

A group of women and a child are sitting on a green mat. One woman in the center is holding a smartphone up to take a photo. Other women are looking at the phone or looking towards the camera. A young child is sitting in the foreground, eating. The background is a plain wall with a window on the left.

SROI Evaluation of the M-Powered Project

Trickle Up

June 2019

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List of abbreviations

Abbreviation	Full form
BDO	Block Development Officer
BPL	Below poverty line
CRP	Community Resource Person
FGD	Focus group discussion
FP	Financial proxy
IAY	Indira Awas Yojana
INR	Indian rupee
JSLPS	Jharkhand State Livelihood Promotion Society
M-Powered	Mobile Connections to Promote Women's Economic Development
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
NPV	Net present value
NRLM	National Rural Livelihood Mission
OLM	Odisha Livelihood Mission
PDS	Public distribution system
PP	Project participant
PoP	Package of Practices (application)
RSBY	Rashtriya Swasthya Bima Yojana
SHG	Self-help group
SROI	Social return on investment
SS	Smart Sakhi
TU	Trickle Up

A. Executive summary

The project 'Mobile Connections to Promote Women's Economic Development' (M-Powered) or the 'project' aims to achieve social inclusion, financial inclusion, and livelihood creation for 1,800 women by providing smartphones, the PoP application for livelihood creation, trainings on using the smartphones and the PoP application, seed grant, accessing government schemes, and becoming part of self-help groups (SHGs). Trickle Up (TU) program, a global organization helping people living in extreme poverty to forge sustainable pathways out of poverty, has appointed KPMG to conduct an impact evaluation of its M-Powered project. As per the data provided by TU, the project has been successful in meeting its target of reaching out to 1,800 women across selected areas in Jharkhand and Odisha. The term of the project was supposed to be from 1 October 2016 to 31 March 2018. However, there has been a no-cost time extension approved for the project, after which the project is expected to be completed by May 2019.

The main objective of this evaluation study is to identify and quantify the impacts and changes created through the project into tangible numbers against the baseline indicators, to identify the social value created for each Indian rupee (INR) spent, and provide recommendations related to scaling up and course correction. The evaluation is assessed in accordance with social return on investment (SROI) methodology. Additionally, the study includes quantitative as well as qualitative analysis, answering to research questions.

In this study, Chapter 1 encompasses the introduction of the program, specifically the details of the M-Powered project and the evaluation study. Chapter 2 explains the components of the project and the calculation of the SROI value. Chapter 3 details the major findings from the evaluation study, and appropriate recommendations for the project to be more effective.

As per the scope of the study, the evaluation team has conducted field visits in remote locations in Maheshpur and Manoharpur districts in Jharkhand, and Bangomunda and Balisankara districts in Odisha, effectively covering all the project locations. As part of primary research, the evaluation team conducted detailed one-to-one interviews with 250 individuals, covering 220 project participants (PPs) and 30 non-beneficiaries, including a village head, who have not received any form of direct intervention under this project. In addition, 43 Community Resource Persons (CRPs) and 47 Smart Sakhis (SSs), through focus group discussions, and four field staff members, four government officials and implementation partner members through one-to-one interviews, were also covered as part of this evaluation study. Analysis of these interactions helped identify several project-based observations.

Following are the major findings for the project based on KPMG analysis:

- 78.64% of participants responded that they had adopted better agricultural practices and business practices, such as livestock rearing, from using the PoP application.
- 76.82% of participants responded they had witnessed an increase in their income by using the smartphones and PoP application, and annually an average of INR 6,148 increase in income was observed.
- 88.18% of participants responded that they had witnessed an increase in their savings through the program activities, and an average of INR 3,247 increase in savings was observed.
- 287 migration sensitive households have been directly affected, with more people choosing to stay back and contribute to farming efforts and livestock rearing than earlier.
- 81.36% of the participants responded that they would recommend the purchase of smartphones. On average, these participants responded that they would spend INR 1,500–2,000 to purchase a smartphone.
- 76.82% of participants responded that they have benefited in terms of livelihood outcomes from the PoP application, namely in improving agricultural yield, improving livelihood conditions, and adopting better means of cultivation.
- 38.64% of participants responded that they are actively making household decisions.
- 88.18% of participants responded that they had participated in community participation activities over the last two years.
- 58.18% of participants responded that they participate in panchayat meetings.

The resulting changes such as improved financial security, social inclusion, and behavior change have not been limited to primary beneficiaries but have transmitted to other members of the community. Since the approach for this study is an evaluative SROI, the impacts of this project are calculated for two years.

Financial proxies were used to establish the value of the identified outcomes. In order to provide credibility to the analysis and prevent over-claiming, the SROI calculation takes into consideration aspects like attribution, displacement, deadweight and drop-off into account. Furthermore, a sensitivity analysis has also been conducted in order to assess the extent to which the results may change if there is a change in some of the assumptions/considerations.

Based on our estimates, the SROI is **6.7** (social value created/investments) i.e. for every rupee of investment by TU on this project. This means that for every rupee of investment in the M-Powered project, a social value of INR 6.7 is created, as of 2019.

Based on the analysis and the observations, some of the recommendations made by the evaluation team are listed below:

- More number of training and capacity building sessions on operation and maintenance of smartphones, as there were instances where beneficiaries damaged their phones due to carelessness and mishandling. Regular sessions on availing government schemes with the PPs, to ensure that the PPs are aware of, and availing, all the appropriate schemes. This would help clarify any misconceptions the PPs have with regard to the eligibility of certain government schemes, and also provide them any support required through the application process.
- In Jharkhand, PoP application installed in the smartphones can be customized to include local language (the application in Odisha has already been customized to Odia language).
- There should be monitoring by the IA on the spending done by PPs against the seed grant they have received through the M-powered project. This would help the IA in measuring the effectiveness of the money spent by the PPs for livelihood improvement and employment creation.
- Many of the PPs interviewed highlighted the need for an intervention on water supply for farming and consumption. Although the PoP application is beneficial for agriculture, many PPs have stated they are only able to grow crops during the monsoon season, otherwise there is a major shortage of water for the rest of the year. A provision for continuous water supply throughout the year would significantly increase the benefits to the PPs.
- There should be a training module for goat-shed building and livestock rearing in the PoP application. Many PPs, CRPs and SSs expressed a willingness to learn how to look after their livestock properly. Training on looking after livestock, along with provision of a designated vet for routine checkups for the livestock, should be provided in the PoP application. TU has reported launching a new version of the PoP application that includes livestock management, and this can include the provision of calling a vet for emergency services related to livestock care.
- TU should link the project with a local agricultural entity/university to ensure that PPs can reach out to a skilled professional or expert for additional information on proper cultivation techniques.
- A provision of solar chargers for the smartphones could be provided to all the PPs to combat power outages and voltage fluctuations. This will also enable the PPs to use the smartphones and PoP application more often.
- Vocational training on mobile repairing could be provided to CRPs/SSs, which would create an additional source of income, and help combat the lack of existing mobile repairing facilities in the intervention areas.
- A provision to rectify the poor network coverage of the intervention areas could also be looked into. Many of the PPs interviewed, especially in Manoharpur, Jharkhand, stated that they could not actively use the PoP application. One CRP stated that she was unable to download the latest version of the application as she did not have access to a stable internet connection.

B. Evaluation report

1. Introduction

1.1. Background and context

Trickle Up (TU) was founded in 1979 and is a global organization helping people living in extreme poverty to forge sustainable pathways out of poverty. In keeping with the United Nation's first Sustainable Development Goal, Trickle Up enables local community-based partners, governments and large-scale organizations to effectively reach the poorest of people and establish sustainable livelihoods.

Tata Communications, as part of its CSR initiative, envisions to empower women living in extreme poverty through mobile technology, and has provided funds to TU to undertake 'Mobile Connections to Promote Women's Economic Development' (M-Powered) project. This project intends to directly empower 1800 women living in extreme poverty in eastern India with custom-designed mobile technology that will result in improved livelihoods, increased access to financial services and greater participation in government programs.

KPMG has been engaged by TU with the objective of carrying out an external evaluation of the 'M-Powered project' and identify social value created for each Indian rupee spent, and the areas of improvement.

1.1.1 Introduction to the study

This assessment is an impact evaluation study using SROI of the M-Powered project funded by Tata Communications and implemented by Trickle Up. The project is implemented by TU in collaboration with Jharkhand State Livelihood Promotion Society (JSLPS) and Odisha Livelihood Mission (OLM) in the states of Jharkhand and Odisha, respectively.

The overarching objective of the study is to identify and quantify the impacts and changes created through the project into tangible numbers, to identify the social value created for each Indian rupee (INR) spent. The findings and observations from this study shall be used to formulate future course-corrective actions and a strategy for scaling up the project. The study also intends to understand which outcomes contribute the most value to the lives of PPs, what are the principle factors contributing to the final outcomes, and allow for program discussion of how the most valuable outcomes can be maximized. The SROI methodology engages stakeholders throughout the process to have them articulate the main changes at an outcome level in their lives due to the project and what the relative value of these outcomes is for them.

This report is written for the purpose of an impact evaluation. As such, the focus is on the results and findings obtained from the methods used throughout the evaluation study, to arrive at the final SROI ratio with adherence to the SROI principles. The findings from this study have been used to determine recommendations for the program's future activities, strengthening of project interventions and scale-up strategy. Though the project is still ongoing, this SROI is conducted as an evaluative study, measuring and looking at the impacts and changes that have actually already happened between the beginning of the project in October 2015 and the end of fieldwork in March 2019, two months before the project is due to end, i.e. May 2019.



1.1.2 Introduction to the geography

The project has been designed specifically to be implemented in the isolated villages of Sundergarh and Balangir districts in Odisha, and Pakur and West Singhbhum districts in Jharkhand. The project locations were selected by TU in consultation and discussion with state chapters of National Rural Livelihood Mission (NRLM).

The evaluation team traveled to these districts to collect primary data from the key stakeholders. Site-specific observations were also captured to ensure a holistic approach to the evaluation study.

1.2. About M-Powered project

1.2.1 Introduction

The M-Powered project aims to empower poorest and most vulnerable women (the ultra-poor) who live on less than USD 1.25 per day, through interventions that support sustainable livelihood development, and digital, social and financial inclusion.

The key objectives of the project are as follows:

- Ensure incremental income at household level and promote entrepreneurial abilities among ultra-poor women through training, livelihood grant support, facilitation and capacity building
- Increase extremely poor households' access to information that will enable greater financial, social inclusion and sustainable livelihood development
- Increase the responsiveness and accountability of government and other providers to the needs of extremely poor households by increasing their access to real-time data about these needs and strengthening households' ability to provide input and feedback about services provided

The project has two major components: (1) livelihood component that includes training, seed grant support, facilitation and capacity building and (2) technology component that includes application and usage of custom smartphone for livelihood component and availing services of government and other state programs.

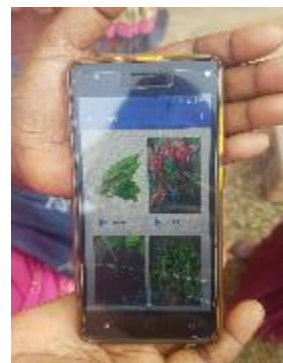
The project targets to empower 1,800 female PPs in aforementioned districts of Jharkhand and Odisha. Reportedly, 1,000 PPs are covered in Odisha and 800 PPs in Jharkhand. The use of smartphone technology is intended to bring about a noticeable change in the quality of life of women living in extreme poverty through enhancing their financial literacy, capability to execute diversified livelihood activities with informed skills, and having access to social protection schemes. This project is structured to complement the efforts by the state chapters of NRLM to increase focus on the issues of ultra-poverty and inclusion of families living under extreme poverty in the social, financial domain and develop a replicable strategy across NRLM.

A budget of INR 3, 28, 37, 593 has been earmarked for the project, and the term of the project was supposed to be from 1 October 2016 to 31 March 2018. However, there has been a no-cost time extension approved for the project, after which the project is expected to be completed by May 2019.

1.2.2 Activities of M-Powered project

The key activities conducted under this project are:

- **Mobile phones:** As part of the CSR initiative, Tata Communications has provided 1,000 mobile and smartphones to the PPs for the project. 500 of these smartphones were distributed in Jharkhand, and 500 in Odisha. The aim was to introduce the beneficiaries to social and financial benefits of using smartphones.
- **PoP application:** The PoP application is a mobile application that was preloaded on the smartphones provided to the PPs. Introduced in 2017, the PoP application was conceptualized during the course of the program since TU felt that digital inclusion is a strong platform to mobilize project participants on livelihood development and improvement. This PoP application provides modules on organic cultivation techniques for five crops namely chili, tomato, brinjal, bitter gourd, and French beans. The aim was to help beneficiaries grow new crops and increase the yield of the crops they are already growing.
- **Seed grant:** PPs were provided with a sum of INR 3,000. The aim was to enable them to start livelihood generation activities, such as animal husbandry, and to adopt better means of cultivation.
- **Trainings:** A wide of training activities was conducted for smartphone use and PoP application use. In addition, training of trainer (ToT) sessions were also conducted for the implementation staff. The aim was to ensure the proper use of the amenities provided.
- **Self-help groups (SHG):** These groups were created/strengthened for the PPs to promote financial literacy and social inclusion. Each member of an SHG is required to have a bank account, deposit a savings amount weekly as a contribution to revolving fund, and can avail a loan from their respective SHG as per the need. The aim was to ensure the financial inclusion and livelihood improvement of the PPs.



1.3. Evaluation methodology — SROI

1.3.1 Scope of the evaluation

The current evaluation study was designed to evaluate the impact of the project inputs in the framework of theory of change with regard to the access and knowledge, access to services and access to insights. The key research questions that are answered through this evaluation study are:

1. Usage and ownership:

- To what extent and how are the smartphones being used by the participants and their household members (in relation to both project objectives and unforeseen uses)? How frequently are participants using the phones for communication (text and voice), media (pictures and videos), and the PoP application?

2. Capacity to use technology

- Do participants and CRPs have sufficient capacity to use the smartphones and PoP application? To what extent is capacity a hindrance in achieving program objectives? To what extent did participants help to develop the capacity of their peers?
- In which ways do participants envision continuing to utilize smartphone technology in their lives and livelihoods after project completion? What kind of continued support do they desire?

- To what extent do the CRPs and field staff have the capacity to support, mentor and troubleshoot for participants regarding smartphone and PoP application use? What are the main factors that influence this? What were the primary troubleshooting areas that CRPs or other staff members worked on to alleviate, and with what result?

3. Livelihood outcomes

- What have been the main program outcomes in relation to key livelihood indicators such as profitability/income, diversification, and adoption of good agricultural and business practices, productive assets, and savings?
- To what extent, and in what ways, have the smartphones and applications contributed to, or detracted from, livelihood outcomes (including use of PoP application, use of phones for communication among participants and others, between participants and CRPs and CRPs and field staff and others, etc.)?

4. Social inclusion

- What have been the main program outcomes in relation to key social inclusion and empowerment indicators such as women's decision-making and status, self-esteem and self-worth, community-level and panchayat participation?
- To what extent, and in what ways, have the smartphones and applications contributed to (or detracted from) social inclusion and empowerment outcomes for participants and their households?
- To what extent and in what ways has the distribution of smartphones impacted community cohesion and group dynamics (noting that not all SHG members received phones)?

5. Performance of digital tools

- To what extent did the performance of smartphone hardware influence program outcomes?
- To what extent did the PoP application (software) performance during the implementation of the program influence program outcomes?

7. Other considerations regarding potential to scale

- What ideas and priorities, if any, do participants, CRPs, field staff and institutional partners have for further leveraging the smartphones and custom applications to improve their lives (in case of participants and CRPs) or project objectives?
- Would M-Powered project participants recommend the purchase of smartphones to others? How much do they think it would be worth spending on such technology, for people in a similar situation as them?

1.3.2 Objective of the assessment

The main objective of this evaluation study is to identify and quantify the impacts and changes created through the project into tangible numbers, and to identify the social value created for each Indian rupee (INR) spent. The findings and observations from this study shall be used to formulate future course-corrective actions and a strategy for scaling up the project.

1.3.3 Sampling methodology

The evaluation study uses a combination of qualitative and quantitative data for identifying sample size to understand the effects of the interventions on learning and planned outcomes. Specifically, the evaluation study uses an explanatory sequential approach, where the sampling strategy included protocols for interviews and focus group discussions. The result framework and key performance indicators (KPIs) were used to measure the SROI as well as answer the finalized research questions.

Taking a calculation of 95% confidence level with a 7% interval of the total beneficiary size, a sample size of 174 PPs was to be surveyed to evaluate the project. The evaluation team could cover interviews with 220 beneficiaries/PPs. In addition, surveys were conducted with 30 non-beneficiaries (control group) including a village head, four local government officials and four

implementation staff members to bring about a holistic understanding of the project and its current outreach. Special emphasis was made to incorporate beneficiaries from multiple social and financial scenarios, to account for inclusivity in the project, for example, widows, woman-headed households, and women with disability.



2. Measuring SROI

2.1 Setting the scope

2.1.1. Establishing the scope

The scope of an SROI analysis defines boundaries of the key aspects being considered. As per the agreed scope, this study covers all the activities conducted under this project providing smartphones to PPs, training on using smartphones and PoP application installed in the smartphones, providing seed grant to generate livelihood, providing training and capacity building to form/strengthen SHGs, and capacity building on financial and social inclusion such as opening bank accounts, availing government schemes, improving savings and income.

The SROI analysis aims at assessing the following impacts made on the project participants:

- The social impact
- The economic impact

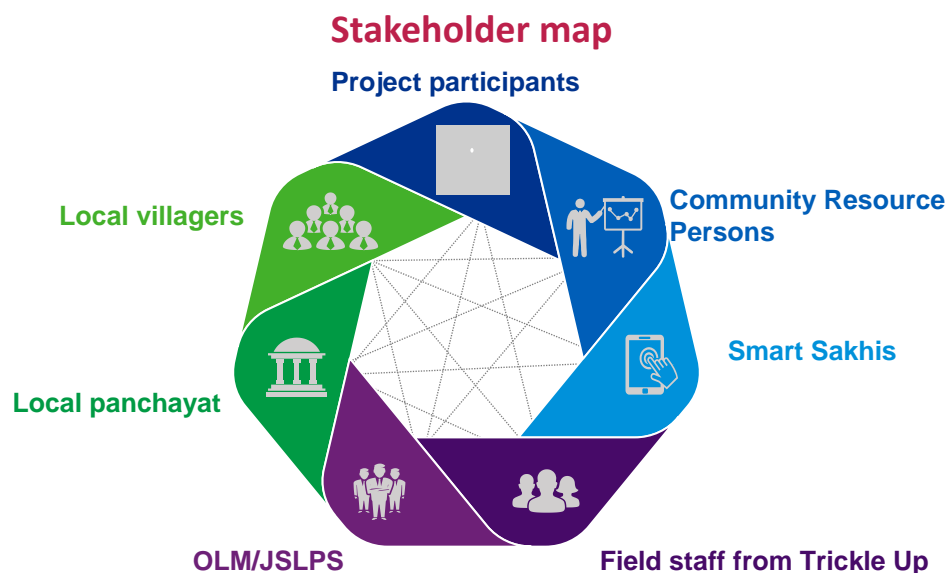
The SROI analysis includes assessing all the project participants enrolled, and the relevant stakeholders associated with this project post October 2016.

This SROI analysis excludes the below areas:

- Aspects of effective implementation of the project
- Financial assessment of the project
- Resources provided by other donors/investors

2.1.2. Identifying stakeholders

Stakeholders who experience change, whether positive or negative as a result of the interventions carried out, are considered for the study. After listing down all the stakeholders involved, identification of stakeholders who have experienced change is carried out. Furthermore, their pertinence to the scope of study and relevance to the overall analysis are assessed. The following stakeholders are consulted for the study:



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Table 1: List of stakeholders

Stakeholder	Included/consulted	Reason for inclusion/exclusion
PPs or direct beneficiaries	Yes	PPs are the primary beneficiaries of the interventions of M-Powered project. They have been benefiting from the support received for resources, inputs, grants and training.
Community Resource Persons (CRPs)	Yes	CRPs have been benefiting from the project through training the trainer courses, which teach them about using smartphones and the PoP application. They further disseminate the knowledge they learn to PPs, which makes them an integral part of the project.
Smart Sakhis (SSs)	Yes	SSs have been benefiting from the project through training the trainer courses, which teach them about using smartphones and the PoP application. They further disseminate the knowledge they learn to PPs, which makes them an integral part of the project.
Field staff of Trickle Up	Yes	The field staff team has been involved in the management of the project, coordination among the various stakeholders, provision of inputs and financial resources and others. They have not been included in the impact mapping of the project, however, the project field staff team has been consulted to understand the outcomes of the various interventions.
OLM and JSLPS	Yes	M-Powered also includes involvement of JSLPS and OLM officials for the effective implementation of the intervention.
Local panchayat (<i>gram sabha</i>)	Yes	A local village panchayat member was also interviewed to understand the views of the local government officials on the project's activities.
Local villagers	Yes	Local villagers (control group) were also interviewed to understand the spill over of the project activities on non-beneficiaries, as well as impact on project participants, through comparison.

Sample selected for stakeholder consultation for the evaluation

Direct beneficiaries (PPs)

Table 2: Sample size for the evaluation

Sector of intervention	Total number of beneficiaries	Sample size selected	Percentage of total
Seed grant	1,717	220	12.2%
Mobile phones	1,000		
PoP application	NA		

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Self-help groups (SHGs): A total of 454 SHGs have been mobilized on the M-Powered project. For our evaluation, focus group discussion with CRPs, and one with SSs that are part of SHGs, were conducted at each of the four site locations. A total of 43 CRPs and 47 SSs were interviewed as part of FGDs.

2.1.3 Methods to involve stakeholders

Data collection tools such as structured and semi-structured questionnaires and focus group discussion guidelines were designed to collect the required information from the stakeholders. Specifically:

- One-to-one interviews with PPs
- Focus group discussions with PPs and CRPs/SSs
- Interviews with local government officials (JSLPS/OLM) and local panchayat members

A copy of the questionnaire, focus group discussion guideline, and interview transcriptions with the local government officials and local panchayat can be found in Annexure V and Annexure IV, respectively.

2.2 Mapping outcomes

Findings from the stakeholder consultation are used to construct the impact map of the project. Creating an impact map based on the interactions with stakeholders that are impacted directly or indirectly due to the project activities involves the following:

2.2.1 Inputs/project activities

Table 3: Key project activities of the program under evaluation

Stakeholder	Project inputs from Trickle Up
PPs	Smartphones, PoP application, training, seed grant, access to government schemes, and integration of SHG groups
CRPs and SSs	Smartphones, PoP application, training of trainers, seed grant and access to government schemes; CRPs have been receiving a monthly remuneration of INR 1,500 from TU for three months from the course of evaluation.
JSLPS and OLM	-
Field staff	Smartphones, PoP application, and training of trainers

2.2.2 Outputs

Output is the direct product resulting out of activities. The outputs of the program under evaluation are mentioned below.

Table 4: Outputs of the program

Stakeholder	Outputs
PPs	<ul style="list-style-type: none"> • Women trained on financial services • Women becoming members of SHGs • 1,000 women receiving smartphones with POP application • 1,000 women receiving training on POP application (including 1,000 women provided with smartphones)

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	<ul style="list-style-type: none"> • 1,717 women receiving seed grant of INR 3,000 from TU • Women being aware of social security and other government schemes • Women trained using the internet to access government schemes • Women receiving training on skill development and capacity building • Women actively attending gram panchayat meetings
CRPs and SSs	<ul style="list-style-type: none"> • Trainers trained on POP application and smartphone use

2.2.3 Outcomes

Stakeholder	Outcomes
PPs	<ul style="list-style-type: none"> • Number of women with linked bank accounts to their mobile phones • Number of women in SHGs receiving credit from banks • Number of women receiving Pro-poor Inclusion Fund (PPIF)/Vulnerability Reduction Fund (VRF)/Community Investment Fund (CIF) • Level of understanding of mobile phone uses (switch on, switch off, phone calls, media, etc.) • Increase in level of participation of women in SHGs and community • Increase in level of income of women and their households • Increase in level of women's and household's savings • Reduction in spend on farm additives (such as fertilizers) • Change in money spent on health, children's education and household amenities • Increase in agricultural yield • Number of participants with livelihood plans • Number of participants that initiated livelihood activities • PPs adopting diversified livelihoods for sustainable livelihood creation • Increase in awareness about government schemes • Number of participants linked with: <ul style="list-style-type: none"> — BPL Card — MGNREGA — Indira Awas Yojana (IAY) Scheme — Public Distribution System (PDS) — Midday Meal Scheme — Aanganwadi/ICDS — Widow Pension Scheme — Disability Pension Scheme — Family Welfare Scheme — Rashtriya Swasthya Bima Yojana (RSBY) — Others • Number of participants that received and accepted job opportunities • Number of participants that received job cards and are engaged with MGNREGA • Number of participants that actively check up on government schemes, laws and provisions

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Stakeholder	Outcomes
CRPs and SSs	<ul style="list-style-type: none"> • Trainings of PPs conducted on PoP application and smartphone use • Active redressal of problems faced by PPs with respect to PoP application and smartphone use

2.2.4. Impacts

Impacts are larger goals that are intended to be achieved as a result of a program/project. A number of factors and/or project interventions can lead to a common impact, positive or negative, for beneficiaries. The table below provides stakeholder-wise potential impacts for the M-Powered project.

Table 5: Impacts of the project

Stakeholder	Impacts
PPs	<ul style="list-style-type: none"> • Increased economic stability • Financial security • Less migration in family members • Change in saving bracket of family • Change in income bracket of family • Change in proportion of contribution of women to family income • Change in status of outstanding loans • Increase in self-confidence level of women • Active participation of women in public gatherings such as gram panchayat • Active involvement of women in household decisions • Access to secure and sustainable livelihood • Capability to access and understand any change or update in the government schemes
CRPs and SSs	<ul style="list-style-type: none"> • Increase in income from remuneration received from the project • Increase in self-confidence and skill enhancement

An impact map is created that captures the aforementioned inputs/project activities and respective outputs, outcomes and impacts. Please refer to Annexure I for the impact map.

2.3 Evidencing outcomes

After formulating the impact map, indicators that measure the outcomes are arrived at based on the evaluation team's interaction with TU project staff, project participants/beneficiaries, control group, and other relevant stakeholders.

2.3.1 Developing outcome indicators

Quantity of change

The quantity of change for the impact map is calculated by extrapolating the number of responses from the sample covered to the total population of the beneficiaries. Depending upon the responses received during data collection, proportionate percentage of total beneficiaries are calculated.

The table below provides details about the evidence indicators for the outcomes and the quantity of change against each indicator.

Table 6: Evidence indicators and quantity of change

Outcome	Evidence indicator(s)	Quantity of change
Increase in income	<ul style="list-style-type: none"> Increase in agricultural yield Average annual increase in earnings from growing vegetables taught through PoP application Average annual increase in income from adoption of livelihood such as animal husbandry 	1,374.55
Increase in savings	Number of beneficiaries having savings Average annual increase in savings after TU interventions	1,587.27
Increase in digital inclusion	Number of PPs using smartphones provided by TU	1,300.91
Increase in self-confidence of women Increase in decision-making power of women	Number of beneficiaries actively participating in panchayat gatherings, SHG groups, etc.	1,800.00
Increase in access to government schemes (social and financial security)	Number of beneficiaries accessing government schemes through the M-Powered project	1,734.55
Increase in financial inclusion	Number of PPs having received seed grant as part of the project	1,775.45
Amount of interest saved on loans taken from banks as compared to moneylenders	Number of beneficiaries having taken loans from banks, SHGs Average amount of loan taken by the beneficiaries	695.45

2.3.2 Duration of the outcome

For calculating the impact created by the project activities, the evaluative study assumes a duration of two years to estimate the impact created. However, some outcomes will last through a beneficiary's life, while some will last only till few years. Increase in income is majorly due to adoption of improved agricultural practices, cultivation of new and more crops, and adoption of livelihoods such as animal husbandry by the PPs that may last for lifetime. Outcomes such as increase in knowledge due to use of smartphone may not last for long considering that smartphones lifetime is around 4–5 years.

2.3.3 Financial proxy (FP) and value of financial proxy

An SROI analysis makes use of financial proxies in order to establish a value of identified outcomes. As a standard practice, prices are used as a proxy for value of services. There are sometimes outcomes reported

by stakeholders that are intangible and cannot be traded in a market. In such cases, the closest, comparable value is identified for that outcome.

The following table gives details of financial proxies and its value assumed against each outcome:

Table 7: Financial proxies and values

Outcome	Financial proxy (FP)	Value of financial proxy (INR)
Increase in income	<ul style="list-style-type: none"> Average increase in annual income from livelihood activities (like dairy farming, organic farming, livestock, etc.) 	<ul style="list-style-type: none"> 6,148
Increase in savings	<ul style="list-style-type: none"> Average amount of savings of the PPs after TU interventions 	<ul style="list-style-type: none"> 3,247
Increase in digital inclusion	<ul style="list-style-type: none"> Cost of purchasing a smartphone 	<ul style="list-style-type: none"> 5,000
Increase in self-confidence of women Increase in decision-making power of women	<ul style="list-style-type: none"> Cost of external training of soft skills development 	<ul style="list-style-type: none"> 770
Increase in access to government schemes Increase in financial inclusion	<ul style="list-style-type: none"> Average of sum of amounts of government schemes availed by PPs after awareness by TU 	<ul style="list-style-type: none"> 1,25,759
	Benefits from: 1) MGNREGA	<ul style="list-style-type: none"> Jharkhand: 168 per day Odisha: FY2016–17: 176 per day; FY2017–18: 176 per day; FY2018–19: 182 per day (100 days a year)
	2) Indira Awas Yojana	<ul style="list-style-type: none"> 1,20,000 + 90.95 MGNREGA labor days
	3) Old Age Pension Scheme	<ul style="list-style-type: none"> Jharkhand: (60–79 years of age) 200 per month Jharkhand: (80+ years of age) 500 per month Odisha: (60–79 years of age) 300 per month

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Outcome	Financial proxy (FP)	Value of financial proxy (INR)
		<ul style="list-style-type: none"> Odisha: (80+ years of age) 500 per month
	4) Widow's Pension Scheme	<ul style="list-style-type: none"> Jharkhand: (40–79 years of age) 300 per month Odisha: (<79 years of age) 300 per month Odisha: (80+ years of age) 500 per month
	5) Disability Pension Scheme	<ul style="list-style-type: none"> Jharkhand: 400 per month Odisha: (<79 years of age) 300 per month Odisha: (80+ years of age) 500 per month
	6) Family Benefit Scheme	<ul style="list-style-type: none"> INR 20,000
	7) BPL Card/Public Distribution System (PDS)	<ul style="list-style-type: none"> FY2016–17: 14.7 per kg FY2017–18: 15.5 per kg FY2018–19: 17.5 per kg
	8) Midday Meal	<ul style="list-style-type: none"> INR 35 per meal
	9) Rashtriya Swasthya Bima Yojana (RSBY) Scheme	<ul style="list-style-type: none"> INR 30 as a registration fee
	9) Others	<ul style="list-style-type: none"> Swachh Bharat Mission Toilet: 12,000 Mamta Yojana: 5,000 PM Ujjwala Yojana (14.2 kg domestic LPG cylinder DBTL price) <ul style="list-style-type: none"> - FY 2016–17: 421.13 - FY 2017–18: 442.9 - FY 2018–19: 494.33 Janani Suraksha Yojana: 1,400

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Outcome	Financial proxy (FP)	Value of financial proxy (INR)
Amount of interest saved on loans taken from banks as compared to moneylenders	<ul style="list-style-type: none"> Amount of average loan taken by PPs after project interventions 	<ul style="list-style-type: none"> 3,965

2.4 Establishing impact

Establishing impact provides a way of estimating how much of the outcome would have happened anyway and what proportion of the outcome can be attributed to the activities that occur during the program or project. Establishing impact is crucial, as it reduces the risk of over counting and makes the assessment more credible. The four adjustments that are calculated during this stage are deadweight, displacement, attribution and drop-off, on the basis of which the impact is measured.



45-year-old Ms. Chandravati Das from Manoharpur has a family of six and runs her own business that she worked hard in setting up. She is not part of the M-Powered project as she wanted to focus on her business but that hasn't prevented her from reaping its benefits. She has been a member of an SHG since 2011 and religiously attends all meetings, gatherings and trainings offered by JSLPS. Looking at her enthusiasm, TU encourages her to attend its own training sessions on mobile phones and PoP. She also grows crops on her own land and uses PoP to learn better agricultural techniques. She credits mobile phones for having transformed her life and making her a lot more confident and self-dependent than before, and in particular, she credits PoP for increasing her livelihood options. She encourages others to use PoP and would like to see a day when everyone in the village has a mobile phone and uses PoP to avail of its benefits.

2.4.1 Deadweight

Deadweight is an estimation of the social and financial benefits that would have been created without the intervention. A deadweight of 20% is assumed for all the evidence indicators except for increased access to government schemes, to which a deadweight of 25% is given. The rationale for the same is mentioned below:

Already part of SHGs

- Through interactions with the PPs, it was found that 95% of the PPs surveyed were already part of SHGs through the efforts of OLM/JSLPS, however, these SHGs were mostly inactive.
- Support from TU has made these SHGs functional and provided knowledge on social and financial inclusion to the PPs. This fact has been highlighted by many of the PPs, Smart Sakhis and CRPs surveyed.

PPs doing organic farming already

- TU has supported the PPs to adopt organic agriculture, which would enable PPs to save money on chemical fertilizers and pesticides. However, some of the PPs surveyed stated they were already using organic farming techniques. TU has helped enhance their agricultural yield, and the PPs even stated that the quantity of seeds they use for farming has reduced, enabling greater savings.

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PPs who already have savings bank accounts

- There were PPs interviewed who already had their savings bank accounts opened before the project interventions. The PPs surveyed stated that their accounts were opened prior to the M-Powered project, through the efforts of OLM/JSLPS.

Access to government schemes

- It was reported that JSLPS and OLM mobilize people in extreme poverty to avail social security government schemes despite the interventions of the M-Powered project. However, they could scale up the mobilization by collaborating with TU through the project and would give 60–70% of attribution to TU for the same.

2.4.2 Attribution

Attribution is the process of considering impact in isolation of any other intervention by other agencies. Based on the interactions with OLM/JSLPS, Block Development Officer (BDO), village head, and PPs, an attribution of 30% is provided to JSLPS/OLM, as they have other programs working in the identified project areas, and with the same beneficiaries. However, an increased attribution of 50% has been given for 'access to government schemes' since there have been interventions by government departments such as agricultural department, Swachh Bharat Mission, Department of Rural Development that contributes to the awareness level of targeted population for such social security schemes. Most of the PPs interviewed claimed that the maximum amount of impact out of all the programs working in the identified areas has been created by the M-Powered project.

2.4.3 Drop-off

Drop-off is the process of considering any deterioration of project outcomes over time. Assuming that each mobile phone lasts for approximately 3–4 years, after which it would need to be replaced, and would incur a spend of more than INR 2,000, it might be difficult for the beneficiaries to spend this amount to buy a smartphone. During the field visit, there were multiple cases where mobile phones had been damaged and needed repair/replacement, and the PPs stated that they were not able to use the smartphones for a few months. Accounting for these factors, a drop-off value of 15% has been assumed for this evaluation.

2.4.4 Displacement

Displacement is an assessment of how much of the intended outcomes displaced other outcomes. The program intends to increase the income level and savings of the PPs. However, using smartphones by PPs has increased the monthly expenditure by around INR 150, for calling and internet charges. Also, PPs used to spend more time to earn through MGNREGA, which is now spent on agriculture, animal husbandry and others. Accounting for these factors, a displacement of 20% has been assumed for the evaluation.

2.4.5 Calculating impact

The impact of the project has been arrived at based on the following calculations:

Quantity of change multiplied by financial proxy (FP) minus deadweight, displacement and attribution

Impact for year one = Quantity of change x FP value x (1 – deadweight) x (1 – displacement) x (1 – attribution)

Impact for subsequent years =

Quantity of change x FP value x (1 – deadweight) x (1 – displacement) x (1 – attribution) + [impact value of previous year] x (1 – drop-off)

On the basis of the above formulae and calculations, the cumulative impact generated in 2019 would be INR 22, 42, 71,594.



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Table 8: Impact map

Outcome	Evidence indicator	Quantity of change	Value of proxy	Deadweight	Displacement	Attribution (by others)	Drop-off	Impact: 2017–18	Impact: 2018–19	Cumulative impact	NPV till 2018–19
Increase in income	Increase in agricultural yield: • Average increase in earnings from growing vegetables taught through PoP application • Average increase in income from adoption of livelihood such as animal husbandry	1,374.55	6,148	20%	20%	30%	15%	37,85,916.044	70,03,944.68	1,07,89,860.72	95,82,524.11
Increase in savings	Number of beneficiaries having savings: • Average increase in savings after TU interventions	1,587.27	3,247	20%	20%	30%	15%	23,08,935.796	42,71,531.22	65,80,467.02	58,44,142.52
Increase in digital inclusion	No. of PPs using smartphones provided by TU	1,300.91	5,000	20%	20%	30%	15%	29,14,036.364	53,90,967.27	83,05,003.636	73,75,711.29

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Outcome	Evidence indicator	Quantity of change	Value of proxy	Deadweight	Displacement	Attribution (by others)	Drop-off	Impact: 2017–18	Impact: 2018–19	Cumulative impact	NPV till 2018–19
Increase in self-confidence of women, increase in decision-making power of women	Number of beneficiaries actively participating in panchayat gatherings, SHG groups, etc.	1,800.00	770	20%	20%	30%	15%	6,20,928	11,48,716.8	17,69,644.8	15,71,629.55
Increase in access to government schemes	Number of beneficiaries accessing government schemes through the M-Powered project	1,734.55	1,25,759	25%	20%	50%	15%	65,440,410.55	12,10,64,760	18,65,05,170.1	16,56,36,085.10
Increase in financial inclusion	Number of PPs having received seed grant as part of the project	1,775.45	3,000	20%	20%	30%	15%	23,86,210.909	44,14,490.18	68,00,701.091	60,39,733.40
Amount of interest saved on loans taken from banks as compared to moneylenders	Number of beneficiaries having taken loans from banks, SHGs: • Average amount of loan taken by the beneficiaries	695.45	3,965	20%	20%	30%	15%	12,35,349.818	22,85,397.16	35,20,746.982	31,26,791.32
Total								7,86,91,787.48	14,55,79,807	22,42,71,594.3	1,99,176,617.3

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2.5 Calculating the SROI

The SROI value is expressed as a ratio of return and is derived from dividing the value of the impact by the value of the investment.

$$\text{SROI} = \frac{\text{Total impact value}}{\text{Total input value}}$$

However, before the calculation is made, the impact value is adjusted to reflect the NPV of projected outcome values. This is to reflect the present day value of benefits projected in future.

$$\text{SROI} = \frac{\text{Total present value of impact}}{\text{Total present value of inputs}}$$

2.5.1 Program input

The input from Tata Communications is considered for the SROI calculation stage. The value of financial input has been provided by Trickle Up and amounts to INR 3, 21, 80,841.

2.5.2 Net present value

The impact value is adjusted to reflect the net present value (NPV) of the outcome values. The idea is to reflect the present day value of benefits. A discount rate of 7.5% has been used for the NPV calculations.

The NPV of the benefits can be calculated by using the following calculations:

$$\text{NPV} = \text{Value of benefits} / ((1 + \text{discount rate}) \times \text{time})$$

2.5.3 SROI value and ratio

The SROI for this analysis is derived from dividing the total present value of the impacts by the total impact value of the investment. The table below describes the SROI value and the SROI ratio:

Net present value of social value created	INR 19,91,76,617
Net present value of total investment	INR 2,99,35,666
SROI value	6.7
SROI ratio	6.7:1

This means that the SROI is **6.7** in the year 2019, i.e. for every Indian rupee of investment by the stakeholders, INR 6.7 of the social value attributable to the stakeholders (majorly to TU) is created during 2018–19.

2.5.4 Sensitivity analysis

The results presented in this report are based on variables and assumptions according to available evidence. The purpose of the sensitivity analysis is to vary these assumptions, to check how radically that changes the SROI value created by the investment, and henceforth the return.

Parameters such as attribution, displacement, deadweight, drop-off, number of beneficiaries, financial proxy values, and duration of the impact that contribute significantly to the cumulative impact values may be varied for carrying out the sensitivity analysis.

The table below describes the areas/parameters which are chosen for the analysis and the SROI value and ratio before and after the analysis. It can be observed that increasing the attribution (by other agencies) to 70% causes a significant change in the SROI value.

Item of analysis	Main assumption		New assumption		Remarks
	Average value	SROI	Average value	SROI	
Deadweight	21%	6.7	40%	5.3	No significant change
Displacement	20%	6.7	30%	5.8	No significant change
Attribution	33%	6.7	70%	3.8	Significant change
Drop-off	15%	6.7	25%	6.4	No significant change

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3. Conclusion and recommendations

The SROI analysis of the M-Powered project highlights the multiple changes that the project has brought over the years. The project has been able to bring a significant change on the socio-economic front for the ultra-poor female beneficiaries and their households. This is evident from the impacts observed, such as increase in income, savings, and self-confidence of the beneficiaries. The PPs have adopted livelihood options such as animal husbandry, and better means of agriculture through the interventions. The changes observed at the individual level are also reflected at the household level, through improved living conditions and socio-economic status of households.

The use of PoP application has enabled the beneficiaries to adopt organic farming to improve their economic conditions. The use of smartphones has benefited the beneficiaries not only for improving their agricultural practices through the PoP application, but also for communication, knowledge and entertainment. The SHGs that have been strengthened or formed by TU as part of the project have been a major factor in improving social and financial inclusion in the intervention areas. Furthermore, PPs are now availing a number of government social security schemes that they were unaware of before the project interventions.

Overall, this SROI analysis shows that the M-Powered project implemented by TU has created a substantial social value. Based on extensive research and best assumptions, the estimate of SROI ratio is **INR 6.7: INR 1**. TU can consider replicating this model to similar other districts in India that are low in human development index score or poor in social and financial inclusion.

However, there were a few drawbacks observed regarding the project:

- The smartphones originally distributed by TU to the PPs were recalled due to technical issues. This hampered the progress of the PPs and also affected the targeted project timelines.
- The seed grant distributed to the PPs were not mapped for their use and impact on the PPs' lives. This could have provided insight for additional program activities and course-correction measures.
- The tradition of 'middlemen' buying the agriculture produce from the PPs and then selling them in the local markets has not been phased out entirely. This hampers the total income and savings of the PPs who are utilizing the PoP application for organic farming techniques.
- The PoP application modules are internet-based. As the program intervention areas face network issues, many PPs find it difficult to access the modules regularly. Additionally, the modules do not incorporate local languages, and many PPs were observed to not speak Hindi. This impedes the PPs' understanding of the modules provided in the application.

There are a few recommendations that TU may explore before expanding further:

- More training and capacity building sessions on operation and maintenance of smartphones are required, as there were instances where beneficiaries damaged their phones due to carelessness and mishandling.
- Regular sessions on availing government schemes should be held with the PPs, to ensure they become aware of, and avail, all the appropriate schemes. This would help clarify any misconceptions the PPs have with regard to the eligibility criteria of certain government schemes, and also provide them the support required during the application process.
- In Jharkhand, the PoP application installed in the smartphones can be customized to include the local language (the application in Odisha has been already customized to include Odia language).
- The IA should monitor the PPs' expenditures against the seed grant they have received through the M-powered project. This would help the IA in measuring the effectiveness of the money spent by the PPs for livelihood improvement and employment creation.

- Many of the PPs interviewed highlighted the need for an intervention on water supply for farming and consumption. Although the PoP application is beneficial for agriculture, many PPs stated that they are only able to grow crops during the monsoon season; there is a major shortage of water rest of the year. A provision for continuous water supply throughout the year would significantly increase the benefits to the PPs.
- There should be a training module for goat-shed building and livestock rearing in the PoP application. Many PPs, CRPs and SSs expressed willingness to learn how to look after their livestock properly. Training on livestock rearing, along with the provision of designated vet for routine checkups of the livestock, should be provided in the PoP application. TU has reported launching a new version of the PoP application that includes livestock management; this can include the provision of calling a vet for emergency services.
- TU should link the project with a local agricultural entity/university to ensure that PPs can reach out to a skilled professional or expert for additional information on proper cultivation techniques.
- A provision of solar chargers for smartphones could be provided to all the PPs to combat power outages and voltage fluctuations. This will also enable the PPs to use smartphones and PoP application more often.
- Vocational training on mobile repairing could be provided to CRPs/SSs, which would create an additional source of income and help combat the lack of existing mobile repairing facilities in the intervention areas.
- PPs could be provided with additional seed grant. Many of the PPs interviewed expressed that they wanted additional seed grant to purchase livestock after losing them to diseases, drought, and extreme weather events.
- A provision to rectify the poor network coverage of the intervention areas could also be looked into. Many of the PPs interviewed, especially in Manoharpur, Jharkhand, stated that they could not actively use the PoP application. One CRP stated that she was unable to download the latest version of the application as she did not have access to a stable internet connection.

Unique perspectives from the field

Women in the program implementation areas regularly attend SHG meetings, and receive support from their husbands who cook the family meals at home in their stead.

Women in the program implementation areas actively use the smartphones provided by Trickle Up to avail emergency services, such as calling an ambulance and the police.

Men in the program implementation areas willingly accept help from the CRPs and SSs, signifying a radical change in the behavior and outlook towards women in rural areas.

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Annexure I — Impact map

Stakeholder	Intended/unintended changes	Input	Output	Outcome	Evidence indicator	Impact
PPs	<p>Increase in agricultural productivity</p> <p>Increase in income of women in the region</p> <p>Increase in savings of women and their families in the region</p> <p>Increased confidence levels of women</p>	Trainings provided on financial literacy	Women trained on financial services	<p>Increase in the number of women with bank accounts linked to their mobile phones</p> <p>Increase in income and savings of PPs</p>	<p>Number of women with bank accounts</p> <p>Increase in level of amount of savings</p> <p>Increase in level of income</p>	<p>Increased economic stability</p> <p>Financial security</p> <p>Less migration of family members</p> <p>Change in savings bracket of families</p> <p>Change in income bracket of families</p>
	<p>Improvement in quality of life and well-being of the women and their households</p> <p>Reduction in monetary pressure</p> <p>Women actively involved in family and monetary decision-making</p> <p>Less time spent by women on household activities</p> <p>Increase in social</p>	454 self-help groups formed	Women became members of self-help groups	<p>Number of women in SHGs receiving credit from banks</p> <p>Number of women receiving Pro-poor Inclusion Fund (PIIF)/Vulnerability Reduction Fund (VRF)/Community Investment Fund (CIF)</p>	<p>Increase in number of women accessing credit from banks</p> <p>Number of women aware of such facilities being made available</p> <p>Reduction in women/ families borrowing from moneylenders</p>	<p>Change in status of outstanding loans and their sources</p> <p>Increase in self-confidence levels of women</p> <p>Active participation of women in public gatherings</p> <p>Active involvement of women in household decisions</p> <p>Access to secure livelihood</p>

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Stakeholder	Intended/unintended changes	Input	Output	Outcome	Evidence indicator	Impact
	skills and decision-making power of women					Capability to access and understand government schemes
	Increase in sense of belonging in the community	1,000 mobile phones with preinstalled PoP application provided to women	1,000 women receiving mobile phones with PoP application	<p>Level of understanding of mobile phone use (switch on, switch off, photographs, etc.)</p> <p>Increase in level of participation of women in SHGs and communities</p> <p>Increase in level of income of women and their households</p> <p>Increase in level of women's and household savings</p>	<p>Increase in number of women using PoP learnings during project time period</p> <p>Number of women with better self-confidence</p> <p>Number of women with increased community participation and decision-making power</p>	<p>Increased economic stability</p> <p>Increase in self-confidence levels of women</p> <p>Increase in decision-making power and community participation levels of women</p>
		Trainings on mobile phone applications provided to women	1,000 women receiving training on PoP mobile application (including 1,000 women provided with mobile phones)	Reduction in spend on farm additives (fertilizers, etc.)	<p>Number of participants trained by SSSs/CRPs on using internet and accessing digital technology</p> <p>Increase in number of participants using mobile phone applications, such as, camera, switch phone on and off.</p>	<p>Increased knowledge and proficiency of using modern technology</p> <p>Financial security</p> <p>Less migration of family members</p>
		Number of seed capital	1,717 women	Increase in agricultural yield	Increase in level of type and volume of production	Increased economic stability

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Stakeholder	Intended/unintended changes	Input	Output	Outcome	Evidence indicator	Impact
		grants provided	receiving seed grant		Difference in volume and sale of crops before and after seed grant was provided	Increased awareness on efficient agricultural practices
			Number of participants who are aware of government schemes and seed capital grants	Number of participants who initiated livelihood activities Number of participants with livelihood plans	Difference in number of participants involved in livelihood activities before and after seed grant capital was provided Difference in number of participants with livelihood plans before and after seed grant capital was provided	Increased economic stability Increased awareness on efficient agricultural practices Access to secure livelihood
		Trainings on using internet to access government schemes	Women trained on using internet to access government schemes	Increase in awareness about government schemes Number of participants linked with: — BPL Card — MGNREGA — IAY benefits — PDS benefits — Midday Meal — Aanganwadi/ICDS — Widow Scheme	Difference in level of awareness of government schemes before and after training Difference in number of participants claiming government schemes, etc. before and after training	Increased economic stability

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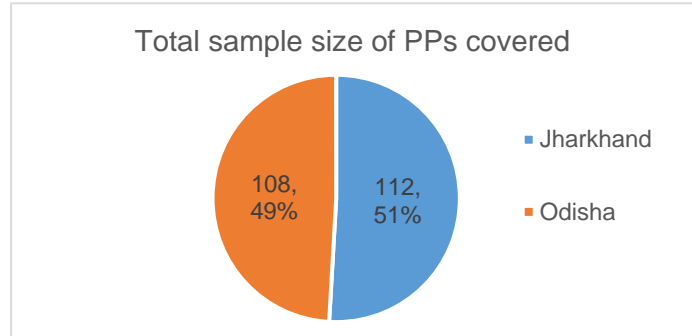
Stakeholder	Intended/unintended changes	Input	Output	Outcome	Evidence indicator	Impact
				<ul style="list-style-type: none"> — Disability Pension — Family Scheme — Others 		
CRPs and SSs	<p>Women empowerment</p> <p>Increased self-confidence of women</p> <p>Viable source of income</p>	<p>Trainings and refresher trainings provided to each trainer on PoP application and smartphone use</p>	<p>Trainers trained on POP mobile application use</p>	<p>Trainings of PPs conducted on PoP application and mobile phone use</p> <p>Active redressal of problems faced by PPs with respect to PoP application and mobile phone use</p>	<p>Number of trainings and refresher trainings conducted</p> <p>Number of PPs trained under each trainer/training session</p> <p>Ease of use of PoP application and mobile phones</p>	<p>Increased economic stability</p> <p>Increase in self-confidence levels of women</p> <p>Increase in decision-making power and community participation levels of women</p>
		<p>Trainers provided with mobile phones</p>	<p>Trainers training PPs on PoP application and smartphone use</p>			

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Annexure II- Demographic profile of sample size

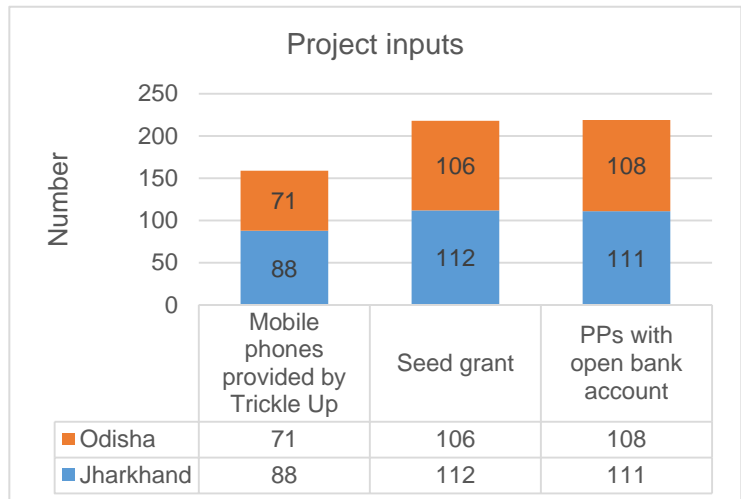
As part of this evaluation study, the sample size collected required a variation in demographic profile to capture a holistic view of the project's impacts. The demographics can be seen below:

Marital Status	Total No. of Beneficiaries
Married	210
Widow	10



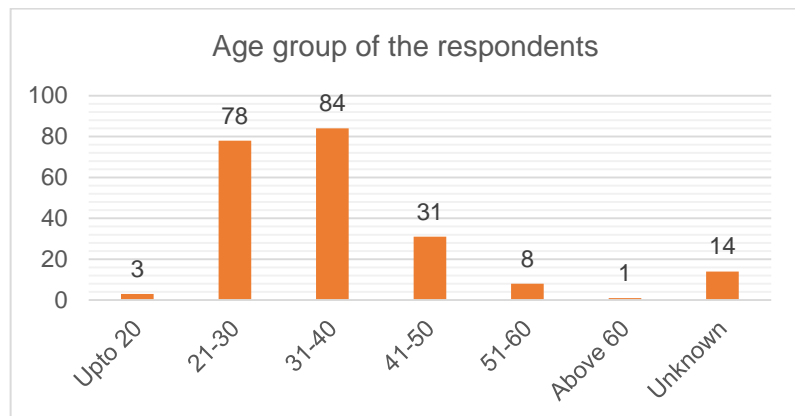
Project inputs distribution of the sample size

Indicator	Total No. of Beneficiaries
Mobile phones provided by Trickle Up	159
Seed grant	218
PPs with open bank accounts	219



Age groups of the sample size

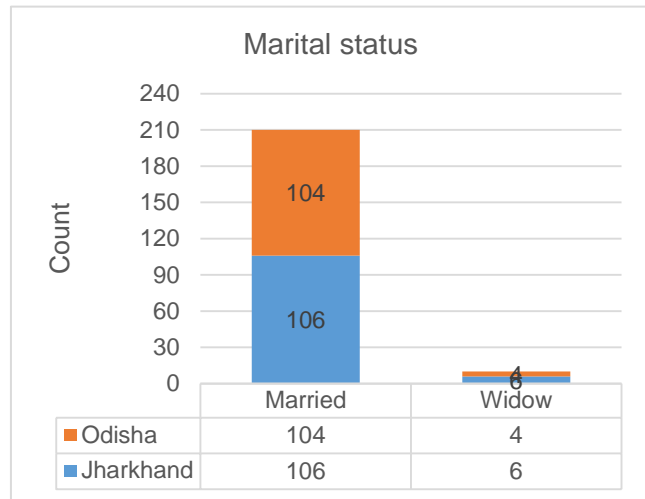
Age Group	Total No. of Beneficiaries
Up to 20	3
21-30	78
31-40	84
41-50	31
51-60	8
Above 60	1
Unknown	14



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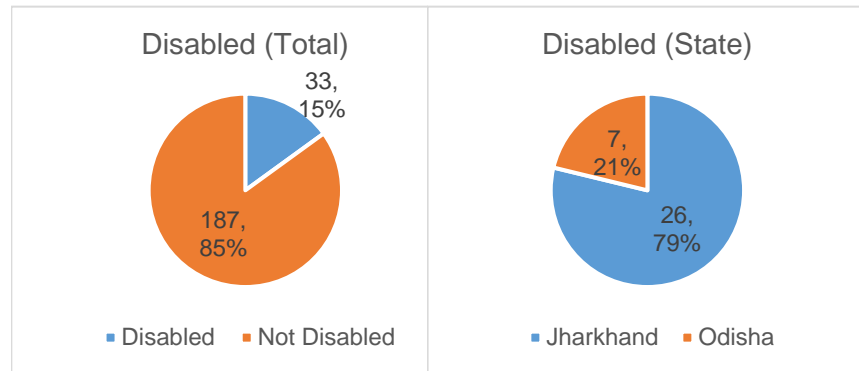
Marital status of the sample size

Marital Status	Total No. of Beneficiaries
Married	210
Widow	10



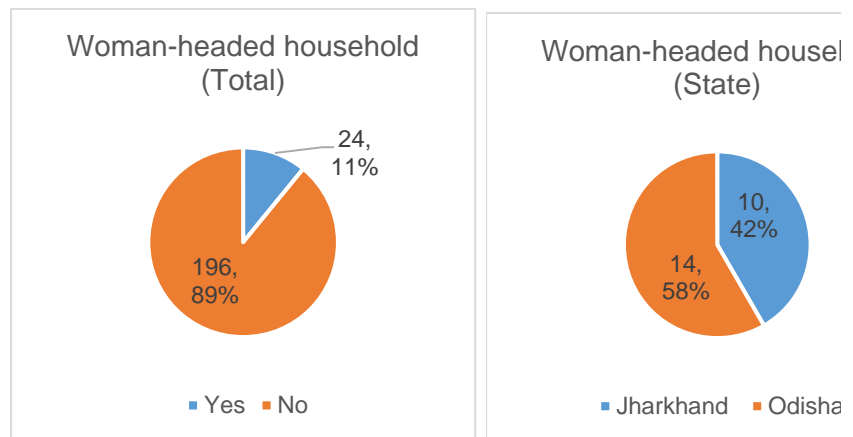
Disabled persons in the sample size

Disability	Total No. of Beneficiaries
Disabled	33



Woman-headed households in the sample size

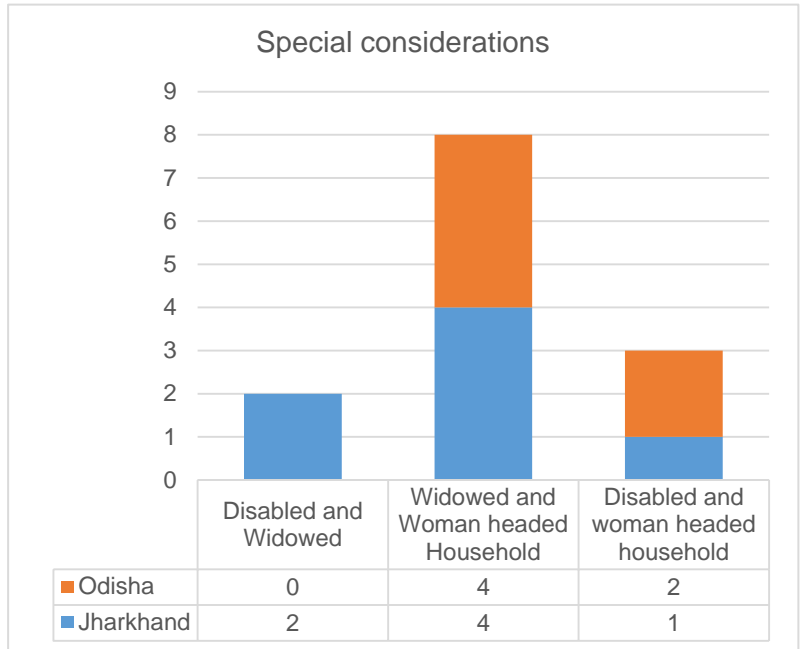
Woman-headed Household	Total No. of Beneficiaries
Woman-headed Household	24



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Special considerations in the sample size

Special Considerations	Total No. of Beneficiaries
Disabled and Widowed	2
Widowed and Woman-headed Household	8
Disabled and Woman-headed household	3



Annexure III — Responses to research questions

1. 1. Usage and ownership:

- To what extent, and how, are the smartphones being used by the participants and their household members (in relation to both project objectives and unforeseen uses)? How frequently are participants using the phones for communication (text, voice), media (pictures, videos), and the PoP application?

The smartphones provided by Trickle Up are being used by 59.55% of the total respondents, as per their claims, due to ownership and proficiency of use.

The respondents stated that they use the smartphones actively, and for a multitude of reasons. On average, it was found that the smartphones were being used daily for an average of 15 minutes on PoP application, one hour on communication through texts and calls, and three hours on games, media and entertainment.

91.82% of the total respondents expressed that they actively use the PoP application for farming purposes. 63.18% of the total participants stated that they actively communicate with their relatives and acquaintances through the smartphones. It was also observed that 23.90% respondents are no longer able to use their smartphones as they got damaged lately. However, 75.47% mobile phones are still active and considering the fact that all the project participants are first-generation mobile phone users, they keep these mobile phones as a family asset.

Category	Consolidated	Jharkhand	Odisha
PPs using TU-provided smartphones	59.55%	29.55%	30%
PPs actively using the PoP application	91.82%	47.79%	44.02%
PPs actively communicating with their relatives and acquaintances	63.18%	33.18%	30.00%
PPs with damaged TU-provided smartphones	23.90%	13.21%	10.69%

2. Capacity to use technology

- Do participants and CRPs have sufficient capacity to use the smartphones and PoP application? To what extent is capacity a hindrance in achieving program objectives? To what extent did participants help to develop the capacity of their peers?

The CRP respondents interviewed stated that they have sufficient capacity to use the smartphones and PoP application as they attended multiple ToT sessions in the program. From the sample size of 220, only 159 respondents received mobile phones (72.27%). Out of this, 86.16% of the respondents stated that they find using the smartphones and PoP application easy, while 13.84% found it moderately difficult.

Also, it was interesting to note that out of four respondents who bought their own mobile phones, three found the phones difficult to use. However, the remaining one respondent stated that she is learning from those who have got smartphones.

It was found that many participants also help their peers in addressing challenges while using the smartphones or PoP application. 83.65% of the respondents who received smartphones stated that they help their peers.

Category	Consolidated	Jharkhand	Odisha
PPs provided with TU smartphones	72.27%	40.00%	32.27%
PPs who find using smartphones and PoP easy	86.16%	47.80%	38.36%
PPs who find using smartphones and PoP moderately difficult	13.84%	7.55%	6.29%
PPs who find using smartphones and PoP difficult	1.89%	1.89%	0.00%
PPs with TU smartphones helping their peers	83.65%	41.51%	42.14%

- In which ways do participants envision continuing to utilize smartphone technology in their lives and livelihoods after project completion? What kind of continued support do they desire?

94.34% of the respondents stated that they will continue to use the smartphones and PoP application after completion of the project. The common reasons stated for using these smartphones are the increase in yield and income from the PoP application, communicating with distant relatives, and using the phones for entertainment and information purposes. Some respondent also highlighted personal safety and calling for emergency services as reasons for continuing the use of smartphones.

The participants highlighted that they would like the project to focus on:

- solar chargers to charge smartphones during power outages;
- skill development on smartphone repairing — this would also enable in creating job opportunities for them;
- more seed grant — this could enable them to buy seeds and livestock for starting their own business;
- skill development on livestock related diseases or health issues — it was informed that livestock generally die during winter seasons and timely availability of medicines and doctors is a challenge;
- a solution for the weak mobile network reception in their localities;
- provision of clean water for farming and self-consumption;
- facilities, such as sheds and water troughs, for the livestock they own.

Category	Consolidated	Jharkhand	Odisha
PPs who will continue to use the smartphones and PoP application after completion of the project	94.34%	49.69%	44.65%

- To what extent do the CRPs and field staff have the capacity to support, mentor and troubleshoot for participants regarding the smartphone and PoP application use? What are the main factors that influence this? What were the primary troubleshooting areas that CRPs or other staff worked to alleviate, and what were the results?

93.71% of the respondents stated that they take their queries regarding the smartphones and PoP application directly to the CRPs and SSs. In the FGDs also, the respondents stated that for any challenges they always approach CRPs and SSs, either during SHG meetings or during home visits conducted by CRPs and SSs.

The primary troubleshooting areas identified are software- and device-based problems, with 23.90% of respondents stating having faced such issues. These smartphones are collected from the beneficiaries and deposited with the field staff, who send them to be fixed or repaired.

Category	Consolidated	Jharkhand	Odisha
PPs who approach CRPs and SSs for queries regarding the smartphones and PoP application	93.71%	46.54%	47.17%
PPs who identified software- and device-based problems as the primary troubleshooting areas	23.90%	13.21%	10.69%

3. Livelihood outcomes

What have been the main program outcomes in relation to key livelihood indicators: profitability/income, diversification, adoption of good agricultural and business practices, productive assets, and savings?

- There has been a significant increase in the key livelihood indicators, specifically in income generation and savings due to adoption of good agricultural and business practices.

Regarding income generation, 76.8% of participants responded they witnessed an increase in their income from using the smartphones and PoP application; annually, an average of INR 6,148 increase in income was observed.

Regarding adoption of good agricultural and business practices, 78.64% of participants responded that they adopted such practices, such as livestock rearing, from using the seed grant and PoP application.

Regarding savings, 88.2% of participants responded that they witnessed an increase in their savings through the program activities; an average of INR 3,247 increase in savings was observed. In addition, 287 migration-sensitive households were directly affected, with more number of people choosing to stay back and contribute to farming and livestock rearing after program interventions.

Category	Consolidated	Jharkhand	Odisha
PPs who observed an increase in income	76.82%	37.73%	39.09%
Average increase in income	INR 6,148	INR 6,502	INR 5,778
PPs who adopted better agricultural and business practices	78.64%	34.09%	44.55%
PPs who observed an increase in savings	88.18%	40.00%	48.18%
Average increase in savings	INR 3,247	INR 2,250	INR 4,075

- To what extent, and in what ways, have the smartphones and PoP application contributed to, or detracted from, livelihood outcomes (including use of PoP application, use of phones for communication among participants and others, between participants and CRPs and between CRPs and field staff and others)?

It was observed that even those respondents who did not receive smartphones as part of this project were learning better agricultural practices through the PoP application shown during SHG meetings. Approximately, 76.8% respondents stated that they have benefited in terms of livelihood outcomes after using the PoP application, namely in improving agricultural yield, improving livelihood conditions, and adopting better means of cultivation.

As stated earlier, 91.82% of the participants surveyed expressed that they actively use the PoP application for farming purposes, and 63.18% of the participants stated that they actively communicate with their relatives and acquaintances through the smartphones.

Category	Consolidated	Jharkhand	Odisha
PPs who benefited from using the PoP application	74.09%	38.18%	35.91%
PPs actively using the PoP application	91.82%	47.79%	44.02%
PPs actively communicating with their relatives and acquaintances through the smartphones	63.18%	33.18%	30.00%

4. Social inclusion

- What have been the main program outcomes in relation to key social inclusion and empowerment indicators: women's decision-making and status, self-esteem and self-worth, community-level and panchayat-level participation?

A significant increase in key social indicators was observed, specifically in income generation and savings due to adoption of good agricultural and business practices. Moreover, regarding household decisions, 38.64% of participants responded that they actively make household decisions.

Regarding community participation in SHGs, 97.73% of participants responded that they have been participated in community participation activities over the last two years.

Regarding panchayat participation, 58.18% of participants responded that they participate in the panchayat meetings.

Category	Consolidated	Jharkhand	Odisha
PPs making household decisions	38.64%	20.91%	17.73%
PPs participating in SHG meetings	97.73%	48.64%	49.09%
PPs who participated in community participation activities	88.18%	42.27%	45.91%
PPs who actively participate in panchayat meetings	58.18%	20.45%	37.73%

- To what extent, and in what ways, have the smartphones and PoP application contributed to (or detracted from) social inclusion and empowerment outcomes for participants and their households?

71.82% of participants responded that they benefited in terms of social inclusion and empowerment outcomes from the program activities. Regarding using the smartphones provided to the PPs, 59.55% of the participants responded that they use their phones often.

Category	Consolidated	Jharkhand	Odisha
Empowerment outcomes for participants and their households (collective decision-making)	71.82%	29.54%	42.27%
Only PPs using the TU-provided smartphones	59.55%	58.04%	61.11%

- To what extent, and in what ways, has the distribution of smartphones impacted community cohesion and group dynamics (noting that not all SHG members received phones)?

From the SHG FGDs conducted, it was found that the SHG members who did not receive smartphones were keen to receive the phones. There were no conflicts among the SHGs. Furthermore, PPs helped those who did not receive phones to improve their agricultural processes.

5. Performance of digital tools

- To what extent did the performance of smartphone hardware influence program outcomes?
Out of our sample size, 23.90% of beneficiaries faced issues with their smartphones. These challenges were either related to charging issues due to electricity fluctuation or frequent power outages, or screen breakage.

Category	Consolidated	Jharkhand	Odisha
PPs who faced issues with TU-provided smartphones	23.90%	13.21%	10.69%

- To what extent did the PoP application (software) performance, during program implementation, influence program outcomes?

It was observed from the survey and SHG FGDs that the respondents were able to learn better agriculture practices due to the PoP application only. Moreover, live demonstrations on the smartphones helped women who are not able to read.

6. Other considerations regarding potential to scale

- What ideas and priorities, if any, do participants, CRPs, field staff and institutional partners have for further leveraging the smartphones and customized applications to improve their lives (in case of participants and CRPs) or project objectives?

The key facilities identified by respondents, CRPs, SSs and field staff include:

- A module on livestock rearing and shed-making in the PoP application
- Improving mobile network connectivity in the project intervention areas
- Provisions to cover the amount spent on mobile phone network and internet charges incurred by the participants
- Skill development on mobile related issues
- Information to understand health and diseases of livestock

- Would M-Powered project participants recommend the purchase of smartphones to others? How much do they think it would be worth spending on such a technology, for people in a similar situation as them?

81.36% of the respondents stated that they would recommend the purchase of smartphones to others. On average, these respondents stated that they are willing to purchase smartphones, however, they would not be able to spend more than INR 1,500–2,000 on a mobile phone.

Category	Consolidated	Jharkhand	Odisha
PPs who would recommend purchasing smartphones to others	81.36%	43.64%	37.73%
PPs' average willingness to spend on purchasing a smartphone	INR 1,500–2,000	INR 1,500–2,000	INR 1,500–2,000

Annexure IV — Interviews with JSLPS and OLM

As part of this evaluation study, state government officials from Jharkhand and Odisha were interviewed to get their views on the M-Powered project and how it has complemented the poverty-alleviation efforts of the state governments.

Jharkhand State Livelihood Promotion Society (JSLPS)

From JSLPS, Block Program Manager Mr. Manish Singh and Block Coordinator Mr. Ankit Kumar were interviewed.

Working with Trickle Up — how JSLPS supports PPs

The collaboration between Trickle Up and JSLPS started in 2017 and covers 25 villages. TU has focused on the ultra-poor women in these villages and along with JSLPS, they are trying to create sustainable livelihood opportunities, with a focus on organic farming. The objective is to first ensure food security for the participants, followed by income generation.

JSLPS routinely provides technical and human resources (in the form of trainers), benefiting many PPs, in addition to funds (revolving fund, Community Investment Fund) and services such as bank linkage. An important initiative that started recently is the formation of 'producer groups' that bring farmers together as one organization and ensure better linkage to the market and better income through economy of scale.

Impact created as a result of M-Powered project

The biggest difference made by this project has been bringing into focus women from ultra-poor households who had otherwise remained largely invisible and could not benefit as much from the various government schemes for poverty alleviation. Being able to use smartphones has made them much more connected, informed and confident than before. We observed significant qualitative improvements in the lives of these women, for example, lower alcoholism, fewer instances of child marriage, better conflict resolution. TU deserves a significant credit for this.

Recommendations

Trickle Up should expand its areas of focus by providing quality education to the children of these women by helping set up small-scale tuition or coaching sessions. Any woman in the village with a decent level of education/knowledge can teach in these sessions. This would provide multiple benefits. It will raise the overall quality and level of education, which is a critical component of a long-term and well-rounded development of individuals. It will also lead to income generation for the teacher, while at the same time reduce the expenses of parents who send their children to schools where the quality of education provided may not be very good. The local teachers could also be much more flexible with their schedules as per availability of the students. Adolescent girls will have someone to guide them for their personal and educational growth, and to also answer any of their personal questions that they may not be able to ask their family members.

Also, TU can arrange for trainers who can provide training on business ideas and value chain to office bearers of the 'producer groups', SSs and others who regularly work with the village women.

Odisha Livelihood Mission (OLM)

From OLM, Block Development Officer (BDO) Mr. A.K. Pradhan and Block Program Manager (BPM) Mr. Vijay Kumar Behra were interviewed.

Working with Trickle Up — how OLM supports PPs

OLM has multiple projects running in the project intervention area. M-Powered is working in collaboration with OLM. The selection process of the beneficiaries was time-intensive, taking almost 4–5 months. PPs who were not socially and economically visible were chosen. A new fund has been launched for SHGs, which enables ultra-poor members to avail loans at 0% rate of interest. INR 50,000 has been provided to each SHG. OLM also provides CRPs remuneration of INR 1,500 per month.

Impact created as a result of M-Powered project

OLM is happy that this program has made a significant difference to the lives of ultra-poor households. It has provided awareness among PPs to avail government schemes such as MGNREGA and Indira Awas Yojana (IAY), and to set up small businesses that are sustainable. As reported by Lokadrushti (local implementation partner for the project), there has been a reduction in migration of families in the project intervention areas.

Around 57 families have returned to their villages since the program started.

Each project activity has made a significant and lasting contribution:

- The use of mobile phones has promoted self-confidence and self-esteem among participants. The project has also led to behavior change and helped participants contact their relatives using the mobile phones.
- PoP application: It has helped increase the crop yield and income of women.
- Seed grant: It has provided a credible way to implement sustainable livelihood activities for women.
- SHG: It has provided social security for widows and woman-headed households. It has also provided women with an option to take loans from a trusted source.
- Government schemes: Many women who were invisible to the government now have job cards and avail income from government schemes. Schemes such as Midday Meal are actually helping promote education among these women's children and families.

An attribution rate of 50% is allocated to Trickle Up for M-Powered program, for benefiting the beneficiaries in the identified areas.

Recommendations

Spread awareness among the beneficiaries about their rights, and their entitlements from the government. This can be achieved through training-meetings, and can help the women fully avail all the benefits of government schemes.

Annexure V- Data collection tools

Third Party Evaluation of M-Powered Project- Questionnaire for CRPs / SSs / Field staff

Location: _____

Name: _____

Age: _____

Gender: M F

Education level: _____

Program Role: Community Resource Person (CRP) Smart Sakhi (SS) Field Staff

Length of association with TU M-Powered Program: _____

1	<p>a) How many PPs are in each Mobile phone and PoP Application training session?</p> <p>b) Do you conduct separate training sessions for new PPs and refreshers? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
2	<p>a) How many Mobile phone and PoP Application trainings have you conducted?</p> <p>b) How many of these sessions were refresher courses?</p> <p>c) How many PPs have you trained till now?</p>
3	<p>What all do you teach the PPs attending the trainings?</p>
4	<p>a) Do you think these courses are beneficial in terms of livelihood generation? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>b) Why?</p>
5	<p>a) Do you think these courses are beneficial in terms of social and financial inclusion? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>b) Why?</p>
6	<p>a) Do you think the PoP Application (and Mobile Phones) were beneficial in supporting your coaching efforts? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>b) Why?</p> <p>c) Do you feel that smartphone technology helps you in implementing the program better? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>d) If No, what was the challenges</p>

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7	<p>a) What challenges did you face while conducting these sessions? <input type="checkbox"/> Lack of training sessions <input type="checkbox"/> PPs not willing to learn <input type="checkbox"/> challenges in gathering the PPs <input type="checkbox"/> Other (please specify)_____</p> <p>b) What challenges did you face in terms of the PoP application or the mobile phones? <input type="checkbox"/> PoP application software problems <input type="checkbox"/> Lack of power to charge phone <input type="checkbox"/> Phone battery draining <input type="checkbox"/> unidentified technical issues <input type="checkbox"/> Lack of proficiency <input type="checkbox"/> Other</p>
8	<p>a) Are you maintaining any record for malfunctioning of hardware and software of smart phones given to PPs? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please provide the records list.</p>
9	<p>a) Are you able to efficiently address any challenges / queries the PPs face in using the mobile phones and / or PoP application? <input type="checkbox"/> Yes <input type="checkbox"/> No b) If No- what difficulties do you face?</p>
10	<p>a) Were you provided a mobile phone from Trickle Up? <input type="checkbox"/> Yes <input type="checkbox"/> No b) Were you provided any ToT training on using the mobile phone and / or the PoP application? <input type="checkbox"/> Yes <input type="checkbox"/> No c) If yes, how many ToTs have you attended so far? d) If yes, did you find that training effective? <input type="checkbox"/> Yes <input type="checkbox"/> No e) What were your learnings from the training provided and if there were any challenges that you faced (difficulty in understanding, lesser number of trainings conducted etc.)?</p>
11	<p>What additional steps/initiatives can be taken to improve the M-Powered program?</p>

**Third Party Evaluation of M-Powered Project- Trickle Up Program
Questionnaire- SHGs (FGD)**

Name of Self- Help Group (SHG): _____

Location: _____

Date of interview: _____

Total number of members: _____

Number of members Interviewed: _____

Seeds

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1	<p>a) Are you part of: <input type="checkbox"/> MPowered Program <input type="checkbox"/> Any other Social Security Scheme</p> <p>b) If yes, please mention the name of the other social security scheme <input type="checkbox"/> BPL Card <input type="checkbox"/> MNREGA <input type="checkbox"/> IAY Benefits <input type="checkbox"/> PDS benefits <input type="checkbox"/> Midday Meal <input type="checkbox"/> Aanganwadi/ICDS <input type="checkbox"/> Widow Scheme <input type="checkbox"/> Disability Pension <input type="checkbox"/> Family Scheme <input type="checkbox"/> Others (please specify) _____</p>
2	<p>Have you received any seed grant, mobile phone as part of MPowered Program / other social security scheme? <input type="checkbox"/> Mobile phone and seed grant Number of members got both _____ <input type="checkbox"/> Seed grant only Number of members got seed grant _____ <input type="checkbox"/> Neither mobile phone nor seed grant Number of members got neither _____</p>
3	<p>When was this SHG established? <input type="checkbox"/> Before joining program/September 2016 <input type="checkbox"/> After joining program/September 2016</p>
4	<p>a) What are the key activities of this SHG?</p> <p>b) Out of the activities listed above, what are the activities performed as a part of M-Powered program (To be answered if 1 (a) MPowered is selected)?</p>
5	<p>a) How has this SHG helped you with creating savings?</p> <p>b) Do you give credit to M-Powered program /other social security program for improving your savings and/or income? <input type="checkbox"/> To a great extent , <input type="checkbox"/> Somewhat, <input type="checkbox"/> Very little, <input type="checkbox"/> Not at all (all because of my hard work)</p> <p>c) Any other support / activities which you feel have helped you in generating income/ improving savings such as having access of markets, receiving grants from other social security schemes?</p>
6	<p>a) How many members in this SHG have bank accounts?</p> <p>b) How many bank accounts were opened after inception of M-Powered program /other social security program?</p>
7	<p>a) How many times do the members of this SHG meet / how often are the SHG meetings held?</p> <p>b) What is the average attendance of the members during these meetings?</p>

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	c) What are the major reasons for absence of members from these meetings?
8	<p>a) Have you received any trainings by MPowered /other social security program as part of the SHG? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>b) If yes- what were your learnings?</p> <p>c) How many trainings have you attended? _____</p>
9	<p>For members that are not part of MPowered program:</p> <p>a) Do you have a mobile phone <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>b) How did you get this mobile phone? <input type="checkbox"/> Bought from my daily income <input type="checkbox"/> Received directly as part of social security scheme <input type="checkbox"/> Bought from grants received from other social security scheme Please mention the scheme: _____</p> <p>d) How do you find using the mobiles phones? <input type="checkbox"/> Very Easy <input type="checkbox"/> Easy <input type="checkbox"/> Moderate <input type="checkbox"/> Difficult <input type="checkbox"/> Very Difficult</p> <p>e) Do you use any smartphone application for livelihood improvement? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please provide details: _____</p> <p>f) If difficult, what are the challenges that you face? (to be answered if 9 c) is selected as difficult or very difficult) <input type="checkbox"/> lack of power to charge phone <input type="checkbox"/> phone battery draining fast <input type="checkbox"/> lack of proficiency in using phone <input type="checkbox"/> software issues <input type="checkbox"/> unidentified technical issue <input type="checkbox"/> ownership/control <input type="checkbox"/> other (please specify)</p>
8	<p>a) What features / tutorials of the PoP application do you use?</p> <p>b) What features of the PoP application do you find useful or not useful?</p>
9	a) Do you find any challenge in using POP app but not mobile phones?

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	<input type="checkbox"/> Yes <input type="checkbox"/> No b) What are the challenge areas of using the PoP application? c) Are your challenges being addressed as part of the project / social security schemes? <input type="checkbox"/> Yes <input type="checkbox"/> No d) How are your challenges addressed? <input type="checkbox"/> CRP / SS <input type="checkbox"/> Peers <input type="checkbox"/> Family members <input type="checkbox"/> Others (please specify) _____
10	How have these mobile phones and the PoP application benefitted you?
11	Testimonial – before and after scenario on PoP application and mobile phones
12	a) What is the average amount of seed grant received? b) How many members in this SHG received seed grant from other social security scheme? c) What is the average amount received from other social security scheme? d) What did you use that seed grant for? <input type="checkbox"/> Sustainable livelihood creation <input type="checkbox"/> Loan repayment <input type="checkbox"/> Savings / Investments <input type="checkbox"/> Other (please specify)_____
13	For MPowered PPs: a) Are you availing any benefits from other government schemes? <input type="checkbox"/> Yes <input type="checkbox"/> No b) If yes, which all schemes? <input type="checkbox"/> BPL Card <input type="checkbox"/> MNREGA <input type="checkbox"/> IAY Benefits <input type="checkbox"/> PDS benefits <input type="checkbox"/> Midday Meal <input type="checkbox"/> Aanganwadi/ICDS <input type="checkbox"/> Widow Scheme <input type="checkbox"/> Disability Pension <input type="checkbox"/> Family Scheme <input type="checkbox"/> Others (please specify) _____ c) If Yes- since when? <input type="checkbox"/> Before joining program/September 2016 <input type="checkbox"/> After joining program/September 2016
14	What is your average savings? How much increase has been there in savings after TU interventions?
15	What is your average agricultural yield? How significant is the change in agricultural production after M-Powered program/ other social security schemes?
16	What is your family income? How much increase has been there in family income after TU / other social security schemes?

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17	<p>What are the economic challenges that you are facing? Before 2016/ TU interventions: <input type="checkbox"/> Debt/Loan <input type="checkbox"/> Low income and savings <input type="checkbox"/> Financially insecure <input type="checkbox"/> Other (please specify) _____</p> <p>Currently: <input type="checkbox"/> Debt/Loan <input type="checkbox"/> Low income and savings <input type="checkbox"/> Financially insecure <input type="checkbox"/> Other (please specify) _____</p> <p>How much would you attribute to M-Powered program for any improvement in your social, economic conditions?</p>

Third Party Evaluation of M-Powered Project- Questionnaire for OLM/JSLPS

Name of Interviewee: Designation of Interviewee: Contact number:	Location: Date:
<p>1. Can you please provide a brief overview about the OLM/JSLPS program in collaboration with TU?</p>	
<p>2. a) How much impact created as a result of M-Powered project interventions would you attribute solely to TU? Why?</p> <p style="margin-left: 40px;">b) What is the support provided by you to the TU program?</p> <p style="margin-left: 40px;">Financial:</p> <p style="margin-left: 40px;">Technical:</p> <p style="margin-left: 40px;">Human Resources:</p>	

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3. Have any of the organizations (NGOs, govt. schemes etc.) contributed towards co-financing the M-Powered project?
 0-10% 10-20% 20-30% 30%-40% 40-49% No investment

Name of the organizations: _____

4. According to you, do PPs and CRPs have sufficient resources to use the smartphones provided to them? What challenges do they usually face with using smart phones?

5. What kind of support do you directly offer to PPs?

6. How do OLM/JSLPS perceive the integration of the technology component in this project, and its potential, or not, to support their scaling plans?

7. According to you, how much is the impact created in the livelihood improvement, women empowerment, and improvement in economic and social status, as a result of M-Powered project?

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8. What recommendations do you have for Trickle Up Program to incorporate in their project plan/framework for better results?

**Third Party Evaluation of M-Powered Project- Trickle Up Program
Questionnaire-Control Group**

Name of Self- Help Group (SHG) that you are part of: _____

Location: _____

Date of interview: _____

Total number of members in the SHG: _____

1	Please mention the name of the other social security schemes you have availed _____
2	Have you received any seed grant, mobile phone, and other resources as part of any social security scheme for improving your livelihood? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please mention details:
3	When was this SHG established? <input type="checkbox"/> Before September 2016 <input type="checkbox"/> After September 2016
4	c) What are the key activities of this SHG? d) Out of the activities listed above, what are the activities performed as a part of M-Powered program (To be answered if 1 (a) MPowered is selected)?
5	c) How has this SHG helped you with creating savings? d) Do you give credit to M-Powered program /other social security program for improving your savings and/or income? <input type="checkbox"/> To a great extent , <input type="checkbox"/> Somewhat, <input type="checkbox"/> Very little, <input type="checkbox"/> Not at all (all because of my hard work) c) Any other support / activities which you feel have helped you in generating income/ improving savings such as having access of markets, receiving grants from other social security schemes?

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6	<p>c) How many members in this SHG have bank accounts?</p> <p>d) How many bank accounts were opened after inception of M-Powered program /other social security program?</p>
7	<p>d) How many times do the members of this SHG meet / how often are the SHG meetings held?</p> <p>e) What is the average attendance of the members during these meetings?</p> <p>f) What are the major reasons for absence of members from these meetings?</p>
8	<p>g) Have you received any trainings by MPowered /other social security program as part of the SHG? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>h) If yes- what were your learnings?</p>
9	<p>For members that are not part of MPowered program:</p> <p>a) Do you have a mobile phone <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>b) How did you get this mobile phone? <input type="checkbox"/> Bought from my daily income <input type="checkbox"/> Received directly as part of social security scheme <input type="checkbox"/> Bought from grants received from other social security scheme Please mention the scheme: _____</p> <p>i) How do you find using the mobiles phones? <input type="checkbox"/> Very Easy <input type="checkbox"/> Easy <input type="checkbox"/> Moderate <input type="checkbox"/> Difficult <input type="checkbox"/> Very Difficult</p> <p>j) Do you use any smartphone application for livelihood improvement? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please provide details: _____</p> <p>k) If difficult, what are the challenges that you face? (to be answered if 9 c) is selected as difficult or very difficult) <input type="checkbox"/> lack of power to charge phone <input type="checkbox"/> phone battery draining fast <input type="checkbox"/> lack of proficiency in using phone <input type="checkbox"/> software issues <input type="checkbox"/> unidentified technical issue <input type="checkbox"/> ownership/control <input type="checkbox"/> other (please specify)</p>
8	<p>c) What features / tutorials of the PoP application do you use?</p>

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	d) What features of the PoP application do you find useful or not useful?
9	e) Do you find any challenge in using POP app but not mobile phones? <input type="checkbox"/> Yes <input type="checkbox"/> No f) What are the challenge areas of using the PoP application? g) Are your challenges being addressed as part of the project / social security schemes? <input type="checkbox"/> Yes <input type="checkbox"/> No h) How are your challenges addressed? <input type="checkbox"/> CRP / SS <input type="checkbox"/> Peers <input type="checkbox"/> Family members <input type="checkbox"/> Others (please specify) _____
10	How have these mobile phones and the PoP application benefitted you?
11	Testimonial – before and after scenario on PoP application and mobile phones
12	a) How many members in this SHG received seed grant from TU? b) What is the average amount received? c) How many members in this SHG received seed grant from other social security scheme? d) What is the average amount received? e) What did you use that seed grant for? <input type="checkbox"/> Sustainable livelihood creation <input type="checkbox"/> Loan repayment <input type="checkbox"/> Savings / Investments <input type="checkbox"/> Other (please specify) _____
13	d) Are you availing any benefits from Government schemes? <input type="checkbox"/> Yes <input type="checkbox"/> No e) If yes, which all schemes? <input type="checkbox"/> BPL Card <input type="checkbox"/> MNREGA <input type="checkbox"/> IAY Benefits <input type="checkbox"/> PDS benefits <input type="checkbox"/> Midday Meal <input type="checkbox"/> Aanganwadi/ICDS <input type="checkbox"/> Widow Scheme <input type="checkbox"/> Disability Pension <input type="checkbox"/> Family Scheme <input type="checkbox"/> Others (please specify) _____ f) If Yes- Since when? <input type="checkbox"/> Before joining program/Sep 2017 <input type="checkbox"/> After joining program/Sep 2017
14	What is your average savings? How much increase has been there in savings after TU interventions?
15	What is your average agricultural yield? How significant is the change in agricultural production after M-Powered program/Social security interventions?

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16	What is your family income? How much increase has been there in family income after TU / Social Security interventions?
17	<p>What are the economic challenges that you are currently facing? <input type="checkbox"/> Financially secure <input type="checkbox"/> Debt/Loan free <input type="checkbox"/> Low income and savings <input type="checkbox"/> Financially insecure</p> <p>How much would you attribute to M-Powered program for any improvement in your social, economic conditions?</p>

Third Party Evaluation of M-Powered Project- Trickle Up Program
Questionnaire- Project Participants (PPs)

Basic Details						
Filled by (Name)					Date:	
Location	Village	Gram Panchayat	Block	District	State	
Name of the PP	Age of the PP			Gender <input type="checkbox"/> M <input type="checkbox"/> F	Number of members in your HH _____	
Name of SHG you are part of						
Education level	<input type="checkbox"/> Illiterate and cannot sign name <input type="checkbox"/> Illiterate, but can sign names <input type="checkbox"/> Literate If literate, qualification level _____		Occupation of beneficiary	Primary	Secondary	Tertiary
			Marital status of the PP	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Widow <input type="checkbox"/> Separated <input type="checkbox"/> Divorcee		
Disability	<input type="checkbox"/> Yes <input type="checkbox"/> No		Women Headed HH		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Monthly income of your HH			Monthly expenditure of your HH			
Yearly/ monthly savings			Bank account		<input type="checkbox"/> Yes <input type="checkbox"/> No	
<p>1) a) How much agricultural land do you own (acre)? ____</p> <p>b) Details on agricultural land (multiple tick):</p> <p><input type="checkbox"/> Don't own <input type="checkbox"/> work on leased land <input type="checkbox"/> share cropping</p> <p><input type="checkbox"/> Own <input type="checkbox"/> work on own land <input type="checkbox"/> leased out land <input type="checkbox"/> mortgaged</p>						
<p>2) a) Do you have a mobile phone? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>b) Was it provided by Trickle Up (TU) or self-bought? <input type="checkbox"/> Trickle Up <input type="checkbox"/> Self bought <input type="checkbox"/> other (please specify) _____</p> <p>c) When was it provided by TU? ____ (year)</p> <p>d) If self-bought, when did you buy it and what are the factors that made you buy a mobile phone? <input type="checkbox"/> awareness by SHG <input type="checkbox"/> awareness by TU <input type="checkbox"/> advantages observed from those who are using it <input type="checkbox"/> other (please specify) _____</p>						

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3) a) Were you provided training on how to use the mobile phone and the PoP application? Yes No
b) How many trainings have you attended and at what time (year)? _____
c) What did you learn during the training session? using mobile phone using PoP app opening bank account accessing online banking improving livelihood condition adopting better agricultural practices
d) Did you find the trainings beneficial? Yes No Why? _____

4) a) How do you find using the mobiles phones and PoP application?
 Easy Moderate Difficult failed to use
b) If difficult/ failed to use, what are the challenges faced? technical operational not able to charge due to power outage/no power supply other (please specify) _____
c) What challenges do you face while using mobile phones?
 None PoP application software problems Lack of power to charge phone Phone battery draining Lack of proficiency of use Lack of training sessions CRPs/SSs not approachable Other (please specify) _____

5) a. Do you have sufficient capacity/ resources to use your mobile phone? Yes No
b. If no, what all resources are lacking? _____

6) a) Did you help any other PPs with their using the mobile phones or PoP application? Yes No
b) Did you take any help from other PPs and CRPs in using your mobile phone?
From PPs Yes No
Why? _____
From CRPs Yes No
Why? _____
c) How often do you take help from CRPs and/or field staff? _____

7) a) What all applications do you use on your phone?
 PoP app by Trickle Up Phone calls Media/ entertainment (photos, videos, games etc.) Govt. apps (e.g. Modi, gramin sewa, phone banking etc.) Other (please specify) _____
b) Since when have you been using these applications? _____ (year)
c) How much time do you spend in a day (hours) on using the mobile phone? _____
d) How much time do you spend in a day on using the mobile phone for the following:
Communication: _____
Media/entertainment: _____
PoP app: _____
Govt. apps: _____
Education: _____
Other: _____

8) a) Who uses this mobile phone the most amongst you and your family members? Myself Husband Children Other (please specify) _____
b) Why? Playing games Educational reasons Online banking Accessing government schemes Proficiency of use Control/ ownership Other reason (please specify) _____

9) a) Has using PoP app benefitted you? Yes No
b) How? _____
 improved agricultural yield improved livelihood conditions adopted better means of cultivation other (please specify) _____

10) a) Have you and your family seen an increase in income or savings after using the PoP application? Yes No
b) If yes, how much increase has been there in your income (which year)? _____
c) From which sources have you been able to increase your income? Government schemes Agriculture Livestock Other (please specify) _____

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d) Please provide a bifurcation of the income from sources mentioned.
<p>11) a) Have you been able to do any savings as a result of using the PoP app? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>b) If yes, how much is your current savings? _____</p> <p>c) How much were your savings till 2016? _____</p> <p>d) Where are the savings currently held? <input type="checkbox"/> savings bank account <input type="checkbox"/> SHG <input type="checkbox"/> Relatives <input type="checkbox"/> Post office <input type="checkbox"/> Cooperative <input type="checkbox"/> Home <input type="checkbox"/> Not invested <input type="checkbox"/> Invested <input type="checkbox"/> Other (please specify) _____</p> <p>e) If there is a bank account, was it opened through TU program? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>f) If yes, when was it opened? _____</p> <p>g) Have you or anyone in your family ever saved money under any of the government schemes (such as, National Small Saving Scheme-NSSS etc.) <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>12) a) Have you received a seed grant? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>b) If yes, how much did you receive and when (Installment amount with year)? _____</p> <p>c) What did you use that seed grant for? <input type="checkbox"/> Sustainable livelihood creation <input type="checkbox"/> Loan repayment <input type="checkbox"/> Savings / Investments <input type="checkbox"/> Personal Use <input type="checkbox"/> Other (please specify) _____</p> <p>(Note: if multiple times received, capture information for each time the grant has been received)</p>
<p>13) a) Are you availing any benefits from Government schemes? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>b) If yes, which all schemes? <input type="checkbox"/> BPL Card <input type="checkbox"/> MNREGA <input type="checkbox"/> IAY Benefits <input type="checkbox"/> PDS benefits <input type="checkbox"/> Midday Meal <input type="checkbox"/> Aanganwadi/ICDS <input type="checkbox"/> Widow Scheme <input type="checkbox"/> Disability Pension <input type="checkbox"/> Family Scheme <input type="checkbox"/> Others (please specify) _____</p> <p>d) If yes- since when?</p> <p><input type="checkbox"/> Before joining program (before 2016) <input type="checkbox"/> After joining program (after 2016)</p> <p>e) How did you know to avail these scheme(s)? _____</p>
<p>14) a) In case you have a bank account, when was it opened? ____ (year) <input type="checkbox"/> Before joining program <input type="checkbox"/> After joining program</p> <p>b) Do you access online banking? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>c) Since when are you accessing online banking? ____ (year)</p> <p>d) If yes, would you attribute it to Trickle Up? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>15) a) Have you taken any loan? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>b) If yes when and what is the source? _____</p> <p><input type="checkbox"/> SHG <input type="checkbox"/> Bank <input type="checkbox"/> Money lender <input type="checkbox"/> Borrowed from friends/relatives <input type="checkbox"/> Others (please specify) _____</p> <p>c) Why this source? <input type="checkbox"/> No other option <input type="checkbox"/> Easily accessible <input type="checkbox"/> Trusted Source <input type="checkbox"/> Other reason (please specify) _____</p> <p>d) If taken a loan from SHG, what type of loan? <input type="checkbox"/> Pro-poor Inclusion Fund (PIIF) <input type="checkbox"/> Vulnerability Reduction Fund (VRF) <input type="checkbox"/> Community Investment Fund (CIF)</p>
<p>16) a) Did you become SHG member through TU project intervention? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>b) Since when have you been a SHG member? ____ (year)</p> <p>c) If you have been a member of SHG, are you still a member? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>d) If no, why did you stop being a member? <input type="checkbox"/> Could not meet saving requirements <input type="checkbox"/> Could not repay loans <input type="checkbox"/> SHG stopped functioning <input type="checkbox"/> Conflict within SHG <input type="checkbox"/> Didn't feel comfortable or felt marginalised <input type="checkbox"/> Others (please specify) _____</p>
<p>17) a) Do you participate in the following? <input type="checkbox"/> Making household decisions <input type="checkbox"/> SHG meetings <input type="checkbox"/> Local panchayat gatherings</p> <p>b) How often do you participate in such gatherings? <input type="checkbox"/> always <input type="checkbox"/> mostly <input type="checkbox"/> sometimes <input type="checkbox"/> rarely <input type="checkbox"/> don't attend</p> <p>c) Since when have you started attending such gatherings? ____ (year)</p> <p>d) In the last two years, have you taken any community based collective action? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>e) If yes, what type of collective action did you take? <input type="checkbox"/> community infrastructure <input type="checkbox"/> bank linkage <input type="checkbox"/> action against domestic violence <input type="checkbox"/> opposing liquor shop <input type="checkbox"/> Other (please specify) _____</p>

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f) How has TU helped in change in your behavior? <input type="checkbox"/> started making house hold decision <input type="checkbox"/> built self-esteem <input type="checkbox"/> started participating in community gatherings <input type="checkbox"/> Others (please specify)
18) a) What additional things do you think should be done in the program to help you? b) After the program is completed, will you continue to use the PoP application? <input type="checkbox"/> Yes <input type="checkbox"/> No c) Why? _____
19) a) Would you recommend other people (your peers, relatives etc.) to buy a mobile phone/smartphones? <input type="checkbox"/> Yes <input type="checkbox"/> No b) Why? c) In case you would want to buy a mobile phone, how much are you willing to spend on purchasing one?

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Documents provided by Trickle Up

- List of project participants
- Baseline Data for:
 - Demographics
 - Income, Expenditure and Savings
 - Smartphone working status
 - Seed Capital
 - Government Schemes
 - Migration
 - Financial Inclusion
 - SHGs
 - Land, Productive, and Livestock assets
 - Community participation
 - Trainings provided
- Quarterly reports for December 2016 to June 2018
- CSR Proposal for Tata Communications Limited
- Results Framework
- Research Questions
- Smartphone and PoP Application training module
- Smart Sakhis concept model
- OLM Odisha proposal
- Poverty Assessment Tool
- Baseline study of Jharkhand by JSLPS (December 2015)
- Migration data provided by Lokadrushti

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Thank you

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