significant work; Health awareness and camps, SHGs capacity building programme and support, Soil and Water conservation work, Remedial and Edutainment classes for school going children, *jugad* and low cost

techniques for renewable energy etc. has created optimistic picture for village development goal with the TVM activity. The village consists of 329 households. Majority of the population is engaged into agriculture and animal husbandry. Total area of the village is 453 H. Total irrigated land is 16.68 H and total wasteland is 201.9 H.

Pillar-wise interventions under TVM

Natural Resource Management

The agriculture status shows the typical picture of past prosperity but acute distress in pre-intervention periods. Land holding is predominantly of small and marginal category with just a handful of farmers owning more than 1 acre of land. The number of livestock holdings is also small. The soil status is considered good and has supported wide variety of crops especially during ABF intervention period. Overall scarcity of water with failure of monsoon has generated demand and awareness for NRM initiatives. SWC activities carried out under IWMP



project-phase has produced a positive impact with villagers acknowledging the revival and restoration of natural resource water, fodder and food grain production in the treated area.

SN.	Activity	Year	No. of Beneficiary	Command Area in Ha.
1	Well Renovation	2011-12	5	0.06
2	Vermi-compost	2012-13	1	NA
3	FB	2013-14	19	12.5
4	FB	2013-14	18	2.5
5	Well Renovation	2014-15	12	0.04
6	New Pond	2014-15	8	1.5
7	Pond Renovation	2011-12	8	2.5
8	Pond Renovation	2014-15	18	NA
9	Pond Renovation	2014-15	15	NA

Health

KGVK established own health sub-centre in Salhan village under USAID funded project for better treatment of villagers. KGVK formed VHSNC (Village Health Sanitation and Nutrition Committee) and capacitate *Sahiyya* for better health services. KGVK is continuing training

to the villagers as well *Sahiyya* & VHSNC members for improvement of health status. KGVK provided medical kit to the health sub centre and also done renovation in Salhan health sub-centre and appointed Health Worker (Umawati Devi) to provide health services within villagers. During VHSNC meeting and *Sahiyya* meeting conducted every month on regular basis and they have created own Fund (KOSH) i.e. Village Health *Kosh*. Dental camp, surgical camp, general check-up camp is regularly organised for villagers through KGVK *Shalini* Hospital.

Education

The villagers send their children in primary school in the village. This school taught primary discipline to the kids. For upper class education villagers send their children to middle school located almost 5 km far from the village. There is also adult literacy centre to promote functional literacy among the adult villagers to combat with the problems occurring due to illiteracy. Remedial classes and edutainment classes were also conducted. The purpose behind these types of class is to give more informative knowledge to students and motivation into the govt. school students regarding education. Some project work based classes were also conducted for entertainment. Hence edutainment classes are combination of education and entertainment.

Capacity Building

Capacity building is one of the most important and prodigious intervention and KGVK has self-interest to scale up it in the most interior part of the village. It is a dream of KGVK's chairman that every household in village should know the technical know-how of good and best agriculture and its allied activity practices. Multi days and class room (Onsite and offsite trainings) as well as field training with demonstration training conducted for villagers at Gurukul. Gurukul with the help of ABF's team engaged in identification and imparting training of Rural service providers at different level. Major focus was given to capacitate Rural Service Provider and Sparks through various meeting and training. Our RSPs identified the interested farmers for through community meeting and SHG meeting for training and interventions. The objective behind this strategy is to promote good practices at very large scale so as to spread these techniques to large chunk of population. Training of newly selected RSPs & Para professionals was conducted on a regular basis so



Jagdish Mahto has planted Mango, guava, papaya, teakwood plants in 3 acre barren land after implementing farm bunding under IWMP project. He also constructed Vermi-compost pit. The Trade Facilitation Centre (TFC) helped him in market linkages. Jagdish earned INR 25000/- from mango and INR 50000/- from papaya.

as to give them better understanding of the projects and different interventions to be carried out in the project area. As per various agriculture intervention is concerned, training on seed treatment, soil preparation and plantation was imparted to the field level team members in different intervention areas whether it is mushroom cultivation, SRI of rice, wheat, mustard and seasonal vegetable cultivation. Sensitization programme in the village was conducted through posters, pamphlets, village meetings and rally. The objective of the training was to make farmers able and technically enabled to promote good practices in their village or neighboring village and scale up the intervention. With the help of RSP and Sparks the planning was prepared for execution. The RSP and Sparks list out all interested and eligible households and train them. Trainings to SHG members on Total Village Management, *Samashya Samadhan Samuh* (SSS) & veterinary services was imparted. The objective of the training was to understand the concept of TVM, SSS & veterinary services. A total 80% of households covered through different training (TVM, SSS, SRI, Livestock Management, Advance agriculture Practices etc) programme organised for Salhan villagers.

For successful implementation it is necessary to analyze the problem and brain storming of process of implementation. It is also necessary to make people aware or enable for self realization of hurdle, problems and implementation process. This implies the participatory involvement of the community and help in planning and monitoring of the programme. The process of quality circle directly involve rural volunteer to improve the quality and standard of implementation. This training programme was organized to create awareness and capacity building to practice this technique in their village / *tola* / panchayat.

Livelihood

Duckery intervention has been continuing with the objective to reach maximum number of households. With the help of RSPs and Sparks, implementation plan was prepared. List of all interested and eligible households were identified and the team provided them 10 ducklings to each household to promote backyard duck farming.

Piggery is one of the major source of livelihood in Salhan. Local market is famous for pork. In weekly market people from city and surrounding villages come to purchase pork.

As livestock rearing is one of the foremost sources of livelihood for the rural masses. In this context, vaccination camp was conducted in different intervention areas to reduce and control mortality. Along with this, awareness among the villagers was imparted through village/ community meetings regarding food-fodder & rearing processes in order to prevent major killer diseases.

Livelihood at a Glance- Salhan Village	
Duckery HHs	121
Goat Breed Improvement HHs	74
Mushroom Cultivation HHs	111
Piggery HHs	5
Poultry HHs	2

SMI HHs	8
SRI HHs	174
SWI HHs	12
Vegetable Cultivation HHs	162
Animal Health Camp (HH's)	47
No of SHG	22
SHG Kit Provided to the Groups	22
No of Members	239

Jharkhand is most suitable for vegetable crop vegetable cultivation and treated as good cash crop for farmers. Before cultivation team encouraged farmers to cultivate various vegetable crops for an additional income. Team provided number of seeds in rabi, khariff and zaid seasons. Seed support along with technical support was provided to all farmers. Training on Mix cropping, relay cropping, inter cropping was organized for villagers, supervisor and RSPs at Gurukul.

Mushroom cultivation was widely accepted by rural mass in last few years. Keeping this in mind, livelihood team targeted each and every household for mushroom cultivation. Team was totally involved in mushroom cultivation and its planning and the team members were capacitated on mushroom cultivation through training.

Woman Empowerment

Strengthening of Village level institutions through SHG profiling and tracking is continuing in the interventional areas on a regular basis. Identification of SHGs along with the total no. of households in a particular village was carried out so that maximum members could be included in SHGs. Along with this, formation of village level organization was also carried out in the respective villages. SHG support kits were provided to all SHGs for capacity building.

Renewable Energy

Solar lamps were provided to the students for their study. Transparent sheet installed in 7 houses to provided better light during day time. Four smokeless *chullah* were installed in the villages.

Infrastructure

KGVK has implemented P4 model at Salhan. The process of development is visible in the form of infrastructures development.

The eight pillar of TVM model has brought in the holistic impact on the village which can sustain longer.

5. Conclusion and recommendations

KPMG team conducted mid-term assessment of the livelihoods intervention implemented by KGVK under the support of ABF. The achievements of the programme, given the brief duration since the time of its inception, are noteworthy. This can be attributed to the detailed planning by implementation partner and resources available for the field team.

While the programme is Inclusive and Relevant to the community, it is designed and modified as per requirement and expectations of the community. The interventions need to achieve convergence with other interventions. However, we feel that the interventions are sustainable looking at the training and support provided to the households. However, at this crucial juncture, we suggest following recommendations for ABF and the implementation partner KGVK.

#	Description	Recommendation
1	Institution for women KGVK has supported the women SHGs in the villages. However, there are no institutions to help them grow together and further.	KGVK should form SHG federations in the blocks to up scale the activities being performed
2	Communication material KGVK has designed the processes and monitoring framework for programme implementation. However, it was felt that the benefits of the same can be enhanced by using communication material to be distributed to the target community	Communication material like farmer diaries and charts can be developed. <ul style="list-style-type: none"> ▪ <u>Farmer diaries</u>: to note their daily expenditure on farming related activities ▪ <u>Charts / calendars</u>: to reiterate the information provided in trainings, fish-bone diagram for issue resolution etc. ▪ <u>SOPs</u>: to provide detailed method of improved practices will help sustain the interventions ▪ <u>Case studies</u> of women who used the interventions like duck rearing, goatary, SRI, vegetable cultivation to transform their income generation pattern will motivate women to nurture the livestock / practice improved methods
3	Water resources The livelihoods interventions specifically the SRI, vegetable cultivation and even livestock support can be sustainable if	Selection of villages for livelihoods intervention should be made based on ensuring availability of water and

	<p>water availability is ensured. Livelihoods intervention can fail if NRM is not ensured in the target villages. However, all NRM interventions were implemented almost 10-12 years back by KGVK and recently there has been no focus on these activities.</p>	<p>previous NRM interventions in the villages.</p>
4	<p>Alternate livelihoods opportunities Most of the SHG member women expressed great interest and enthusiasm toward introducing other home-based interventions apart from ones related to agriculture. This according to them would involve lesser labor and effort compared to agriculture. Moreover, these activities to a great extent pertain to their interest which would also eradicate monotony. Women also believe that acquiring such skills would enable them to take care of their own needs while also contributing to the household income. For instance, regular commute to markets to sell their produce becomes cumbersome while home-based activities was agreed upon to be more convenient involving less commute as goods can be procured by the supplier from their homes.</p>	<p>Trainings for beautician, tailoring/weaving, pickle/ papad making can be organized for women and seed fund can be provided to them to start their own business.</p>
5	<p>Convergence with SRLM Activities supported by ABF are in line with SRLM activities. However convergence with SRLM is not yet established for livelihoods interventions.</p>	<p>Activities supported by ABF can be converged with SRLM activities wherever possible as per SRLM strategy</p>
6	<p>Documentation of best practices The data collection and monitoring processes are very well designed by KGVK. Also practice of training women to solve their own issues using fish-bone diagram is commendable.</p>	<p>KGVK should document these processes and share them with other implementation partners of ABF so that impact can be enhanced.</p>
7	<p>Branding</p>	<p>ABF should design branding guidelines for the programme implementation so</p>

	<p>There is almost no visibility for Axis Bank Foundation for supporting the interventions.</p>	<p>that households are aware of the support from ABF.</p>
8	<p>Optimising data collection activity KGVK dedicates significant resources to collect, validate, and maintain data across all its interventions in each vertical under the TVM programme. Data is captured and analyzed in a cloud based Salesforce application. Online access to dashboards and reports at the household level are made available to ABF for the livelihood project. However, it was noted that the rigorous data collection and data maintenance process is time consuming.</p>	<p>KGVK should optimise the data collection and data maintenance process in terms of its efficiency in order to enhance implementation performance.</p>

6. Annexures

6.1. Annexure 1: Data required by ABF

As per sample data collected from the 10 villages on recall method of data capturing, following information can be given.

* Please note, this data is based on the recall of before intervention year – previous year or a year before that and current year's income estimates by the women from the household.

Income Range	% Beneficiaries in the corresponding income range			Average income increase (in %) of the beneficiaries lying in the corresponding income range
	Before intervention		After intervention	
	KPMG sample survey	KGVK Baseline	KPMG sample survey	
0-10,000	67%	2%	16%	-
10,000-20,000	12%	9%	8%	-
20,000-30,000	8%	62%	7%	-
30,000-40,000	5%	18%	6%	-
40,000-50,000	4%	9%	6%	-
50,000-60,000	2%	0 %	6%	-
60,000-70,000	1%	0 %	7%	-
70,000-80,000	1%	0 %	6%	-
80,000-90,000	1%	0 %	5%	-
90,000-1,00,000	0%	0 %	6%	-
1,00,000-	0%	0 %	28%	-

Number of beneficiary households in each income slab are provided as per response collected from women respondents.

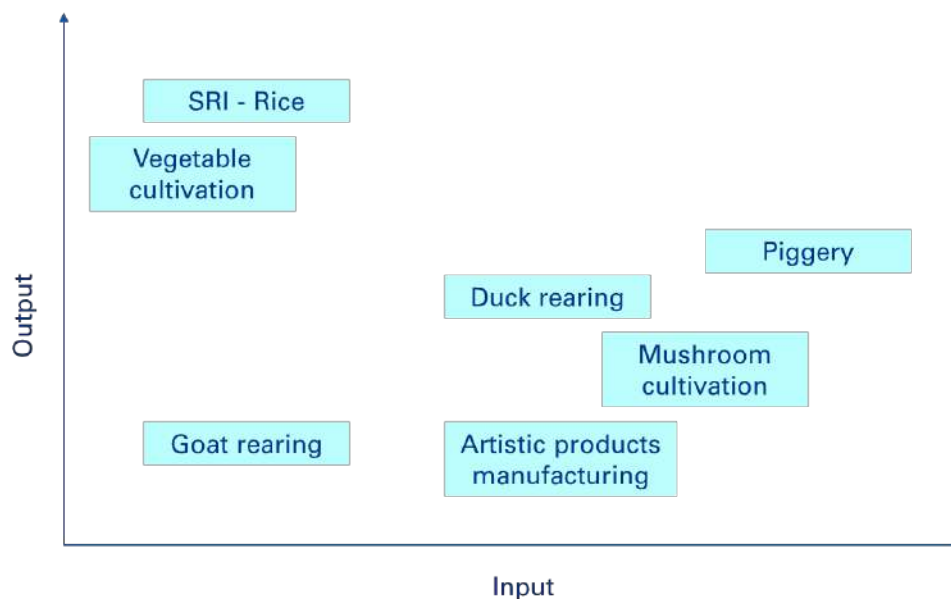
Description	KPMG sample survey	KGVK baseline
Average income per beneficiary before the intervention	19808*	29122
Average income per beneficiary after the intervention	65758*	-
Average income increase (in %)	231%	126%

Profile of respondents:

As mentioned in the observations section, respondent women were rural dwellers with an overall low socio-economic profile in terms of income and livelihood opportunities available to them. Age group of the respondent women was between 24-60 years.

Assessment of interventions

Based on our analysis of performance of each intervention, input to output ratio from the perspective of beneficiaries is provided below.



- **SRI Rice cultivation:** Inputs in terms of seeds, water is reducing but efforts in terms of method of cultivation is increasing. However, increase in output in terms of productivity is high.
- **Vegetable cultivation:** With minimum inputs in terms of seeds farmers are getting higher output due to improved variety of seeds.
- **Piggery:** Cost of Piglets ranges between INR 1500-2000 each and its market price is pegged at INR 1000 per Piglet. They need less inputs but grow faster and give birth to multiple piglets increasing the total population very fast. Profit due to investment in pigs is also high as they are sold at around INR 3000 per grown up pig.
- **Duck rearing:** Ducklings cost INR 30 per piece and sold at around INR 300 for each grown up duck. They also provide eggs which add to total income on a regular basis.
- **Mushroom cultivation:** Cost of cultivation is comparatively high as households have to procure pre-requisites like spawn, Bavistin, Formalyn and plastic to create favorable environment for the mushroom to grow. However sales price for mushroom is high.
- **Goat rearing:** Improved variety of male goat is purchased by the SHG. However benefit of male goat is drawn by only those households who own goats. Increase in profit due to improved variety is also dependent on the survival of the baby.
- **Artistic products manufacturing:** Very few women were found to be supported for artistic products making like *juhmar* which is sold locally. Also profit margin is not high as the products are sold to local shop keepers or to women through their own network.

6.2. Annexure 2: Household questionnaire

Village: _____

District: Ranchi / Ramgarh

Beneficiary: Yes | No

1. Respondent name: _____

Mobile Number: _____

2. Sex: Female | Male

Age

3. How many members are there in your family?

Earning members

4. What is the source of income for your family?

Source	Programme details			Approximate income (2014-15)		Before intervention: Approximate income (2011-12 2012-13 2013-14)	
		Current status	Before intervention	Monthly	Yearly	Monthly	Yearly
Paddy	Output per acre						
	Total output						
	Price per Quintal						
Wheat	Output per acre						
	Total output						
	Price per Quintal						
Mustered	Output per acre						
	Total output						

Source	Programme details			Approximate income (2014-15)		Before intervention: Approximate income (2011-12 2012-13 2013-14)	
		Current status	Before intervention	Monthly	Yearly	Monthly	Yearly
	Price per Quintal						
Mushroom	Output per month						
	Price per kg						
Vegetables	Output per month						
Other Crops			-				
Daily wage/ MNAREGA	Per day wage		-				
	Days employed		-				
Dairy	Litre per day		-			-	-
Goat rearing	Total Number						
	By KGVK						
	Sold in last year						
Poultry	Total Number						
	By KGVK						
	Sold in last year						
Duck rearing	Total Number						
	By KGVK						
	Sold in last year						

Source	Programme details			Approximate income (2014-15)		Before intervention: Approximate income (2011-12 2012-13 2013-14)	
		Current status	Before intervention	Monthly	Yearly	Monthly	Yearly
Piggery	Total Number						
	By KGVK						
	Sold in last year						
Fishery	Total Number						
	By KGVK						
	Sold in last year						
Apiculture	Honey in kg						
Lac cultivation	Lac in kg						
Art work							
Service / Job							
Other sources							

5. Do you own land for agriculture? Yes | No

Total area: _____ acre

6. What is the source of water for agriculture?

i. Rain

iv. Community pond

ii. Well

v. Canal

Others-_____

iii. Farm pond

vi. River

7. Has there been an increase in income due to increased yield / additional income source? (Yes-1 | No-2 NA-0)

a. If Yes, how much increase in income per year: INR _____/-

b. If Yes, How did you utilize the increased income amount?

- i. Purchased land
- ii. Repayment of loan
- iii. Purchased farming equipment
- iv. Purchased livestock
- v. Household goods purchase
- vi. Others.....

c. Do you also save money on monthly or yearly basis? Yes | No How much have you saved in last

d. How much you would have saved in last 1 year? INR_____

e. Where do you save the money?

- i. Bank
- ii. Post office
- iii. SHGs
- iv. Gold
- v. Others:

8. Apart from the ongoing activities by the KGVK-ABF, what other interventions are required in the village?

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Any other comments:

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Contact us

Dr. Amit Chatterjee

Technical Director, Social Sector Practice

T: +91 981 030 3899

E: amitchatterjee@kpmg.com

Sandeep Kothawade

Manager, Social Sector Practice

T: +91 981 080 4360

E: skothawade@kpmg.com

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