

Report on Sectoral Impact

GENDERED PERSPECTIVES

By Tata Institute of Social Sciences (TISS) – Axis Bank Foundation (ABF)



Progress on...

 **AXIS BANK FOUNDATION**

REPORT ON SECTORAL IMPACT

GENDERED PERSPECTIVES

Abstract - ABF has benefited close to 4.3 lakh female beneficiaries by providing them with avenues of income generation by way of capacity building and knowledge dissemination. 14 projects across the Education and Livelihood verticals with a strong gendered perspective were included in this sectoral study. The study was a secondary review/analysis of existing reports available with ABF and the changes in empowerment levels were evaluated along existing frameworks.

Findings: The ABF funded projects reviewed have been able to empower women beneficiaries by improving their economic status (directly or at the household level) or by giving them access to enabling agents such as education. The social inclusion of women in the workforce through dignified and sustainable livelihoods has helped enhance their confidence and self-esteem; the women now enjoy more autonomy and have a greater voice in the decision making process at the household level; and they are looked upon as role models and are highly respected at the community level.

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ACKNOWLEDGEMENT

It has been a privilege for the CSR Knowledge Centre to be associated with the Axis Bank Foundation to bring out the five sectoral study reports. The team would like to take this opportunity to express gratitude to the management of ABF for their faith in us and to engage TISS for the studies. The study to gauge the Gender impact of ABF funded projects gave us an insight into the indirect outcome of the ABF support and nuances of the same have been documented in this report.

A secondary study has a challenge of analysing the whole sector objectively and concluding to right results in the research as present on the field. We would like to thank Prof Parasuraman, Director, TISS and a faculty guide for his patience and constant support during the secondary review of ABF projects.

A special mention is required of the entire ABF team, and particularly Mr K Anil Kumar, Ms Beenoxi Arora, Ms Dnyanada Karnad, Mr Sharukh R Taraporewala, and Mr Wilfred Barboza for their unrelenting support and in ensuring that all data was made available and adequately represented in the paper.

Lastly we would like to thank the NGO partners of ABF included in the study for reverting back with additional information whenever asked for.

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LIST OF ABBREVIATIONS

ABF	Axis Bank Foundation
ABHA	Axis Bandhan Holistic Assistance
ASHA	Accredited Social Health Activist
AWC	Anganwadi Centre
BPL	Below Poverty Line
CCIP	Community College Initiative Programme
CEDAW	Convention on Elimination of All Forms of Discrimination Against Women
CHF	Community Health Facilitators
CRC	Convention on the Rights of the Child
CSEW	Commercially Sexually Exploited Women
DHANA	Dhan Foundation - ABF
DRG	Diagnostic Related Group
HFF	Healing Fields Foundation
HH	Household
IAY	Indira Awas Yojana
ICDS	Integrated Child Development Scheme
ICPD+5	International Conference on Population and Development
IICA	Indian Institute of Corporate Affairs
IPC	Indian Penal Code
MDG	Millennium Development Goals
MFI	Microfinance Institution
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
NFHS	National Family Health Survey
NGO	Non-Governmental Organisations
NJVTC	Navjeevan Vocational Training Centre
NSSO	National Sample Survey Organisation
NTTF	Nettur Technical Training Foundation
PRADHAN	Professional Assistance for Development Action
RSBY	Rashtriya Sawasthya Bima Yojana
PPES	Pardada Pardadi Educational Society
PPGVS	Pardada Pardadi Girls Vocational School
PPIC	Pardada Pardadi Inter College
PREMA	People's Rural Education Movement
SC	Scheduled Caste
SHG	Self Help Group
SIA	Social Impact Assessment
SPS	Samaj Pragati Sahayog
SRIJAN	Self Reliant Initiatives through Joint Action
ST	Scheduled Tribes

EXECUTIVE SUMMARY

Axis Bank Foundation (ABF) has been funding social initiatives of the Axis Bank since it was set up in 2006. The Foundation has been working with marginalised communities at multiple locations in the country through like-minded NGOs and Trusts across verticals of Education, Skill Development and Livelihood Generation (mainly in Agriculture). The projects are selected after a careful scrutiny that includes assessing the need of the project. Subsequent fund disbursement are based on performance of projects and careful monitoring by the ABF team.

As a part of supporting various development initiatives, ABF has benefitted close to 4.3 lakh female beneficiaries. The focus of these projects have been building capacities of the beneficiaries through skills and knowledge that would ultimately enhance their chances at gainful employability. By providing access to such enabling factors, the ABF funded projects in addition to achieving its programmatic targets ensure improvements of empowerment levels of women. An empowered woman is the one who has the ability to make her own choices as a result of the access to resources that she enjoys.

The current paper is part of the Sectoral Research Study that was undertaken by the CSR Knowledge Centre, TISS, Mumbai for ABF. The primary objective of the particular study was to ascertain the gender impact, in terms of women's/girls' representation in projects and the changes in the levels of their empowerment, across the ABF funded projects. The study also explored further how the existing reporting mechanisms within ABF captured women related data. For the purpose of analysis in this paper, Batliwala's definition (1995) is adhered to, according to which women empowerment is "...process, and the outcome of the process, by which women gain greater control over material and intellectual resources, and challenge the ideology of patriarchy and the gender-based discrimination against women in all the institutions and structures of the society".

Research Methodology: The study was a secondary review of the existing reports, periodic monitoring and midterm reviews or impact assessments, of various projects submitted to and available with ABF. 14 projects across Education and Livelihood verticals that seemed to have a strong gender impact were selected after consultation with the ABF team. A snapshot of the (women centric) outputs and outcome of these projects have been analysed and presented as a snapshot in the report. Further, 8 distinctive projects with unique women/girl child centric implementation models were studied using the case study approach of qualitative research.

Case studies:

Livelihood projects – ABHA, PREMA, SRIJAN, DILASA, Samaj Pragati Sahyog, Healing Fields

Education projects – Navjeevan Centre, Pardada Pardadi Educational Society

While the existing literature was explored to identify various models available to analyse the concept of women empowerment, Siwal (2009) framework that assesses empowerment across different dimensions and at familial, community and broader levels was utilised to document and showcase the impact of the 8 projects.

Findings of the study : ABF funded projects have been able to empower women beneficiaries on various fronts - mainly by improving their financial status (directly or at the household level) or by giving them access to education/knowledge and by building capacities. While the inclusion of the women in the workforce with dignified and sustainable livelihoods has helped enhance their confidence and self-esteem at the personal level, the women now enjoy more autonomy and have a greater say in the decision making process at the household level, they are looked upon as role models and are highly respected at the community level. While formal education projects have resulted in higher education levels in groups of vulnerable girl children from marginalised communities, the SHG women too have enhanced their literacy and numeracy skills. Not only this, beneficiary women value education and want to send their children to school.

CHAPTER 1

INTRODUCTION

1.1 Background for the Study :

Axis Bank Foundation (ABF) approached the CSR Knowledge Centre, NCSR Hub, Tata Institute of Social Sciences to conduct a sectoral research study of their interventions to assess the impact on the beneficiary women in terms of their socio-economic development. This report is based on secondary research, where the TISS research team reviewed progress reports, visit reports, impact assessment reports and detailed program summary shared by ABF.

1.2 About Axis Bank Foundation :

Axis Bank Foundation (ABF) was setup as a public trust in 2006 to carry out the Corporate Social Responsibility initiatives of Axis Bank. ABF initially partnered with several NGOs to provide equitable education to various underprivileged individuals across 13 states of India. In 2011, it ventured into the domain of providing sustainable livelihoods. These projects aim at alleviating poverty and providing livelihood options for the economically weak households.

Besides the philanthropic initiatives of ABF, a volunteering program has also been set up encouraging the employees of the Bank to get involved and become socially responsible citizens. ABF is also actively involved in activities towards reversing the effects of their ecological footprint, by implementing several sustainability initiatives.

1.3 About CSR Knowledge Centre :

Since 2013, the CSR Knowledge Centre advises and engages with multiple private sector companies in strategic and technical areas thus enabling them to make socially relevant choices. This includes suggesting avenues for change management within the organization, while conducting baseline studies prior to initiating CSR activities. The Centre also initiates needs assessment, perception audits and conducts social and environmental impact assessment studies to ensure long-term viability of CSR initiatives. Structuring monitoring mechanisms and functioning as a think-tank is an integral part of its mandate. The Centre has been working closely with MoCA's Indian Institute of Corporate Affairs (IICA) since the Sec 135 pertaining to CSR was introduced in the Companies Act 2013.

1.4 Rationale for the Sectoral Paper on Gender :

Nobel Laureate and Economist Amartya Sen defined the concept of 'missing women' in the early nineties to describe the disproportionate sex ratios against women in the developing world. He further estimated that over a third of the 100 million missing women were from India. Two decades down, the situation has not changed much – there are about 940 women for every 1000 men in the country while the lowest sex ratio reported is for Daman and Diu at only 618 women for 1000 men according to Census 2011.

While preference for a male child and female foeticide is prevalent in majority of the Indian states, the excess female mortality at birth or during childhood contribute to only 37% of the missing women (Anderson and Ray, 2012). A recent study by Anderson and Ray (2012) reveals that most of the remaining missing women die during adulthood; and only a handful of states, from the central, eastern and northern regions, contribute to over 70% of this excess female mortality. The causes of the excess female mortality range from biological and medical to violence against women.

In recent times in India, the crimes against women have been on a constant rise – the rise in numbers could be purely because of lack of tolerance and hence increased reporting of such crimes. However, discourse about the issue suggests that the incidence of such crimes, which range from domestic violence and dowry deaths to sexual violations of women, is mainly because of the lower positions and thus less power that women have in a highly gender stratified society like ours.

Literature review

Definitions and concepts :

While terms such as women's empowerment, gender equality and gender equity are used interchangeably, the three concepts are different from one another. However, the rights, opportunities and roles that individuals have, influence the level of power that they have over self and others.

The level of empowerment of women is closely linked to gender roles that are defined at the individual, household and societal level. In most societies across the globe, the level of empowerment of women is determined by their culture and beliefs that in turn structure gender roles. An example for this is that women are thought to be primary care givers to children whereas men are supposed to be the primary breadwinners in the family. Malhotra et al document in their 2002 study the fewer rights, limiting obligations and the submissive gender roles that women across class and caste experience in India.

Gender equality as defined by the United Nations¹ refers to “equal rights, responsibilities and opportunities of women and men and girls and boys”, taking into consideration “interests, needs and priorities of both women and men” while respecting their diversity. While according to Engendering Development Report by the World Bank (2001), gender equality is “...equality under the law, equality of opportunity (including equality of rewards for work and equality in access to human capital and other productive resources that enable opportunity), and equality of voice (the ability to influence and contribute to the development process)” (World Bank, 2001).

Gender equity as defined by Reeves and Baden (2000) “recognises that women and men have different needs, preferences, and interests and that equality of outcomes may necessitate different treatment of men and women”.

Women's Empowerment has been defined to include ideas of choice, control and power. Central to the theme is “the woman's ability to make decisions and affect outcomes of importance to themselves and their families” (SIWAL, 2009). Thus empowerment refers to a woman's ability to make her own choices and her access to resources. For the purpose of this paper, the definition for women's empowerment coined by Batliwala (1995) is considered. She defines it as a “...process, and the outcome of the process, by which women gain greater control over material and intellectual resources, and challenge the ideology of patriarchy and the gender-based discrimination against women in all the institutions and structures of the society”.

¹Source: UN Women web page, <http://www.un.org/womenwatch/osagi/conceptsanddefinitions.htm>, accessed on 01/09/2014.

1.5 Objective of the sectoral study :

The current paper is a part of a series of five sectoral research papers being prepared by the CSR Knowledge Centre, TISS, Mumbai for Axis Bank Foundation.

The main objective of the current study was to ascertain the gender impact of ABF funded Education and Livelihood projects. While the main aim was to ascertain the changes in empowerment levels of women brought about by these projects, the study also explored how the existing reporting mechanisms within ABF captured women related data.

1.6 Description of the Report :

Chapter 1 is an introduction to the report and gives the background and rationale for the study. The chapter also describes the objectives of the sectoral research on gender. Chapter 2 summarises the status of women and women empowerment in India. Chapter 3 of the report details the research methodology used in the study. Chapter 4 presents a snapshot of the achievements of 14 ABF supported projects assessed through a gender lens. Chapter 5 highlights Case Studies of projects that have been able to make significant impact in terms of women empowerment. The final chapter is a summary of findings and recommendations.

CHAPTER 2

SITUATIONAL ANALYSIS OF GENDER PERSPECTIVES IN INDIA

Beginning with the Constitution of India, there are several policy level provisions in place to safeguard the rights of women and ensure equal opportunities of development and growth. India has also ratified several international treaties promoting human rights, especially pledging to quell discrimination against women. Key amongst these was the Convention on Elimination of All Forms of Discrimination Against Women (CEDAW), Convention on the Rights of the Child (CRC), and International Conference on Population and Development (ICPD+5). The National Policy for Empowerment of Women (2001) calls for action from various agencies including NGOs to achieve the goals set out by these². In 2000, India along with 187 other countries ratified and pledged to achieve the Millennium Development Goals. Goal 3 of the eight MDGs calls for member countries to strive for “Gender Equality and Women Empowerment by the year 2015”.

However, the missing women in the country; differential treatment of working women, especially those in the unorganised sector; and the increasing instances of injustice and crime against women is evidence enough that the men – women dynamic is unequal.

List of Policy level provisions to protect the rights and interests of Women³

Provisions in the Constitution of India

- Article 14 of the Constitution gives equal status to women before law
- Article 15 of the Constitution calls upon the governments to take up measures to protect women against discrimination
- Article 39 of the Constitution calls for equal opportunities to men and women for employment and same rates of compensation
- Article 243 of the Constitution makes way for political representation of women by providing for 1/3rd reservation for women in Panchayats and Municipalities

Indian Penal Code defines crimes against women and punitive action against perpetrators. Key among these Rape (Sec. 376 IPC); Molestation (Sec. 354 IPC); Sexual Harassment (Sec. 509 IPC)

Special Acts such as The Protection of Women from Domestic Violence Act, 2005; Immoral Traffic (Prevention) Act, 1956; The Maternity Benefit Act, 1961 (Amended in 1995); Dowry Prohibition Act, 1961; The Medical Termination of Pregnancy Act, 1971; The Prohibition of Child Marriage Act, 2006, also safeguard women and girl-child

The discrimination that women and girls face in access to basic services like education and healthcare is well documented. Access to Education is seen an enabler for empowerment as it makes an individual aware about her rights and gives access to relevant information to access other resources of empowerment such as employment. The literacy rate⁴ among women continues to remain lower when compared to men. Even in this age, while the relative literacy rates are improving, at the time of the NFHS 2 survey, only a meagre 14% women had completed at least high school. This is concerning since the level of education attained influences autonomy (Gupta & Yesudian, 2006).

²Source: National Policy for Empowerment of Women (2001) accessed and retrieved from <http://wcd.nic.in/empwomen.htm> on 28/10/2014

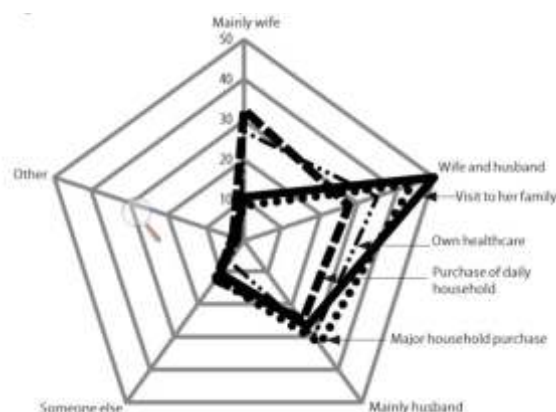
³Source: CONSTITUTIONAL AND LEGAL PROVISIONS FOR WOMEN IN INDIA doc accessed and retrieved from

<http://nlrd.org/womens-rights-initiative/legislations-laws-related-to-women/constitutional-and-legal-provisions-for-women-in-india> on 28/12/2014

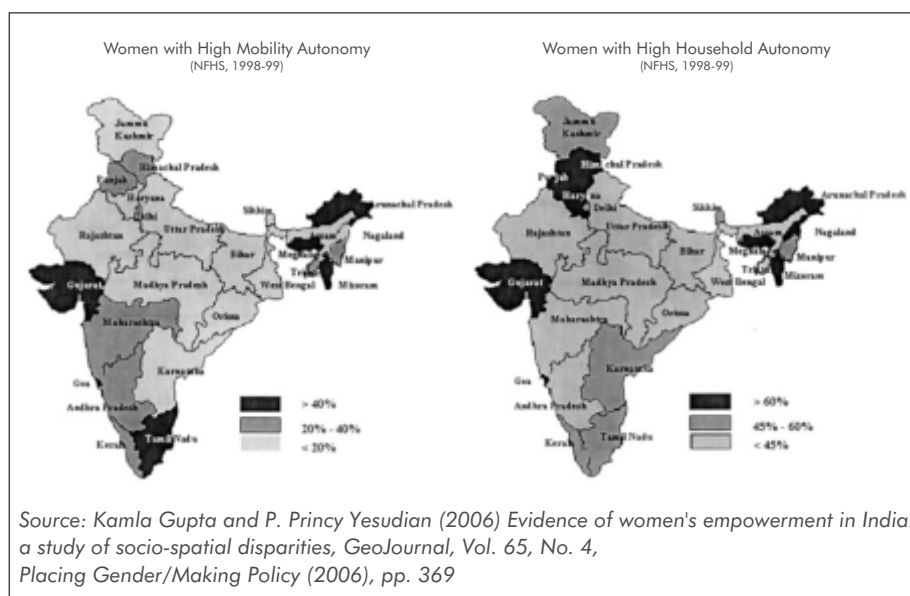
⁴Literacy defined as the ability of an individual to at least read and write one's name.

Researchers Gupta and Yesudian (2006) derive autonomy index on the basis of participation in personal and household decision making process - either alone or in consultation with family members. Their analysis show Himachal Pradesh, Punjab and Haryana to have high household autonomy for women while women from the southern states (except Andhra Pradesh), Goa, Gujarat, Mizoram, Arunachal Pradesh, and Sikkim, have more freedom of movement (Gupta & Yesudian, 2006). Another paper analysing the same data reveals that while majority women single-handedly decided up on what meals to cook, only 50% ever married women in the reproductive ages participated in decisions such as "own health care, about visiting their parents or siblings and about buying jewellery or other large household items" (Kishor & Gupta, 2004).

Figure 3: PerCent Decision made by Husband/Wife on four kind of Issues



Source: Mishra, NK; Tripathi Tulika (2011), *Conceptualising Women's Agency, Autonomy and Empowerment*, *Economic and Political Weekly*, pg 60



Although employment does not necessarily have a positive influence on autonomy, 70% of women 'working for cash', participate in the decision making process (Gupta & Yesudian, 2006) (Kishor & Gupta, 2004). Analysis of NFHS 3 data in another study reveals that the autonomy enjoyed by women has not changed much; and while Christian women enjoy maximum autonomy, the Muslim and ST women have lower say in decision making (Mishra & Tulika, 2011).

In terms of religious groups, Christian women are better off in this regard than Hindu or Muslim women. However, Muslim women have larger control over decisions concerning their health while ST women are the worst off.

In patriarchal societies like ours, women have been socialised to accept subordination as a result of which most of them do not even identify the injustice against them let alone raise a voice. Studies of the NFHS 2 women empowerment data reveals that close to 60% of all women surveyed and 70% of those residing in Maharashtra, Andhra Pradesh and Tamil Nadu, felt that it was justified if the husband beat his wife especially when she failed to dispense some of gender specific duties such as taking care of children (Kishor & Gupta, 2004). Older illiterate women from lower economic backgrounds are more likely to tolerate violence at the hands of husbands as opposed to a young high school graduate from middle or high income families (Gupta & Yesudian, 2006).

Another aspect of women empowerment is that of gender preference of women – this is again governed by the norms and practices of the society. Male children are looked as providers of financial support and security, especially in old age; and mothers of sons are often given a higher status. Due to this, many families continue to have children till a son is born which again negatively affects the women's health among other things. A strong preference for a male child is documented in India (Kishor & Gupta, 2004) (Gupta & Yesudian, 2006). However, since the educational aspirations that most women have for their children does not have a gender differentiation and thus one can hope that the newer generation of women will be more empowered.

Women in the workforce⁵:

Table 3: Distribution of Female Workers from Various Social Groups across Status of Employment - Rural (UPSS)

Period	Category	ST	SC	OBC Non-Muslims	Muslim	Upper-Caste Non-Muslims
1999-2000	Self-employed	53	37	60.6	70	74.9
	Regular workers	2.1	3	3	2.6	4.6
	Casual workers	44.9	60	36.4	27.4	20.6
	Total	100	100	100	100	100
2004-05	Self-employed	58.2	46.4	67	75.1	78.4
	Regular workers	2.4	3.6	3.6	2.8	5.7
	Casual workers	39.4	50	29.4	22.2	15.9
	Total	100	100	100	100	100
2007-08	Self-employed	53.6	38.7	62.5	68.3	76.7
	Regular workers	2.6	3.8	3.7	5.3	6.8
	Casual workers	43.9	57.5	33.8	26.4	16.5
	Total	100	100	100	100	100
2009-10	Self-employed	53.6	38.8	58.2	64.9	73.4
	Regular workers	2.5	4.9	3.9	3.8	7.2
	Casual workers	43.8	56.3	38	31.3	19.4
	Total	100	100	100	100	100
2011-12	Self-employed	57.2	44.3	61.4	68.2	72.9
	Regular workers	3.3	5.0	5.3	6.6	9.4
	Casual workers	39.5	50.6	33.4	25.2	17.8
	Total	100	100	100	100	100
Difference between 1999-2000 and 2011-2012	Self-employed	4.2	7.3	0.8	-1.8	-2.0
	Regular workers	1.2	2.0	2.3	4.0	4.8
	Casual workers	-5.4	-9.4	-3.0	-2.2	-2.8

Source: Unit-level data, various rounds, NSS.

self-employment especially when land is available. This can be attributed to several government schemes and policies that have given a push to women run microenterprises. Agricultural activities form a large component of the self-employed work and this is mostly not paid for in cash.

Data shows that the levels of empowerment are higher in women employed for cash (Kishor & Gupta, 2004) (Mishra & Tulika, 2011) (Gupta & Yesudian, 2006). The NSSO however reveals that the proportions of working women in India has reduced, more so in the rural areas than in urban (Neetha, 2014). Women form only 25% of the workforce in the country. While SC women contribute most to the workforce due to poverty, the participation of Muslim women is low. Transition of agrarian societies and mechanization of farming are causes cited by the author for decline especially among ST and SC communities. A gender gap in participation of workforce has further increased, this is most concerning for the lower castes and tribal sections. The same data shows that due to possible restrictions put on a woman's movement, it is more likely that women be engaged in

⁵Source: Neetha N (2014) Crisis in Female Employment Analysis across Social Groups, Economic and Political weekly, pg 50 – 59s

CHAPTER 3

RESEARCH METHODOLOGY

The ABF funded projects have benefitted a total of over 4.28⁶ lakh (direct and indirect beneficiaries) women so far. The current study was intended to be a secondary review of the existing data and reports submitted to and prepared by ABF of its current projects. The universe of projects that could be considered to be included in the study was identified on the (stated) objectives of the project where women/girls were the main beneficiaries or the project components were assessed as influencing gender roles/ behaviours and practices affecting lives of women and girls. The table below summarises the number of direct female beneficiaries of the projects identified for the review.

Name of Project	Component of Project with strong gender impact	Number of Female Beneficiaries(direct) ⁷
ABHA	Skill Building to promote enterprise development among women from chronically poor households	18385 women
Aga Khan	SHG formation	12901 women are part of the SHGs
DHANA	Restoration of water tanks and drinking water ponds	4555 direct women beneficiaries (that are part of the Vayalagam association)
Dilasa	SHG formation Agri interventions Pata, revolving fund, Training on income generating activities	32969 SHG members women from the farmer households
Harsha	SHG formation	22253 SHG members women from the farmer households
PRADAN	SHG formation	68749 SHG members women from the farmer households
SPS	SHG formation and KUMBAYA	28085 SHG members (tribal women) and KUMBAYA women
SRIJAN	SHG formation Capacity building of Sakhis	15800 SHG members
Plan India	Skill building	17417 women and adolescent girls (VOCSETS/FSW)
PREMA	Grihini training Asha Jyoti training	7848 housewives and adolescent girls
Healing Fields	Training of CHF	1826 Community Health Facilitators
The Corbett Foundation	Vocational training	546 SHG women
Navjeevan	Navijyoti School - Navjeevan Vocational Training Centre	293 Children of Commercial Sex Workers
PPES	Value based education and English Speaking/Career Guidance sessions	808 Girl students from classes 6-12 in Pardada Pardadi Inter College (PPIC) at Anupshahr Block in Bulandshahr District, Uttar Pradesh

⁶Based on the number of direct women/girl beneficiaries plus the number of women/girls in agricultural project beneficiary households (calculated as 1.5 females per household).

⁷Source: Data provided by ABF, updated up till December 2014

The final selection of projects was done in consultation with the ABF team, based on their knowledge of availability of data. Since availability of secondary data was critical to the study, only the 14 livelihood projects were included in the study. Impact Assessment Reports, Periodic Visit Reports and Monthly Reports shared by ABF were reviewed and analysed to obtain information along the following lines:

- Demographics of beneficiaries covered
- Educational status of beneficiaries
- Employment status and income levels
- Indicators of evidence of women empowerment (explained in following chapter)
- Reported outputs of the projects
- Reported outcomes of the interventions

Measuring Women's Empowerment :

Existing literature was reviewed to identify and understand framework and measures to assess level of women empowerment. The following section presents a summary of indicators that have been widely accepted.

Since empowerment is a process rather than a state, measuring or defining indicators for it becomes quite difficult. However, literature throws out three components that are integral to the empowering process and thus are indicators to measure women empowerment. Also using the enablers as measures for empowerment allows for quantitative assessments of an otherwise non tangible concept. The components included by Kishor (2000) in her conceptual framework of women's empowerment are – setting, sources and evidence. The first two components are enabling factors to attain empowerment.

The table below gives a list of measures categorised under the three components of women empowerment.

Indicator	Definition	Examples
Setting for Empowerment	The context or ecosystem that influences a women's access to resources /opportunities and hence her quality of life.	Age at Marriage Age of spouse Educational qualification of spouse
Access to sources of Women Empowerment	These are enabling agents that provide women with knowledge and/or avenues to access resources for the same.	Literacy and education levels Exposure to media Employment status
Evidence of Women Empowerment	These indicators measure the level of control a woman has over the environment and her self-image. This set of indicators also measure the level of acceptance of gender equality.	Self-esteem and confidence levels Women's Participation in decision making (especially on household expenditures) Access to assets Level of political representation reedom of mobility Women's acceptance of Violence against women Differential aspirations and treatment of children along the lines of gender

Additionally, the indicators of women empowerment can be categorised along themes of economic development, socio cultural conditions, family relations, awareness about legal rights and self-image, and assessed within household, community or broader development contexts.

Dimensions of Empowerment in the Household, Community, and Broader Arenas^a :

Dimension	Household	Community	Broader Arenas
Economic	Women's control over income; relative contribution to family support; access to and control of family resources	Women's access to employment; ownership of assets and land; access to credit; involvement and/or representation in local trade associations; access to markets	Women's representation in high paying jobs; women CEOs; representation of women's economic interests in macroeconomic policies, state and federal budgets
Socio-Cultural	Women's freedom of movement; lack of discrimination against daughters; commitment to educating daughters	Women's visibility in and access to social spaces; access to modern transportation; participation in extra-familial groups and social networks; shift in patriarchal norms (such as son preference); symbolic representation of the female in myth and ritual	Women's literacy and access to a broad range of educational options; Positive media images of women, their roles and contributions
Familial/ Interpersonal	Participation in domestic decision-making; control over sexual relations; ability to make child bearing decisions, use contraception, access abortion control over spouse selection and marriage timing; freedom from domestic violence	Shifts in marriage and kinship systems indicating greater value and autonomy for women (e.g., later marriages, self-selection of spouses, reduction in the practice of dowry; acceptability of divorce); local campaigns against domestic violence	Regional/national trends in timing of marriage, options for divorce; political, legal, religious support for (or lack of active opposition to) such shifts; systems providing easy access to contraception, safe abortion, reproductive health services
Legal	Knowledge of legal rights; domestic support for exercising rights	Community mobilization for rights; campaigns for rights awareness; effective local enforcement of legal rights	Laws supporting women's rights, access to resources and options; Advocacy for rights and legislation; use of judicial system to redress rights violations
Psychological	Self-esteem; self-efficacy; psychological well-being	Collective awareness of injustice, potential of mobilization	Women's sense of inclusion and entitlement; systemic acceptance of women's entitlement and inclusion

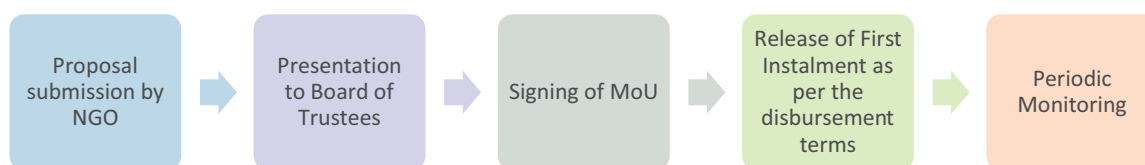
^aSource: Siwal BR (2009) Empowerment of Women –Conceptual Framework, retrieved from <http://www.scribd.com/doc/19166610/Empowerment-of-Women-Conceptual-Framework#scribd> on 20/01/2015

Process of project Implementation and Monitoring :

ABF works in the financial grant making mode and partners with deserving NGOs working to uplift marginalised community. While sustainable livelihoods is identified as the strategic area of work for the Foundation, the linkages of economic development with an overall improvement in quality of life of communities is well appreciated. The mission of creation of sustainable livelihoods is achieved by maintaining the following guiding principles, which align broadly with national development priorities:

- Taking into consideration needs of the communities. One of the Foundation's mission is to support NGOs working with disadvantaged section in poor districts of the country.
- Enabling the beneficiaries to leverage government resources
- Ensuring project management excellence
- Developing the capacities of the NGO partners

The process for project selection is as follows :



ABF also encourages its partner NGOs to ensure that at least 60% of the beneficiaries under the livelihood projects are women

Monitoring of Projects :

The partner NGO shares data about the progress of the project on a quarterly basis. The reports have a quantitative component where in progress is tracked against targets set for that period; and a narrative section further describes achievements, case studies and reasons for lag in achieving targets. Additionally, the ABF programme manager in charge makes quarterly field visits to validate activities and achievements of every project. The exhaustive periodic performance reports, annual reports (prepared by NGOs) and the financial utilisation statements are assessed at the end of a financial year to decide upon release of funds for the following FY.

The steps involved in monitoring of the program are :

- Pre – assessment
- Rating of the Partner
- Collection of baseline data
- Inspection visits
- Monthly/Quarterly reporting
- News Tracking
- Mid-term evaluation and Impact Assessment Studies
- Financial audits (Internal and External)

Each implementing partner follows a standard format prescribed by ABF for reporting periodic progress. While the funding agency mentions that around 60% of the beneficiaries under the livelihood project be females, the implementing partners report the output (progress) in terms of the basic unit of intervention – e.g. households for agriculture, number of SHG and SHG members, numbers of candidates trained (Skill development projects) etc. For programs such as Healing Fields, Plan International, PREMA and ABHA, which have women as direct beneficiaries, specific women related information is recorded. The funding organisation as a practice conducts third party midterm reviews of the projects once it completes a critical period of 2-3 years. Such review studies were available for 8 projects of the 14 included in the study.

CHAPTER 4

SNAPSHOT OF ABF PROJECTS

Empowerment of marginalised communities has been a goal of ABF's programmes since its inception in 2006. With an initial focus on delivery of basic services such as Education, the organisation was instrumental in providing Bridge Education to children, especially girls from across the country. A strategic shift occurred in 2011 when the Foundation ventured into the sector of Sustainable Livelihoods. With a goal of creating 1 million sustainable livelihoods by 2017, ABF mandates that at least 60% of these beneficiaries are women. ABF through its implementing agencies is improving the economic condition of women, thus empowering them and uplifting their families in the process.

The following section provides brief details of 14 ABF funded projects with a strong Gender Impact. It is to be noted here that for most of the agriculture interventions (marked with*), the basic unit of intervention was a household and only household level data was available. Thus the numbers of women that have benefited from the ABF interventions is significantly higher than those presented here.

Project	Project Start Year/ Implementing Partner	Primary beneficiary unit	Output ⁹ (Women centric)	Outcome ¹⁰ (Women centric)
ABHA	June 2011 / Bandhan Konnagar	Destitute women	<ul style="list-style-type: none"> - Asset distribution completed for 18385 beneficiaries - 15016 women have cultivated kitchen gardens - 14834 women have two income sources 	<ul style="list-style-type: none"> - Average monthly income of beneficiary increased by over 500% (Rs.682 to Rs. 3754) - The HH consumes 2 square meals - Beneficiary women are mainly widows and were ostracized from the community. After the intervention, they are now respected by family and larger community - Children of beneficiary women have resumed schooling - Confidence levels of women has increased - Access to basic services and government schemes
Dangi Vikas*	2013 / AKRSPI	Household – Farmer and Non farmer SHG women	<ul style="list-style-type: none"> - 13,304 households brought under the umbrella of interventions - 596 SHGs have been formed consisting of 6,587 members - 2,700 landless women have cultivated gardens - Smoke vents 	<ul style="list-style-type: none"> - Economic up-liftment of 13,304 households - Bank access to 6587 women (SHG members) - Nutrition security to landless women that have cultivated gardens - Better health outcomes for women who were beneficiaries of smoke vents

⁹Based on data available with ABF, updated up till Dec 2014

¹⁰Based on the Impact Assessment Study Reports available for 8 projects. For others this has been derived from the various case studies/information available in the progress reports prepared / shared by the implementing partner and ABF

Project	Project Start Year/ Implementing Partner	Primary beneficiary unit	Output ¹¹ (Women centric)	Outcome ¹² (Women centric)
DHANA*	March 2011 / DHAN Vayalagam (Tank) Foundation	Families of the Vayalagam members	<ul style="list-style-type: none"> - 513 Vayalagams (tank/pond associations) consisting of 22776 members have been included in the programme - 317 tanks and 114 ponds have been restored 	<ul style="list-style-type: none"> - Women and girl children of the family are generally entrusted with the responsibility of sourcing water for domestic and drinking purposes. For example, the Aathi Vinayagar Oorani in Pudukuttai benefits 145 families directly or indirectly. This particular tank was not in use for 20 years and the families were forced to fetch water from an oorani at a distance of 4 km. A reduction in the time and physical exertion needed for a trivial task of fetching water can be assumed to improve the quality of life of the women who now have the option to use the spare time and energy for more constructive work. - Average incremental income of the farmers surveyed was 55% mainly due to increases in productivity of existing crop and second crop with availability of water. - General improvements in the financial health of the HH could give the female members of the family more chances at equitable access to basic facilities of food, health and education

¹¹Based on data available with ABF, updated up till Dec 2014

¹²Based on the Impact Assessment Study Reports available for 8 projects. For others this has been derived from the various case studies/information available in the progress reports prepared / shared by the implementing partner and ABF

Project	Project Start Year/ Implementing Partner	Primary beneficiary unit	Output ¹³ (Women centric)	Outcome ¹⁴ (Women centric)
DILASA*	October 2011 / Dilasa Sanstha	Agricultural Families SHG women	<ul style="list-style-type: none"> - 36839 farming families have benefited from this program. 273 diversion based water structures developed till Dec 2014. - 4,000 largely women centric SHGs have been formed - 40,726 families have been distributed Pata packets (kitchen garden) till Dec 2014 - Seed Bank has reached out to 5,383 families till Dec 2014. 	<ul style="list-style-type: none"> - Close to 80% of beneficiary families now earn Rs 90,000 pa as opposed to the 20% prior to the intervention. Economic development is also evident from increase in the number of household goods. - SHG women are seen as role models in community - SHG women participate in decisions about household expenses and finances - Greater autonomy of mobility for SHG women - Improved nutritional levels of women and families following Pata intervention and increase in incomes

¹³Based on data available with ABF, updated up till Dec 2014

¹⁴Based on the Impact Assessment Study Reports available for 8 projects. For others this has been derived from the various case studies/information available in the progress reports prepared / shared by the implementing partner and ABF

Project	Project Start Year/ Implementing Partner	Primary beneficiary unit	Output ¹⁵ (Women centric)	Outcome ¹⁶ (Women centric)
HARSHA*	April 2012 / Harsha Trust	SHG women Families	<ul style="list-style-type: none"> - 24388 beneficiary families (all interventions targeted mainly at women) have received support till December 2014. Of these, 18,686 families have been brought under the context of integrated agriculture intervention. - The Goatery and Poultry reached out to 1830 and 3086 families 	<ul style="list-style-type: none"> - A ubiquitous change in terms of food habits observed as a result of higher incomes. Women mentioned that earlier they used to have millets as their primary source of carbohydrates but they can afford to have rice throughout the year - Every household has more savings with a bank account being opened in each of the women beneficiaries' name - Prior to the project, women would migrate out for work along with their larger family. With the project, not only has this reduced but others find employment in the project villages - Confidence levels of women has increased - Women increasingly participate in decision making at household as well as a community levels - Increased awareness and utilisation among beneficiary women about the various government schemes such as IAY, MGNREGA, RSBY, etc. - Post-intervention, awareness about education and enrolment of girls in schools has increased - Marriages of girls have been deferred till after 20-22 years from the earlier 18 or 19 years - The cleanliness and basic hygiene is focused upon by the women

¹⁵Based on data available with ABF, updated up till Dec 2014

¹⁶Based on the Impact Assessment Study Reports available for 8 projects. For others this has been derived from the various case studies/information available in the progress reports prepared / shared by the implementing partner and ABF

Project	Project Start Year/ Implementing Partner	Primary beneficiary unit	Output ¹⁷ (Women centric)	Outcome ¹⁸ (Women centric)
PRADAN*	Oct 2011 / PRADAN	SHG women Agri Families	<ul style="list-style-type: none"> - 5495 SHGs comprising of 68749 members were organised as of Dec 2014 - Bank accounts opened for 3892 SHGs - Livelihood planning was done for 49656 families 	<ul style="list-style-type: none"> - A ubiquitous change in The SHGs have savings in excess of Rs 15.66 crores - SHG members have been able to take action to address issues such as non-payment of MGNREGA wages and non-availability of ration at the PDS stores - An independent impact assessment study of Pradan observed an "Enabling and Empowering Environment" for the tribal women farmers as a consequence of the PRADAN intervention - The HH incomes of the beneficiary farmer families has improved because of higher yields of good quality crop as well as from sale of vegetables grown on farms

¹⁷Based on data available with ABF, updated up till Dec 2014

¹⁸Based on the Impact Assessment Study Reports available for 8 projects. For others this has been derived from the various case studies/information available in the progress reports prepared / shared by the implementing partner and ABF

Project	Project Start Year/ Implementing Partner	Primary beneficiary unit	Output ¹⁹ (Women centric)	Outcome ²⁰ (Women centric)
ABF – SPS Project*	Oct 2011 / Samaj Pragati Sahyog	Agri non agri families Women	<ul style="list-style-type: none"> - 36620 beneficiaries - 1841 SHGs comprising of 27856 members had been organised - Kumbaya is consistently providing 275-300 days of engagement to women and girls 	<ul style="list-style-type: none"> - Capacities of women build to make them change agents - Economic mobilisation of all beneficiaries
ABF – SRIJAN Project*	April 2012 / Srijan Santhan	SHG Women	<ul style="list-style-type: none"> - 1569 SHGs consisting of 15800 members have been formed - The program has reached out to a total of 31,648 beneficiaries till December 2014. - 110 Krishi Sakhis and 165 Pashu Sakhis have been trained so far - Community-based institutions like Dairy Cooperatives and Federations have come up in the districts. 	<ul style="list-style-type: none"> - Increased incomes and saving of beneficiary households - Increased decision making power for women - Higher self-esteem and confidence levels of women - Equal treatment to both girls and boys at least in respect to education

¹⁹Based on data available with ABF, updated up till Dec 2014

²⁰Based on the Impact Assessment Study Reports available for 8 projects. For others this has been derived from the various case studies/information available in the progress reports prepared / shared by the implementing partner and ABF

Project	Project Start Year/ Implementing Partner	Primary beneficiary unit	Output ²¹ (Women centric)	Outcome ²² (Women centric)
Project Pukaar	July 2012 / The Corbett Foundation	SHG women	- 506 women are part of SHGs	- Training in toys making, candle making, incense sticks making, sewing tailoring, handloom etc. have provided women with skills to facilitate gainful employment or setting up microenterprises which will improve their income levels - Formation and capacity building of SHGs has impact on the member's quality of life
Healing Fields	May 2012 / Training of Community Health Facilitators (CHF) project	Community Health Facilitators	- 578 CHFs completed training - 1248 women identified and undergoing training - 75024 health education sessions for 290920 families - 33870 beneficiaries under health scheme for subsidised care through 11 empanelled hospitals	- In 2-3 hour work per day, CHFs are able to draw an average monthly income of Rs. 300 - The sanitary napkins project has provided employment to 13 women - Over 6000 women have access to superior hygiene product at affordable rates - Basic health care at community levels and timely referrals have ensured better treatment outcomes

²¹Based on data available with ABF, updated up till Dec 2014

²²Based on the Impact Assessment Study Reports available for 8 projects. For others this has been derived from the various case studies/information available in the progress reports prepared / shared by the implementing partner and ABF

Project	Project Start Year/ Implementing Partner	Primary beneficiary unit	Output ²³ (Women centric)	Outcome ²⁴ (Women centric)
Saksham	April 2012 / Plan India	VOCSETs and FSWs JLGs	<ul style="list-style-type: none"> - 13,930 have undergone training - 2,380 JLGs formed 	<ul style="list-style-type: none"> - Case studies have been documented of women who stopped sex trade and took up dignified livelihoods - The beneficiaries are now accepted in society and are not discriminated against - Expected outcome that second generation not forced into same trade (not verified)
PREMA	April 2011 / People's Rural Education Movement	Women Male Youth Adolescent girls	<ul style="list-style-type: none"> - 7392 women trained under Grihini project - 404 adolescent girls trained under Asha Jyoti Programme 	<ul style="list-style-type: none"> - All Grihinis earn steady incomes from the activities - Increased health awareness, adoption of better health and hygiene practices have reduced expenses on medical/health reasons - Better hygiene and sanitation behaviours observed in women and adolescent girls - Marriages deferred for the Asha Jyoti beneficiaries - Beneficiary tribal girls from inaccessible and hilly areas were able to get their secondary education certificates because of linkages established through the ASHA Jyoti programme. Example - 16 of the 18 Asha Jyoti beneficiaries were successful at the secondary exams under NIOS in April 2014 and were interested in pursuing higher education.

²³Based on data available with ABF, updated up till Dec 2014

²⁴Based on the Impact Assessment Study Reports available for 8 projects. For others this has been derived from the various case studies/information available in the progress reports prepared / shared by the implementing partner and ABF

CHAPTER 5

CASE STUDIES

The chapter presents case studies of eight ABF funded projects, including 2 education projects, that have mainly empowered beneficiary women/girls to play a crucial role in upgrading the quality of lives for themselves, their families and the larger communities.

ABHA :

The Axis Bank Bandhan Holistic Assistance (ABHA) programme is targeted at the poorest of the poor households in the 24 South Paraganas district of West Bengal. The initiative was launched in 2011 in partnership with Bandhan Konnagar.

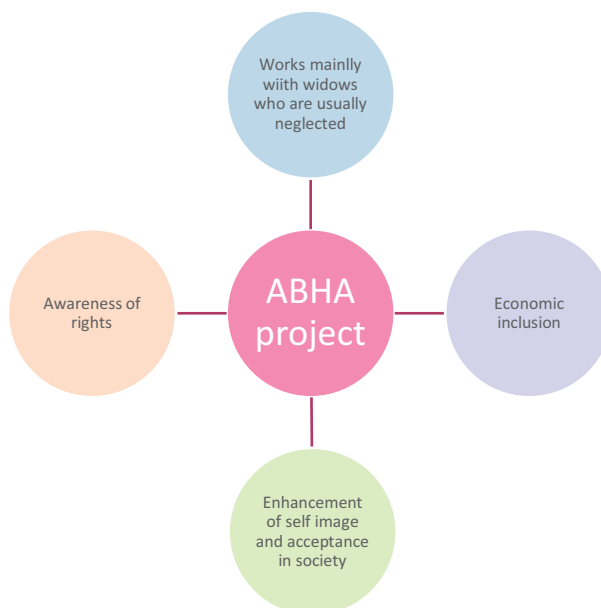
The project aimed at providing skills and sustainable livelihood option to an able-bodied woman of the household. While the 4 year project targets to reach 20000 women, 18385 women had received benefits of the programme till December 2014. The beneficiaries receive constant hand holding for 18-24 months, including 3 intensive workshops, during which they are trained in basic of microenterprise and business development, financial management, and health promotion awareness. Asset support of Rs 8000 – Rs 9000 is provided in addition to a daily consumption stipend of Rs 20 for 100 days to ensure that the enterprise is sustainable. The beneficiary is taught the importance of maintaining a 'Fact Book' which maintains all transactional details of the microenterprise.

The organization has specific beneficiary HH selection criteria²⁵ as mentioned below :

Major Criteria	Minor Criteria
For induction into the programme, it is mandatory that a household: <ul style="list-style-type: none"> • Have an able-bodied female member. • Should not be associated with any Microfinance Institution (MFI)/Bank or enjoy any support from any NGO program. 	Eligible households should meet at least two of the following: <ul style="list-style-type: none"> • Engaged in frequent daily labor or living the life on charity • Does not possess any productive asset • No able bodied male members in the family • Children of school going age are engaged in child labor and are not going to school

The final selection is based on the 'Poverty Index' value and PRA involving staff and community members.

²⁵Sourced from the ABHA Concept and Proposal PowerPoint presentation shared from ABF Head Office



Empowering components of ABHA

Outcomes of the Programme²⁶

- As a result of this intervention, capacities of women who were out of the workforce and ostracized by the society were built to make them primary bread winners of their families. It may however be noted here, that this aspect was intrinsic to eligibility for inclusion into the programme and the destitute women had to take up the role of breadwinner to sustain the family.
- The NGO provides asset creation support to the women and encourages them to have 2 livelihood activities running in parallel thus giving them some kind of economic security.
- The beneficiary monthly income increased on an average from Rs. 682 to Rs. 3754, the beneficiary HH has achieved food security.
- All beneficiaries have access to toilets and clean drinking water. Additionally, the training on hygienic practices has reduced household medical expenditure.
- Children resumed schooling after their mother started microenterprise. The women have understood the importance of education and willing to spend on educating their children.
- The beneficiary women are now accepted and respected not only by family members but by the larger community as well – they are invited to functions and advice is sought on business techniques.
- The women have become more confident and have developed a positive outlook towards life.
- The awareness and linkages made have ensured that the women access other basic services and government schemes and exercise their rights.

²⁶Source: Prof. Haribandhu Panda, 2013, Mid-Term Evaluation of Project ABHA (Axis Bank Bandhan Holistic Assistance) for the Poorest of the Poor in Murshidabad and South 24 Praganas Districts of West Bengal

A snapshot of the project's impact is presented in the table below:

Dimension	Household	Community
Economic	<ul style="list-style-type: none"> - Monthly income has increased and the beneficiary HH has achieved food security - All beneficiaries have access to toilets and clean drinking water - Training on hygienic practices has reduced household medical expenditure 	<ul style="list-style-type: none"> - Women who were out of the workforce and ostracized by the society were made primary bread winners of their families - Advice is sought from beneficiary women on business techniques
Socio-Cultural		<ul style="list-style-type: none"> - The women are now accepted and respected by the larger community and are invited to functions
Familial/Interpersonal	<ul style="list-style-type: none"> - Women are willing to spend on educating their children - Children resumed schooling after mother started microenterprise 	
Legal		
Psychological	<ul style="list-style-type: none"> - Women have become more confident - Beneficiaries have developed a positive outlook towards life 	

PREMA :

People's Rural Education Movement (PREM) has been working in over 200 villages of Odisha since 1984. PREM's development programmes are targeted towards marginalised communities and focus on basic essential facilities of health, education and livelihoods, and promoting good governance.

The PREMA project to empower SC ST and Dalit families, is being jointly implemented by ABF and PREM in Ganjam, Gajapati, Puri, Rayagada and Kandhamal districts of Odisha since April 2011. The project provides vocational training to 10000 youth and women from the underprivileged communities. The Grihini and Asha Jyoti components of the project endeavours to promote women leadership and livelihoods by equipping housewives and adolescent girls with skills that would enable them to begin their own enterprises. The Grihini curriculum is of 20 days and the Asha Jyoti Programme is for 2 months for the Housewives and Adolescent girls respectively. While the girls undergo a residential course, the capacity building programmes for Housewives and Mothers is conducted at the village level as the beneficiaries cannot leave their homes for long spells.

The women are expected to have some primary education to become eligible. Topics such as functional literacy, health, nutrition, agriculture, family management, first aid, culture, environmental policy, leadership etc. are taught to the housewives. The project staff also extend support to the women after the training to master their skills. The women are also trained in SHG management and given lessons in livestock rearing and microenterprise development.

The girls, usually in the 14-18 years age group, should be educated up till 5th standard and identified as those at risk of getting pushed into child marriage to be included into the ASHA Jyoti programme. While the curriculum is mostly similar, the girls additionally are groomed to become 'facilitators' at the village level.

Outputs and Outcomes²⁷²⁸:

Within four years, the Grihini component of the project has been able to create a cadre of 7392 trained housewives who are socially empowered and are skilled in various farm and non farm livelihood activities to earn steady incomes for their families.

The improved productivities in income generating activities have augmented the household incomes while increased awareness and adoption of better health and hygiene practices have reduced expenses on medical/health reasons. Additionally, the knowledge about nutrition and good health practices ensure that even the families especially children keep away from illness. However, open defecation was reported to be practiced by all Grihinis in the midterm review report.

The Grihinis have been successful in banning consumption of alcohol in their villages.

The researcher conducting the midterm assessment of the project, observed "a sense of collective ownership, mutual understanding and collaboration are quite visible in the functioning of the SHGs and village institutions" facilitated under the project.

404 girls have been trained under the Asha Jyoti program. As an outcome of the programme, marriages have been deferred for the beneficiary adolescent girls. The programme has also enabled the tribal girls from inaccessible areas to appear for Secondary Examination; this the researcher has rightly stated is "the greatest achievement of Asha Jyoti Training".

²⁷Source: Prof Haribandhu Panda (May 2013), Mid-Term Evaluation of Project PREMA

²⁸Based on data available with ABF, updated up till Dec 2014

The researcher pointed that the beneficiaries continued the practice of open defecation and the lack of retention of some of the content that was covered during the course.

The impact of the initiative can be summarised as follows:

Dimension	Household	Community
Economic	- Women contribute to their families' incomes	- Trained housewives (7392) skilled in various farm and nonfarm livelihood activities to earn steady incomes for their families
Socio-Cultural		- 404 girls have been trained under the Asha Jyoti program. - Tribal girls from inaccessible areas to appear for Secondary Examination
Familial/Interpersonal	- Increased awareness and adoption of better health and hygiene practices have reduced expenses on medical/health reasons - Increased nutrition literacy	- Marriages have been deferred for the ASHA Jyoti beneficiaries
Legal		- Grihinis have been successful in banning consumption of alcohol in their villages
Psychological		- "a sense of collective ownership, mutual understanding and collaboration are quite visible in the functioning of the SHGs and village institutions", Researcher conducting SIA

Success Stories :

Letter by Smt Kesini Gomango, Grihini Beneficiary :



It is my pleasure to share my achievement after being elected to the position of Sarpanch, Adava Panchayat in Mohana block of Gajapati District, Odisha.

For your kind information I, Smt. Kesini Gomango, am a house wife belonging to Hidikama village in Mohana block. Hidikama is a small remote village on Gajapati hills. There are 18 families living in our village. My husband, Mr. Lazar Gomango, is a farmer. He cultivates Rice, Vegetable and Maize in our patch of four acres land.

We have two daughters namely Lucky five & half years

and Jochna 2 years old. I was lucky to be a participant of Grihini - Housewives Life Style Management Training organized at our village from 9th January to 1st February 2012 by Project PREMA. There were 44 participants including me in the training camp. We had an opportunity to learn various aspects of life including leadership, health and education of children and income generation.

The participants of the training encouraged me to contest the forth coming elections for the post of Sarpanch in our Panchayat. They dream to see an adivasi woman as Sarpanch of the Panchayat in the male dominated society. The women took the responsibility of motivating other women and men in the Panchayat and thus I won the elections with a margin of 627 votes over my nearest rival Smt. Saraswati Dalai of village Adava in February 2012.

To keep the spirit of the women & Grihini - Housewives Life Style Management Training up, I together with other members in the Panchayat tried to bring change in the lives of my fellow Adivasi and other people of the Panchayat.

To my ability after assuming the position of Sarpanch over a period of one year I could arrange :

1. Individual housing worth Rs. 1,00,000/- each under Indira Awas Yojana to 170 families those who were allotted with land under FRA 83 families under minorities 32 BPL families
2. Ration cards to 201 families for supply of 35 kg rice @ Rs.1/- a kg
3. Revolving fund of Rs.5000/- each to 4 SHGs for taking up of income generation activities
4. Grant of Rs.1,00,000/- each to 6 villages for construction of CC road (Adava – 2 nos., Bhaliaguda – 1 nos., Nadama – 1 nos., Anjoli – 1 nos. and Gundima – 1 nos.)
5. Grant of Rs.3,00,000/- each to 3 villages for hilltop roads (Gundima to Raldiponka, Adaponka to Sulaguda & Naranpur to Habaponka)
6. Seeds and fertilizers at subsidized price for maize cropping in 2200 acres of land and appointment of Mr. Philimon Mandal as a krusak sathi to support the maize cultivators

7. Water supply through constructions of pipelines which was included earlier in the action plan of the Palli Sabha got approved and is ready to fetch water at the doorstep of the families (safe drinking water was a major problem in Hidikama village)
8. Water supply through siphon water system accessible at Bhaliaguda, Anjoli and Kumbhasahi
9. A water tank of worth Rs.20,000/- for water storage at Gundima village
10. A total of 7 bore wells dug at Adava (3 nos.), Adaponka (1 nos.), Kandha Panigonda (1 nos.), Naranpur (1 nos.), Bhaliaguda (1 nos.)
11. Running water at 15 points of Adava village from over-head water supply
12. Old age pension to 12 beneficiaries
13. Widow pension to 10 women,
14. As many as 5 new Anganwadi centers were set up
15. A hostel for 160 tribal girls with the support from Tribal Welfare dept.
16. Roads connecting Sulaguda and Kutapodar, Habkaponka and Bachama, Kandha Panigonda and Bachama, Kandha Panigonda and Naranpur through MGNREGA
17. Farm ponds – 4 nos. (one at Dumiguda, two at Bachama, and one at Anjoli)
18. Financial assistance of Rs. 10,000/- each to 10 families for land development activities – 3 families at Habkaponka village, 2 families at Bachama village, 2 families at Sulaguda village and 3 families at Hidikama village

Lucky, my elder daughter is in Primary School at Gundima and Joschna and my younger daughter is in Anganwadi centre, Hidikama. I together with my fellow mothers watch the performance of the school, Anganwadi centre periodically to ensure quality.

I thank PREM and AXIS Bank Foundation from the bottom of my heart for giving such opportunity and courage which enabled me to bring changes in the lives of tribal people including me, my family, our village, our Panchayat. The teachings during the training helped us to fight for tribal rights.

Sincerely yours,

Kesini Gomango

Sarpanch, Adava Panchayat, Mohana Block, Gajapati District, Odisha

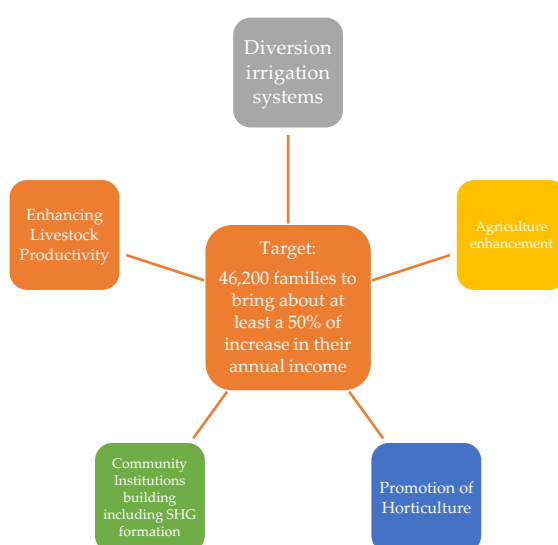


Ms. Bijoylaxmi Raito of village Bodokolakote, Gumma block, Gajapati district was one of the participants at the Grihini-women's life style management training camp at Bodokolakote during the period from 19th August 2011 to 10th September 2011. The co-trainees encouraged her to contest for the position of Sarpanch, Bodokolakote Gram Panchayat in February 2012. She won the elections with a margin of 777 votes against her nearest rival. As Sarpanch, Ms. Bijoylaxmi, was successful for the allotment of housing and implementation of social/food security schemes for 192 families, as of December 2012, and also trying her level best to cover all the eligible families under INDIRA AWAS YOJANA, social/food

security schemes. She has ordered for a survey for assessing the number of families using toilets and in need of toilets so that she can liaison for construction of toilets for such families. She monitors the village level service centres such as schools/ICDS too for better functioning.

SRIJAN :

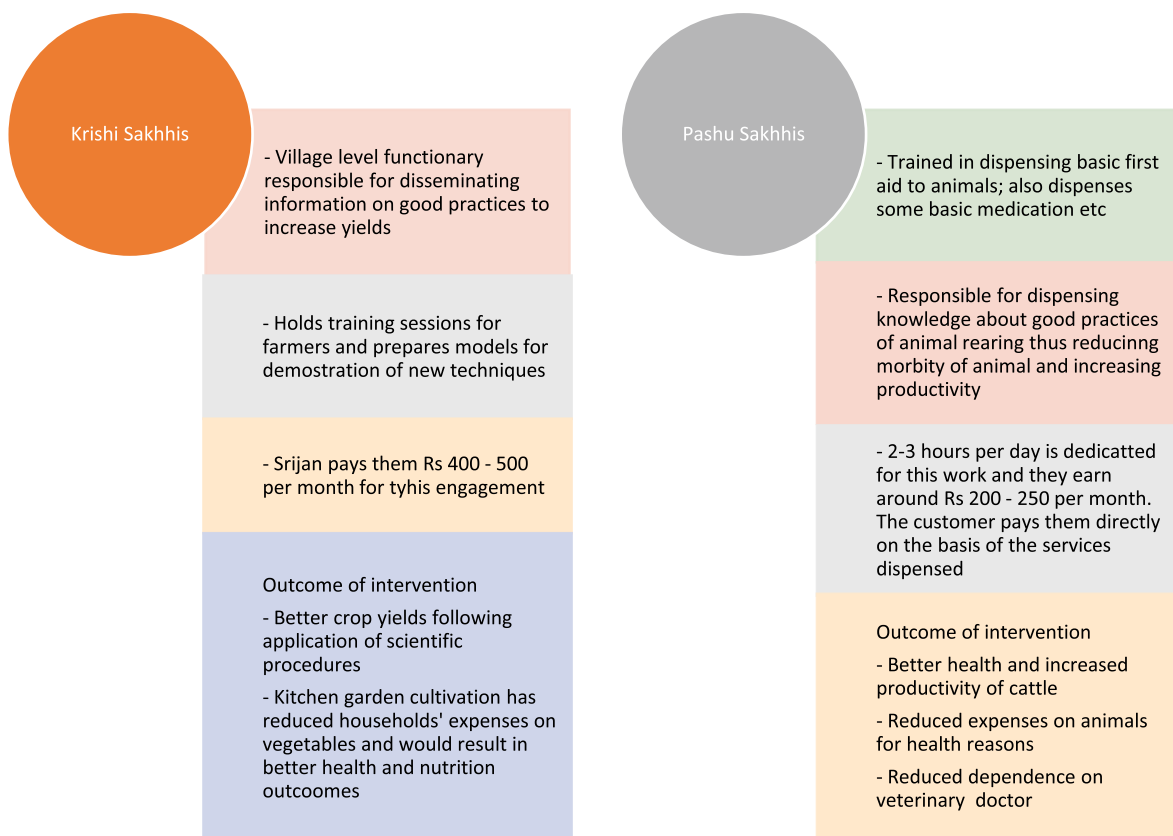
ABF along with the Sir Ratan Tata Trust, Sir Dorabjee Tata Trust, Bunge and the Government of Rajasthan got into a partnership with SRIJAN to promote organisation of women SHGs; improve agricultural productivities; provide food security; and generate livelihood opportunities through agriculture, horticulture and livestock interventions. The project was to be implemented in four districts of Rajasthan and one each of Madhya Pradesh and Chhattisgarh over a five year period and reach out to 46200 poor farmers. The aim was to raise the incomes of these marginalised and backward communities by at least 50% during the project period.



ABF-Srijan Project Intervention Areas

Srijan has a unique implementation model in which all the interventions (basically capacity building exercises across intervention areas) are aimed at members of SHGs that are facilitated by the NGO. Mobilisation of women for SHG formation is the entry point activity of the organisation. The capacities of the SHG members are then built in effective and efficient agricultural practice inputs on livestock rearing for enhanced productivity are also given.

Srijan has trained some SHG women to form a cadre of community level functionaries known as Pashu and Krishi Sakhis. These women undergo a 3-5 day residential training. While one krishi sakhi is appointed for 25-30 farmer household, a Pashu Sakhi is responsible for 50 families.



Outcomes of the SHG intervention^{29,30} :

With formation of SHGs, 15800 members have for access to institutionalised finance options that were earlier not available to them. The monthly contributions to the SHG fund has resulted in increased saving for the members. Additionally, the women mention that they have now learnt to manage their finances better and have inculcated the habit of savings. Women have taken loans from the SHG for various purposes including education of children (education of both girls and boys given equal importance); renovations of homes; starting petty businesses ranging from livestock rearing to kirana store/ agarbatti making/ tailoring and stitching etc.; agricultural purposes etc. The formation of SHGs thus has been able to augment incomes of the households of the member women. Additionally, the inputs/demonstrations on agriculture have resulted in better yields and thus increased incomes. The number of household goods of the SHG members has increased while some have taken loans to purchase two wheelers.

²⁹Source: Mid Term Review of Axis Bank Foundation – Srijan Initiative, June 2014

³⁰Source: Based on data available with ABF, updated up till Dec 2014

While economic enhancement is a direct outcome of the SHG movement facilitated by Srijan, it has also resulted in social empowerment of women in terms of:

- Increased household autonomy:
- Increased mobility autonomy: respondents of the study narrate the resistance on their movements prior to the SHG intervention so much that they were not allowed to attend the group meetings. Now their husband and in laws encourage them to attend meetings. “Pehle ghoonghat mein rehte the, ab log humari sunte hain, gharwaale bolte hain aap jaao, hum sambhal lenge”.
- Literacy levels: Post the Srijan intervention, the women can read and write their names – they now sign their names during all bank transactions as opposed to the thumb impression at the time when the bank accounts were opened
- Better social position: Women mention of how they have an identity of their own in the villages while earlier they were known only as 'wife of so and so'.
- Higher self-esteem and confidence levels

The table below gives a detailed account of increased levels of women empowerment across various indicators based on the impact assessment study conducted by TISS.

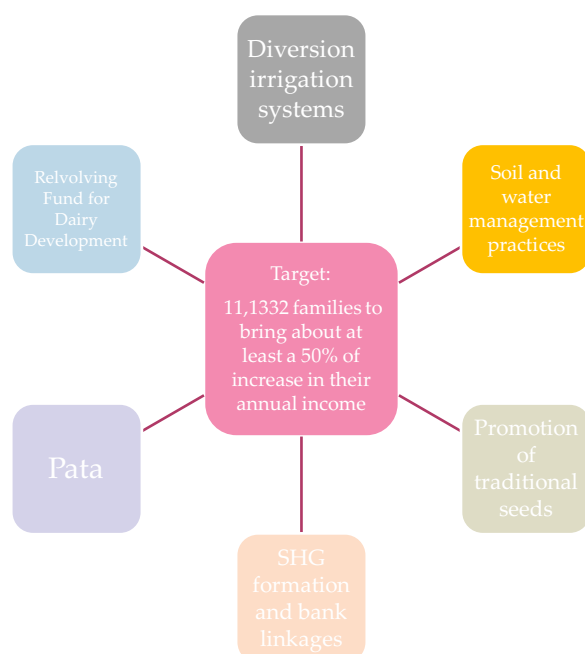
Dimension	Household	Community
Economic	<ul style="list-style-type: none"> - Increased income levels - Contribute to the household economy by engaging in income generating activities - Participate in allocation of resources within household - No longer have to depend on allowances from the husband or mother in law for petty reasons 	<ul style="list-style-type: none"> - Women are now increasingly participating in livelihood activities - Through SHGs, women have got access to reliable and affordable credit sources
Socio-Cultural	<ul style="list-style-type: none"> - Women are getting out of their homes and now have a social life – attend social gathering etc. - Women treat sons and daughters equally especially where education is concerned – e.g. A SHG woman even secured a loan from the SHG to pay off for a nursing course her daughter was admitted to - The women now have a greater say in deciding upon marriages of their daughters. Cases recorded in study conducted by TISS where the mother approves the prospective groom as the first step 	<ul style="list-style-type: none"> - The marriage age for girls in the intervention villages has been deferred - SHG members are look up on as role models - Women have an identity of their own in the community
Familial/ Interpersonal	<ul style="list-style-type: none"> - Participation in domestic decision-making - Increased awareness about health and nutrition 	<ul style="list-style-type: none"> - The alcohol problem has reduced in some villages - Domestic violence against women has reduced and less tolerance levels in community

Dimension	Household	Community
Legal		<ul style="list-style-type: none"> - SHG women have been instrumental in ensuring that government schemes such as Aadhar card and pension is available to the villagers. - The women have become aware about their rights after getting associated with the group. E.g. women from Kanwada, Tonk persuaded the District collector to install street lamps in their village
Psychological	<ul style="list-style-type: none"> - Higher confidence levels and self-esteem reported among the SHG members 	<ul style="list-style-type: none"> - Women discuss issues and problems among each other and collectively look for solutions

DILASA :

DILASA, a non-governmental organisation was established on 2nd October 1994 & registered under societies registration act on 9th September, 1995. The organisation works in the Vidarbha region to address the neglected developmental issues of tribal farmers, women and children. The main projects implemented by the organisation in partnerships with local NGOs revolve around building sustainable livelihoods.

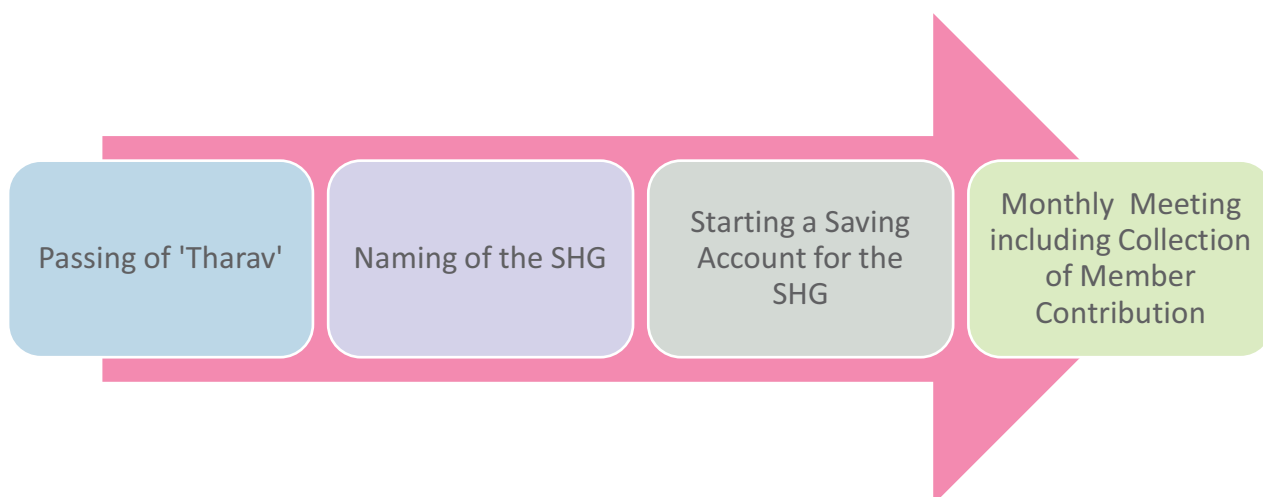
The ABF – Dilasa partnership started in October 2011 and was structured to target 'the most disadvantaged households' through farm and non-farm interventions. The objectives and targets of the five year association is presented in the smart art below:



ABF-Dilasa Initiatives

The Vidarbha region has reported maximum number of farmer suicides owing to the vicious debt cycle resulting from crop failure. Dilasa's agriculture interventions attempt at protecting farmer's investment by reintroducing traditional and tested measures of irrigation, soil and water conservation, while promoting the traditional seeds which are most adapted to the adversities of the region. On the other hand, women have been mobilised to form new SHGs or existing SHGs have been revived to provide alternate credit source to the agrarian community thus protecting them from high interests charged by the traditional money lenders.

While the primary objective of the SHG component was to establish bank linkages by training member to efficiently manage operations of the SHG, the members were empowered in the process by involving them in economic activities. The smart art below depicts the process followed to start a SHG, after a group of 10-20 women are mobilised. While the time taken to stabilise a SHG is longer, loans can be taken after 6 months of registering the Group.



Almost all of the grassroots community organisers from the partnering NGOs recount the initial difficulties faced by them in getting women to leave their household responsibilities and attend SHG meetings regularly. Other issues such as defaulting in repayment of loans and resistance from the money lenders were also documented during a SIA study conducted by TISS.

The impact assessment study documented cases wherein the loans procured at affordable interest rates (24% pa when taken directly through SHG and 8-13% when the SHG takes a loan through bank) have been used for agriculture and related purpose, to rebuild houses; for education expenses of children to starting micro enterprises. While not many SHGs have got involved in enterprises, loans were taken by members to start businesses-there are instances of women starting diary and sweet making enterprise, tailoring and kirana shops etc.



Resource Mapping of Harshul Village pre and post ABF Dilasa Intervention: by SHG members

The SHG members have been able to save money as a result of the SHG initiative, including some that have invested in other financial instruments such as LIC policies. The household goods of member families has improved drastically, with a household possessing a minimum of 3 goods in comparison to before intervention.

This inclusion of women members into economic activities has given them an increased (40% increase) say in decision making process in their families; they now participate in and decide upon the expenses of the household as well. Other indicators of women empowerment documented during the impact assessment study are presented in the table below.

Dimension	Household	Community	Broader Arenas
Economic	<ul style="list-style-type: none"> - 40% increase in decision making - Participate in deciding finances of household - Women have started enterprises and contribute to the household income 	<ul style="list-style-type: none"> - Women are now increasingly participating in livelihood activities - Through SHGs, women have got access to reliable and affordable credit sources 	
Socio-Cultural	<ul style="list-style-type: none"> - Women are getting out of their homes and now have a social life – attend social gathering etc. - Women are committed to educating their daughters and have a greater say in deciding upon marriages of their daughters 	<ul style="list-style-type: none"> - Greater involvement of women at Gram Sabha – voicing their issues - SHG members are looked up on as role models 	<ul style="list-style-type: none"> - Greater representation at Panchayat level
Familial/ Interpersonal	<ul style="list-style-type: none"> - Participation in domestic decision-making - Increased awareness about health and nutrition leading to better health outcomes for family especially children - Change in gender roles with instances of men taking up some of the household responsibilities traditionally looked as the woman's job 	<ul style="list-style-type: none"> - SHG members were able to shut down alcohol shops and consumption in Sarphali and Dhanora villages – has implications on domestic violence by alcoholic husband 	
Legal		<ul style="list-style-type: none"> - Women from SHGs have campaigns to increase awareness about negative consequences of child marriage; importance of gender equality and acceptance of girl child; importance of education, etc. 	
Psychological	<ul style="list-style-type: none"> - Higher confidence levels and self-esteem reported among the SHG members 	<ul style="list-style-type: none"> - Women discuss issues and problems among each other and collectively look for solutions 	

Samaj Pragati Sahayog (SPS) :

Samaj Pragati Sahayog (SPS), formed in the year 1990, is a grassroots organisation working in 72 tribal and backward districts in Central India. The ABF-SPS project started in 2011 and is targeted towards livelihood security of 47143 poor families in the Dewas and Khargone districts of Madhya Pradesh. The project endeavours to increase the beneficiary family's income by 50% by the end of the five year period.

The programme has a holistic range of interventions which includes Watershed Development, Dryland Agriculture, SHG Program, Commodity Aggregation, Livestock Development, Right to Food and Media and Documentation. SPS puts women at the centre of any development project and all interventions are designed to build the capacities of women, making them the primary change agents. In addition to the strong women empowerment component that is inbuilt in all components of SPS' project, Kumbaya is a specifically designed project for the fairer sex.

Kumbaya³¹:

Kumbaya, since 1995, looks at training women in constructing garments and making home linen based on latest trends and maintaining high quality. Through this project, women who "have never stitched a garment before" were trained thus providing them with a livelihood options and empowering them through the process.

The project has seen success after battling all odds and opposition. The products have been sold at international sites and the orders for products has grown. To try and keep up with the supply, 2 production-cum-training centres, one in Neemkheda village and the other in Bagli - a small town that is also the tehsil headquarter, have been set up.

Output³² and Outcomes³³:

The programme benefits were extended to 36620 till December 2014.

As a result of the watershed intervention, farmers who previously grew a single crop are now cultivating 2-3 crops. The intervention will additionally contribute to availability of drinking water in the treatment area.

As a result of the livelihood interventions, especially the support given to SHGs, agriculture and livestock, 73% households have seen an increase in incomes. 44% of these have experienced incremental increases in annual incomes in the range of Rs 40001 – Rs 330000.

1742 SHGs comprising of 26539 members had been organised as of May 2014; individual bank accounts were opened for over 18000 individual beneficiaries. An independent Impact Assessment Study observed that 'bank linkages and bridge finance to SHG members are stabilizing the agricultural and petty business activities' and the dependence on money lenders has reduced. There have been instances recorded in the same report of the SHG women playing an important role in safeguarding women and child health by ensuring that the Anganwadi centers are functioning properly.

Kumbaya is consistently providing 275-300 days of engagement to women and girls and assuring monthly incomes of Rs 2500. The skills attained by the beneficiaries have made them self-reliant and independent.

³¹Source: Samaj Pragati Sahayog: Proposal for Axis Bank Foundation, July 2011

³²Based on data available with ABF, updated till Dec 2014.

³³Source: Access Livelihoods Consulting India Pvt. Ltd (2012-13), Rapid Impact Assessment of Programs of Samaj Pragati Sahayog

Healing Fields :

Healing Fields Foundation is a Hyderabad based not-for-profit organization established in November 2000. The organisation works in the domain of healthcare by developing and implementing projects that cover a range of preventive and curative services.

The Foundation approached ABF for funding support for training of 3198³⁴ Community Health Facilitators (CHF); these functionaries are the key players in HFF's health interventions. Through this program, the organisation identifies and trains women from the underprivileged and marginalized communities to serve as health functionaries. The CHF's are responsible for health awareness and promotion activities for the community on hygiene to importance of medication etc. Apart from the health education aspect, the CHFs are involved in implementing the health savings scheme and also the micro enterprise initiative.

The five year ABF-HFF project started in May 2012 and strives to reach out to 6,39,600 families with health education across five states. While the small enterprise of sanitary napkin manufacturing and sales will provide livelihood to 2,239 CHF's and 195 women. A total of 9,59,400 women are expected to benefit from use of affordable sanitary napkins. Additionally, the project proposes to form 11,193 health savings groups.

The various activities of the CHF project are summarized in the table below :

	Health Education	Health Financing	Livelihood Development
Program Overview	<ul style="list-style-type: none"> - Training of CHF – 11 modules covered over 6 months, followed by a 6 month internship - Health awareness and prevention programme - CHF's educate community on topics such as nutrition general health and hygiene, first aid, the importance of education etc. 	<ul style="list-style-type: none"> - Health savings oriented fund established by CHF with groups of 15-20 women - Each group member makes monthly contributions of Rs 15 – 20 - Group consensus is taken to give loan, based on DRG list, to a member - HFF provided discounted services at network hospitals - CHF provides bookkeeping services to the group for a small fee 	<ul style="list-style-type: none"> - The Sanitary Napkin Micro Enterprise facilitates manufacturing of affordable hygiene product - CHF's are involved in distribution of the product accessible at reasonable rates at the community level

Responsibilities of the CHF's, Source: Proposal Overview submitted to ABF by Healing Fields Foundation (ABF funds supports the project in 5 states)

³⁴Based on data available with ABF, updated up till Dec 2014



Output and outcomes³⁵:

- 1826 CHFs are a part of the program where 578 CHFs have completed the training and Internship, 310 CHFs are under Internship and 938 CHFs are under training.
- 779 CHFs were able to draw incomes of an average of Rs 300/month from the Sanitary Napkin initiative. The Sanitary napkin project also employs and is providing income to 13 other women involved in the manufacturing process.
- The indirect beneficiaries for ABF under the Sanitary Napkins project are the 6000 plus women who now have access to superior hygiene product at affordable rates and hence can be assumed to have better health outcomes.
- Similarly, some CHFs augment their incomes by conducting community health clinics, community members have indirectly benefited from this intervention.
- Examples from the communities have been documented where timely referrals by CHFs have ensured that treatment was started in time for those suffering from serious medical conditions. This is an important gendered aspect that very often the health of a woman, more so an elderly or non-earning one, is the last priority of the family and the woman herself.
- Under the health scheme, 11 hospitals have been empaneled to provide subsidised care to the 33870 beneficiaries till Dec 2014.
- The CHF had conducted 75024 health education sessions for 290920 families since the engagement started. The number of families reached out to be almost double of the target intended.

Impact of the CHF intervention :

Direct	Indirect
<p>Kiran is a CHF trained by Healing Fields and Cashpor from Buxar. She works with 300 families that are assigned to her. She has been earning a steady monthly income of Rs 1600 from selling Sanitary Napkins. Along with sales, she makes sure to increase awareness among women and young girls about choices in menstrual hygiene management and safe disposal of used hygiene products.</p> 	<p>An elderly woman from Bilaspur was able to get a diagnosis and start treatment of her hypertension following diligent facilitator up from Rebita (CHF). Rebita is also ensuring treatment compliance. This community level facilitator may have gone on to save the life of the woman who on her own would possibly never visited a doctor on her own.</p> 

³⁵Based on data available with ABF, updated up till Dec 2014

Direct	Indirect
<p>Oali Deka and Rajita Deka are CHFs trained by Healing Fields in Assam. Both were reported to be very dedicated to their work even when they were completing their internships. Their work was especially appreciated and showcased when they diagnosed a local villager as suffering from 'Stroke' and called for an ambulance to shift him to the nearby hospital. The treating doctor at the Morigoan Civil Hospital, while appreciating the attentiveness of the CHFs, told the family that the patient would have had very less chances of survival if the treatment was delayed by another hour.</p> 	<p>Mina Devi (in blue) suffered from leucorrhoea and abdominal pain for over 2 years. She continued to bear the agony as no one from the family felt that her condition required attention. The CHF of the area, Lakhmuna Devi, was instrumental in counselling Mina's family and taking her to a doctor. Mina's condition was diagnosed as a pre-cancerous condition and she underwent a hysterectomy subsequently. Today, she leads a healthy life.</p> 

Navjeevan Centre :

Navjeevan Centre was opened in 1994 with the aim of reaching out to Commercially Sexually Exploited Women (CSEW) "to motivate and support them to give up their demeaning occupation and work towards integrating them into the larger society". Navjeevan, in June 2011, has received the ISO 9001-2008 certification for their operational excellence.

Sector Backdrop :

More than 3 lakh women, of the 2.12 million women involved in commercial sex work in India, are in Mumbai. Girls from across the country are brought to the city with promises of good jobs and better lives and are sold off to brothels, many a times by their own family members. "Most women were initially sold into prostitution when they were between 7 and 10 years old and often for amounts as little as Rs 50,000". The red light district in Mumbai generates at least \$ 400 million a year in revenue.

There are an estimated 1.5 lakh children of commercial sex workers in Mumbai alone. While the rest of the world sleeps peacefully at night, these unfortunate children are shoved out of their homes and forced to spend the time on the streets and in darkness. This usually is the only alternative that the hapless mother is left if other than drugging the child and hiding him/her under the bed while she attends to customers. Many of the girls born into such a life may themselves may be pushed into the trade or the boys may be sexually abused by homosexual men; a recent report in the Times of India mentions that 36% of children tend to continue the profession.

The alternatives to such a humiliating life is a night shelter for the children in the vicinity of the brothels while another a residential facility for such children where they can grow under the loving care away from the inappropriate scenes the young minds are exposed to leaving deep scars on their minds for a long time in their life.

The organization runs Day/Night centres, in the vicinity of the brothels, for the children living in the Kamathipura, Khetwadi areas of Mumbai and in Bhiwandi in Thane. While around 30 apex NGOs work with these vulnerable community in Kamathipura, Navjeevan Centre is one of only two organisations present in Bhiwandi. After obtaining the consent of the mothers to send their children to a residential facility, the children are inducted into a disciplined life before being sent to the Navjeevan Village.

In Navjeevan village, the children – aged 5 -17 years, live in cottage 'homes' under the care of 'House Parents/House Sisters' who nurture the physical, mental and psychological growth of these children with love, care and understanding. The village has a Primary Health Centre to cater to the medical needs of the children and the other stakeholders of the village. Navjeevan Centre further organises frequent health camps to monitor the health of the children and their mothers.

The Navjyoti School, set up in June 2000, offers formal schooling up to standard 10th (Maharashtra State Board) and caters to children from general population in addition to the residents of the Village. As most of the children from Navjeevan Village have started education at a much later age, a lot of emphasis is laid on remedial education. Navjeevan facilitates seven "extension homes" outside Navjeevan Village for children (51 currently) who are desirous of pursuing further education after completing their SSC from Navjyoti School.

In addition to the above, Navjeevan Vocational Training Centre (NVTC), established in September 2009 and in collaboration with Agnel Technical College, provides training to unemployed youth and school drop-outs from the adjoining villages of Navjeevan Village and to some of the students of Navjeevan Village to increase their chances of employability.

Objectives of ABF – Navjeevan Centre Project:

- To educate 450 children through the Navjyoti School
- To achieve an attendance of 90% per class per quarter.
- To conduct extra/remedial classes for weak children to bring them at par with the class.
- To conduct Teacher trainings for enhancing the academic capacity of the children.
- To conduct activities like picnics, competitions and to document special achievements by the children if any.
- To share the Test results (internal as well as external)

Outputs and Outcomes :

Status	(Dec '13 to Feb '14)	(Mar to May '14)	(June to Aug '14)	(Sept to Nov '14)
Direct Beneficiaries of ABF support (at the end of the quarter)	152	152	141	141
Boys	51	51	53	53
Girls	101	101	88	88

Beneficiary coverage: 293 children of the 378 children in the School are from Navjeevan Village and are direct beneficiaries of the ABF support. The table above gives a sex wise frequency distribution of the ABF – Navjeevan Centre beneficiaries:

ABF has supported 23 unique indirect beneficiaries (teaching and non-teaching staff) of Navjyoti School.

Type of Beneficiary: Indirect	Other beneficiaries impacted through both the projects			
Year	2009-10	2010-11	2011-12	2012-13
Actual no. of beneficiaries – Navjyoti School	12	23	27	27
Unique no. of beneficiaries out of the actuals reported – Navjyoti School	12	4	3	4

Impact observed on other fronts :

- a) As most of the children from Navjeevan Village have started schooling at a later age there is a need to handhold them academically till they achieve their age appropriate competencies. The result of the remedial classes for such students have resulted in better academic performances. The table below presents the performance of students (both from Navjeevan and other villages) at the SSC exams.

Sr. No.	Year	Total Students	Scores of the students in the SSC Exams			
			75% & above	60% & above but below 75%)	45% & above but below 60%)	Failed
1	2010	7	-	4	3	-
2	2011	17	2	9	6	-
3	2012	7	1	3	2	1
4	2013	16	-	8	8	-

- b) The children at the School are groomed holistically and are encouraged to participate in various extra-curricular activities like sports, drawing, painting, elocution etc which bring out the hidden talents of the children. To reinforce the cultural and patriotic values in children, various days of national and international importance are celebrated. The efforts of the sports teacher in sports such as Javelin throw, Relays, Kabbadi etc. has resulted in the school students performing at the sub-district and state level.
- c) The School received the “A” Grade from the Maharashtra Board of Secondary and Higher Secondary Education in January 2011 in recognition of its performance.

- d) A model on the usage of natural resources like water, wind, solar energy, biogas and waste to produce electricity bagged the 1st prize in the Science Fest organized by Cognizant Technology Solutions in March 2011. In February 2012, 5 students participated in the 'Einstein Hunt 2012' conducted by Cognizant Outreach Mumbai Council, Powai securing 1st prize amongst eight other competing Schools for their project "Controlling smoke pollution".
- e) The library has a wide range of books accessible for children inclusive of a set of World Knowledge Series donated by an Axis Bank staff for the benefit of the children. These books are referred to by the children to prepare on myriad topics focused on different days like Famous Personality Day, GK Day, and Amazing Facts Day etc.

Success Stories (names of beneficiaries have been changed for confidentiality reasons) :

- 1) Rekha, a native of Sholapur district in Maharashtra, was deceived by family and situations which forced her into flesh trade. She continued in the trade for short period and was fortunate enough to benefit of an intervention by Navjeevan Centre – Rekha responded to the process of rescue and re-integration positively by choosing more dignified work options. Being hardworking as she was, she started as an agent assisting in application of PAN and Aadhar cards. She also tried to set up a tea canteen but discontinued and prospered as an Agent. She manages to read and write in the languages - Marathi and Hindi and she also made an effort to learn English to an extent. She went on to get married, her husband works as a driver; they live with their daughter Sunita in a slum at Kalyan.

Sunita is a charming young girl with a smiling face with an appealing self-esteem. As a beneficiary of the care and protection of Navjeevan Centre, whole heartedly participated and responded to the project activities revealing good signs of psycho- social development. An ambitious and smart teenager, Sunita has successfully completed her SSC and is presently studying Commerce at the Holy Cross College, Kalyan. To demonstrate her diligence, a mention has to be made of her achievement of 66% at SSC exams in spite of suffering from typhoid that year. She is an extrovert by nature, has a good sense of humour and gets along well with friends and enjoys companionship. She is talented in extra-curricular activities like dancing, singing and making handicrafts.

The nature of social concern and responsibility was seen in both Rekha and her daughter - they always tried to build life with responsibility and sustain relationship. Rekha and her husband are responsible and careful about Sunita's future; she has been re-integrated into the family and is being given financial support for her further studies only. As a family they are grateful and responsible towards the benefits received from the project.

- 2) Rani is a 19 year old girl. She came to Navjeevan village in the year 2003. Her father was an alcoholic and the mother was the CSW. Later, the father passed away and mother was gradually rehabilitated with the intervention of Navjeevan Centre.

Rani is very active and sensitive girl. She took the Navjeevan intervention as an opportunity to develop herself in to a good student at the Navjyoti English Medium School. She has performed well in academics and extra-curricular activities like sports, drawing, singing, dancing. She is good in public elocution and has demonstrated leadership qualities because of which she was elected as the Prime Minister of Navjeevan Village Children's Parliament where she played an active role therein.

She cleared her SSC examination with 62.40% in the academic year 2013-14. She has been reunited with the mother and studying in Class 11 in the science stream at Thane.

Pardada Pardadi Educational Society :

Pardada Pardadi Educational Society (PPES) was established by Mr.Virender (Sam) Singh, an NRI, in Anupshahr, Uttar Pradesh in 2000. PPES's mission is "to uplift and empower the girls from the disadvantaged rural community, who are generally neglected, remain uneducated and perpetually dependent on the male family members for their sustenance". PPES has also reached out to the absolutely deprived Muslim and Kanjar community children and started providing education to them.

To address the issue of gender bias in society, PPES developed an educational program called Pardada Pardadi Girls Vocational School (PPGVS) where the girls receive free education and vocational training that make them 'socially empowered, self-supportive and active earning members' of their families. ABF currently funds around 385 students at the Pardada Pardadi Inter College (PPIC); a total of 1,300 underprivileged girls receive education through PPES in a year.

Along with free education and books, bicycle or free transportation is arranged for girls traveling long distances. Additionally, PPES deposits a stipend of Rs 10 and Rs 15 for every full day attendance for students from Classes 6 to 8 and Classes 9 to 12 respectively. The money thus accumulated proves useful when the girl goes in for higher education or she gets the amount along with accrued interest at the age of 21 in the form of a Fixed Deposit Receipt which she can use either for her marriage expenses or other need based expenses. If a student does not wish to continue education after Class 10 or 12, she is assured of a job in PPES in any of the various job roles available like an Administrative Executive, Computer Teacher, Vocational Instructor, and Librarian etc.

Besides the educational initiative, PPES has other projects like the "Solar Energy Project", "Rags to Pads" and the "Community Toilet Project" at Madargate -is home to the most deprived Kanjar .

Objectives of the ABF – PPES project :

- To impart quality based education to 400 girls studying in Classes 6 to 12 at the Pardada Pardadi Inter College (PPIC) at Anupshahr.
- To create awareness in the girls about social, legal and health issues as well as on the ill effects of child marriage thereby helping in reducing the incidences of child marriages.
- To provide skills to the girls so that they can be gainfully employed after completing their education and prepare them to become role models, change makers and decision makers in the society.
- To aim for an attendance rate of 90% during the quarter per class across all the classes under ABF support.
- To aim to maintain the drop-out rate at 2% and progressively work towards aiming for 1% drop-out rate through concerted efforts.
- To track the status of the graduate girls viz: girls completing Classes 10th and 12th in order to understand their progress graph after stepping out of PPIC through the Community Mobilizers.

Outputs and Outcomes :

Since inception, PPES has impacted 3,000 girls and 1,062 families through its educational program. Of these, 808 girls from 320 families of 66 villages in Anupshahr, studying in Classes 6 to 12 benefitted from ABF support. The beneficiary breakup over the years is as follows:

Type of Beneficiary: Direct	Type of Beneficiary:Direct						
Year	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Targeted no. of beneficiaries	300	300	375	350	302	370	385
Actual no. of beneficiaries	158	250	282	344	319	357	402
Unique no. of beneficiaries out of the actuals reported	-	120	115	128	77	101	109

Impact observed on other fronts :

- a) The performance of the girls in the Classes 10 and 12 Board exams has improved with 100% of the girls clearing the exams for the past three years. The table below shows girls' performance in the Board exams.

Year	Number of students appearing in Class 10	Number of students clearing in Class 10	Performance			Number of students appearing in Class 12th	Number of students clearing Class 12th	Performance		
			1st Div	2nd Div	3rd Div			1st Div	2nd Div	3rd Div
2012	47	47	38	8	1	14	14	8	6	0
2013	34	34	34	0	0	28	28	27	1	0
2014	38	38	37	1	0	31	31	27	4	0

- b) PPGVS has proven successful and invaluable to its students and their families. It has opened up their world beyond the small block of Anupshahr to cities far away and to career options hitherto unthought-of by them. 21 girls are working in various institutions outside Anupshahr, while 95 girls till date have taken up employment with PPES handling different responsibilities.
- c) A change has been observed in the marriageable age of the girls. Earlier the girls got married as early as 11 to 13 years but currently the average marriageable age of the girls is 18 years.
- d) The girls benefit from the Sports, Scouts and Guides and English Communication skills training that increases their confidence and they are also taught about Human Rights.

Success Stories :

- 1) "Shivani, resident of Garehra village, was born to a family where a girl child is considered a 'social and financial burden'. Shivani's father was the only breadwinner for the family of 5 members and his income could barely support the basic needs of his family. He therefore could not send his daughter to school. One day he heard about Pardada Pardadi School in his village and decided to send his daughter to school against the wishes of his family and relatives. He never cared for people who were against him because he knew that he was not doing anything wrong and his daughter proved it.

Shivani, 7 years then, got enrolled at the Pardada Pardadi School. Pardada Pardadi was the first school for Shivani where she not only received education but also learned the true meaning of life.

Shivani was selected for the 2014-2015 Community College Initiative Programme (CCIP). She was one among the select 30 from across India. CCIP is a year-long fellowship programme, fully funded by the Bureau of Educational and Cultural affairs (USA). Under this fellowship, prospective candidates are given one year training in their preferred field of study.

Since August 2014, Shivani is studying Hospitality Management at Whatcom Community College in the United States and hoping to become an expert in hospitality sector. Prior to joining the Community College, Shivani worked at the PPES Call Centre at Anupshahr to support herself and her family.

She says "I decided to educate myself because education is the only tool which gave me the power to make myself a gift in a place of burden. I rode my bicycle for six years on a bumpy, silent and dangerous road to study".

- 2) Usha, 21 year old from the Teliyanagla village and an alum of PPES, successfully completed her Diploma in Computer Applications from Nettur Technical Training Foundation (NTTF) Bangalore in 2014.

Her father Khajan Singh is a labourer and her mother, Rajvati a housewife. Usha has six siblings and her whole family lives in a two room house. They have a toilet and hand pump facility for water but do not have an electricity connection at their house.

Usha is a young and lively girl, her favorite subject is Computers. Usha also likes listening to music and dance. She also loves to read story books. Usha like other girls wants to become independent to support herself and her family.

Usha now has good computer knowledge and also in depth understanding on hardware and networking domains. Usha is a dedicated student and a quick learner too. She takes initiative in learning new things. She is looking forward to become a computer professional soon and also to give financial support to her family.

Usha's hard work paid off because of her good technical and communication skills. Usha has been recruited by NTTF under its CISCO project in which she is expected to start working shortly.

- 3) Twenty three year old Neetu Tomar is a role model and in many ways also a rebel in her community. Coming from a conservative Thakur family in Karanpur, Uttar Pradesh, Neetu was the first girl to graduate from high school in her family.

Her father had passed away five years ago and her farmer brother provides for his two siblings and their illiterate mother who is a housewife.

After completing her studies from PPES, Neetu started working at its health department and would manage vaccinations and other health related issues at the school. To further her ambition of becoming the first qualified nurse of her village, she got an admission to the Kailash College of Nursing in Greater Noida (Uttar Pradesh).

Today, Neetu is in final year of her course and will soon become a nurse to serve the community. While the usual course for her, as decided by family and society, would have been to get married and settle down, Neetu has decided to get married only after she gets her first nursing job. .

Besides that, she has suggested that her younger brother marry before her- an even bigger cultural taboo. Neetu's actions send out a clear, swift message: 'Women can change things too'. Besides the marriage issue, Neetu battles additional age-old concepts.

Ambitious and headstrong, Neetu wants to be independent but more importantly, she says she wants to make a difference in people's lives through her profession."

CHAPTER 6

SUMMARY OF FINDINGS AND RECOMMENDATIONS

A review of the project data available with ABF suggests that the initiatives funded by the Foundation have been successful in effecting women empowerment across multiple dimensions included in Sibal's framework. With the focus on livelihoods and education, the most significant impact of the ABF projects has been in terms of providing the beneficiary women with avenues (sources of empowerment) to more autonomy at individual, household and community levels. The table below represents a snapshot of the gendered impact of the ABF projects along the lines of Kishore's framework.

Gender Impact of ABF funded projects (under study review):		
Setting Indicators	Source Indicators	Evidence Indicators
<ul style="list-style-type: none"> Age at Marriage (PREMA; Dilasa; Harsha Trust) 	<ul style="list-style-type: none"> Economic upliftment – income generation for the women (ABHA; Srijan, Dilasa; Pradan; Plan India; SPS; TCF; Dangi Vikas; PREMA; HFF; Navjeevan) or an increase in HH's income (Pradan; DHANA) which may have a positive influence over women empowerment Improvements in literacy levels (PREMA; Srijan; Harsha Trust; PPES; Navjeevan) Aware of rights and schemes (ABHA; Srijan; Dilasa; Harsha Trust) 	<ul style="list-style-type: none"> Increased women's participation in decision making (ABHA; Srijan; Dilasa) Freedom of mobility (Srijan) Self-esteem and confidence levels (ABHA; Srijan; Dilasa) Social mobilisation (ABHA; Srijan; Plan India; Dilasa) Equal treatment of children in respect to education (Srijan; Dilasa; Harsha Trust) Political representation (Dilasa – Gram Sabha) Change in Gender roles (Dilasa)

Based on the reports and data reviewed, it can be concluded that the ABF funded livelihood interventions without any doubt have augmented the household incomes of beneficiary families. This has been achieved by giving the beneficiary women, direct or indirect, access to income sources or by helping them in accessing credit. This in itself, as literature suggests can lead to improvement in the status of women by means of improving access to resources such as education, nutrition and health care that they may have. Additionally, ABF has mandated for all its project with a component of financial inclusion that the woman of the household be the primary account holder thus ensuring greater access and control over finances. Further, for livelihood projects specifically for women beneficiaries such as ABHA, Kumbhaya (SPS), Srijan, and HFF, beneficiaries have been directly engaged in cash for work activities – this as literature suggests gives a woman most autonomy over utilization of resources.

Further, based on the narratives recorded in the impact assessment reports studied, various aspects of women empowerment have been recorded that could be associated with economic upliftment (causality however cannot be established for the same considering limitations of the study design and nature of available data). The economic inclusion of women in projects such as Dilasa, Srijan and Harsha Trust has ensured that women have an increased participation in personal and familial decision making processes. The destitute women included in the ABHA project, have reported increased participation in societal activities following higher status and respect bestowed upon them by community members. Similar social mobilization and increased freedom of movement has been reported by direct women beneficiaries across livelihood projects including members of SHG organized under the ABF funding.

Education is an enabler of women empowerment as it provides knowledge and access to information. All the projects of ABF under the education vertical fall within this category. The two education projects covered in this study – Navjeevan and PPES were especially highlighted based on the characteristics of the beneficiaries. Apart from these, PREMA through its Asha Jyoti component has specifically lead to increase in education levels of tribal adolescent girls who otherwise would have dropped out of the system because of geographical inaccessibility. SHG women have mentioned that they have acquired basic numeracy, writing and reading skills. Further, women beneficiaries of ABF projects like ABHA, Srijan and Harsha Trust have realised the importance of education and take greater interest in the education of their wards. Women included in the impact assessment studies of the Srijan, Dilasa and Harsha projects have recorded that they look at equal treatment of children, irrespective of sex, for continuing education.

There has been an increased awareness about rights and entitlements in the women communities that are mobilised under the various interventions. SHG women have started keeping track of the activities of AWCs to make sure that all services are being dispensed effectively. There is an evidence of the beneficiary women having the attitude of gender equality and lower tolerance of domestic violence. SHG members receive information about health, hygiene and nutrition could have improved their health behaviours thus resulting in better health outcomes and lowered medical expenses.

Gaps and recommendations :

- A challenge faced by the researcher in bringing out the current report was the form of gender related data captured and reported periodically by the implementing partners. While for specific women centred projects such as ABHA, PREMA and HFF, or for project component such as SHGs, numbers of beneficiary data was available. For agriculture livelihood projects, since the primary beneficiary is the farmer's household, data was aggregated at this level. Secondly, gender related data was not available for the education and skill development projects. It is recommended that a section including at least the socio demographic details of the beneficiary household and all direct beneficiaries (across all verticals) be collected as baseline and reported in periodic reports.
- Women empowerment is a direct or indirect impact of all of the ABF funded projects. While the changes in social indicators will occur over time and will mainly be qualitative in nature, it is recommended that this be captured during a baseline, midterm and end term studies. Data for proxy quantitative indicators can be collected after orienting the implementing partner about the need for the same. Some of the aspects that should be covered in review studies commissioned to measure impact of women related interventions are:
 - Education levels
 - Reversal of gender roles
 - Cases of domestic violence reported
 - Differential treatment of children based on gender
 - Health seeking behaviour of women
 - Participation in household decision making including deciding expenses and influence over final outcome
 - Freedom of movement
 - Confidence levels and self esteem
 - Involvement in local governance and political representation

- Also information related to gender impact, by designing specific indicators, should be included in the regular periodic monitoring and reporting templates.
- Young adults are looked upon as change agents in the society, they are still at a stage where they can be socialised to the idea of equal rights of all individuals. There is a limited focus on skill building interventions specifically for adolescents girls and this could be an area that could be scaled up going forward. The Asha Jyoti component under project PREMA could be looked as a niche area that could be developed further, where young girls are groomed to become stewards of development for their communities. Similarly, a life-skills module could be incorporated in all skill building programmes and the changes in the beneficiaries documented and reported annually.



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