

# SAY Process Evaluation Toolkit

A Common Minimum Monitoring  
Framework for Tracking Graduation  
Approach Implementation



ग्रामीण विकास मंत्रालय  
भारत सरकार  
**MINISTRY OF RURAL  
DEVELOPMENT**  
GOVERNMENT OF INDIA



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### Cover Photo

Satat Jeevikoparjan Yojana (SJY) program participant  
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*\*Please note that, owing to its deep contextualisation within the SAY program, the toolkit can be further enriched to incorporate additional learnings as they emerge from the progress of SAY implementation. This remains a working draft in progress.*



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रोहित कंसल, आई.ए.एस.  
सचिव

**ROHIT KANSAL IAS**  
Secretary



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June 26, 2026

### MESSAGE

Rural development in India has always been about reaching those who have been left behind. Samaveshi Aajeevika Yojana is the Ministry's most deliberate attempt yet to do exactly that — to design a programme specifically for households that the mainstream livelihoods infrastructure has not reached: Particularly Vulnerable Tribal Groups, women surviving systems of social exclusion, persons with disabilities, the extremely poor who remain outside the Self-Help Group network entirely.

A programme of this ambition, operating across multiple states through government systems, cannot rely on intuition alone. It needs to know, in real time, whether its design is holding — whether the right households are being identified, whether the asset transfer is being made well, whether the coaching is reaching the woman in the household who needs it most. This is what the Process Evaluation Toolkit is designed to provide.

Good governance at scale requires systematic learning. This toolkit is an expression of that principle — developed with the rigour of two decades of research on the Graduation Approach and grounded in local learnings. It has been carefully designed to be of use to practitioners and those actually implementing the programme. I am confident that the State teams will use in that spirit and benefit from it.

(Rohit Kansal)

शैलेश कुमार सिंह, आई.ए.एस.  
सचिव

**SHAILESH KUMAR SINGH IAS**  
Secretary



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February 19, 2026

### MESSAGE

The Samaveshi Aajeevika Yojana reflects the Ministry's commitment to reaching the most vulnerable households with targeted, high-quality interventions. The Process Evaluation Toolkit complements this effort by reinforcing the importance of implementation quality, learning, and accountability. I hope this toolkit supports states and partners in strengthening delivery systems and contributes meaningfully to improving outcomes for extremely poor households.

[Shailesh Kumar Singh]

टी. के. अनिल कुमार, आई.ए.एस.  
T. K. Anil Kumar, I.A.S.



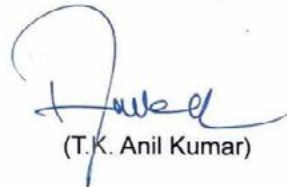
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भारत सरकार  
Additional Secretary  
Ministry of Rural Development  
Government of India



February 16, 2026

### MESSAGE

Effective implementation of large-scale livelihood programmes requires continuous learning and timely feedback from the field. The Process Evaluation Toolkit for the Samaveshi Aajeevika Yojana (SAY) provides a structured yet flexible approach to understanding how the programme is being delivered across diverse state contexts. I am confident that this resource will help strengthen accountability, promote adaptive management, and support evidence-informed decision-making as SAY scales nationally.



(T.K. Anil Kumar)

स्मृति शरण  
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**SMRITI SHARAN**  
Joint Secretary



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### Foreword

Effective implementation of complex livelihood programmes requires robust systems for monitoring not only outputs, but also the processes through which interventions reach households. Process evaluation plays a critical role in understanding program fidelity, identifying implementation bottlenecks, capturing field-level adaptations, and strengthening feedback loops for timely course correction. The *Process Evaluation Toolkit for the Samaveshi Aajeevika Yojana (SAY)* has been developed to support such systematic data-driven monitoring, enabling evidence-informed decision-making across all levels of programme implementation.

The Samaveshi Aajeevika Yojana represents a focused and differentiated effort by the Ministry to reach the poorest and most excluded households under the DAY-NRLM framework. As SAY scales across states, the need for strong, systematic monitoring mechanisms that go beyond outputs and capture implementation processes becomes critical. This toolkit is intended to strengthen such monitoring by enabling both qualitative and quantitative assessment of program fidelity, implementation challenges, and on-ground adaptations—so that timely course correction and learning remain central to delivery.

Following the Ministry's approval, the J-PAL South Asia team facilitated an online knowledge-sharing session at NRLM, providing SRLMs from 11 implementing states with an overview of the toolkit and a detailed walkthrough of the identification module. In addition, several knowledge-transfer workshops have been organised with independent evaluators working in Karnataka, Maharashtra, and Telangana.

I am confident that this toolkit will serve as a practical and credible guide for SRLMs, partners, and evaluators, supporting state-specific contextualisation while maintaining the programme's integrity and intended impact as we work collectively to improve livelihoods for India's most vulnerable households.

(Smriti Sharan)

In office from (2023-2026)

जयश्री एम जी  
संयुक्त सचिव  
**JAYASREE M.G.**  
Joint Secretary



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### Message

Large-scale programmes like the Samaveshi Aajeevika Yojana (SAY), which seek to address extreme poverty by reaching India's most vulnerable and excluded households, represent a significant step towards ensuring that no one is left behind. As states adopt and implement this programme, this toolkit serves as a guiding resource and maintain fidelity by establishing a common minimum standard for implementation while enabling timely feedback and course correction.

The toolkit is intended to generate comparable learnings across SAY states while documenting context-specific adaptations that emerge during implementation. Such evidence will be critical for strengthening programme delivery, informing policy decisions, and supporting continuous learning within NRLM.

Designed for state teams, evaluators, and programme managers, the Process Evaluation Toolkit provides a practical framework for assessing implementation quality, identifying challenges early, and strengthening data-driven decision-making. I look forward to the insights generated from across SAY states to contribute to the global literature on graduation approach.

  
(Jayasree M. G.)



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#### Message from the Deputy Secretary

The Process Evaluation Toolkit for the Samaveshi Aajeevika Yojana (SAY) is an important step towards strengthening implementation monitoring under DAY-NRLM. By enabling systematic documentation of field processes and early identification of operational challenges, the toolkit will support SRLMs and partners in improving program delivery. I trust it will be a useful resource for state teams and evaluators engaged in SAY implementation.

Dr. Monika  
Deputy Secretary  
Ministry of Rural Development

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# Author's Notes



**Mr Himanshu  
Sharma, IAS,  
CEO, JEEViKA,  
Government of Bihar**

It gives me great pleasure to share the Process Evaluation Toolkit for the Samaveshi Aajeevika Yojana (SAY). This toolkit builds on the rich learnings of Satat Jeevikoparjan Yojana (SJY) in Bihar, where JEEViKA, in close partnership with J-PAL South Asia, pioneered one of the largest state-led Graduation Approach pilots in the country.

Our experience has shown that evidence alone is not enough—it must be translated into practice through systematic monitoring, adaptive learning, and responsive program design. This toolkit is a step in this direction, offering a structured yet flexible framework to guide State Rural Livelihoods Missions (SRLMs) in tracking implementation quality and generating insights for course correction.

As the Ministry of Rural Development now spearheads the national rollout of SAY across the states, this toolkit will serve as a common foundation for evidence-building, while leaving space for state-level contextualisation. By combining rigor with responsiveness, the framework will help us remain true to our shared commitment: reaching the poorest households, addressing their vulnerabilities with dignity, and enabling them to graduate towards secure and sustainable livelihoods.

I commend the teams for their efforts in shaping this toolkit. I am confident that it will become a valuable resource for practitioners, evaluators, and policymakers as we collectively work towards making inclusive growth a lived reality for every rural household.

**Shobhini Mukerji**  
*Executive Director,*  
J-PAL South Asia

At J-PAL South Asia, we believe that rigorous evidence and real-time learning are essential for scaling programs that transform lives. This toolkit, born from years of collaboration with government and grassroots partners, reflects that ethos. It builds on lessons from Bihar's Satat Jeevikoparjan Yojana and provides a practical guide for monitoring the rollout of SAY across India.

I hope the toolkit not only supports stronger implementation but also fosters a culture of learning and adaptation within SRLMs. By doing so, we ensure that the Graduation Approach remains responsive to the diverse contexts of India's poorest households, while staying true to its core promise of dignity and empowerment.

**Sharanya Chandran**  
*Director, Policy & Communications,*  
J-PAL South Asia

The policy journey of SAY reflects how evidence can shape national programs that reach those most often left behind. This toolkit is designed as a bridge—connecting the rigor of research with the practical needs of implementers and policymakers. It lays out common standards for monitoring, while giving states the flexibility to adapt based on their unique contexts.

As we move towards a national framework for Graduation pilots, I see this toolkit as more than a technical resource. It is a commitment to accountability, transparency, and continuous learning—values that must remain at the heart of SAY's expansion. I look forward to seeing it guide not only monitoring efforts, but also broader conversations on how India tackles extreme poverty at scale.

**Vijaylakshmi Iyer**  
*Director – Policy*  
*(Scale Ups),*  
J-PAL South Asia

As programmes scale across geographies and delivery contexts, understanding how implementation unfolds becomes just as important as measuring outcomes. The Process Evaluation Toolkit for the Samaveshi Aajeevika Yojana (SAY) recognises this with a structured yet adaptable framework to assess implementation quality, contextual adaptations, and identify operational challenges that affect programme effectiveness at scale.

Sustained impact at scale is not achieved by getting programme design right once. It depends on implementation systems that continuously learn, adapt, and improve. Drawing on years of experience from Bihar's Satat Jeevikoparjan Yojana—one of India's largest state-led Graduation programmes—this toolkit has been designed to support learning and adaptation as SAY expands into new contexts. We hope it helps governments, implementing partners, and evaluators strengthen the feedback loops between implementation, evidence, and decision-making, ensuring that programme quality is maintained as it scales.

## About the process evaluation toolkit for Samaveshi Aajeevika Yojana

The process evaluation toolkit, or the **common minimum monitoring framework**, is designed to serve as a foundational guide for tracking and deriving insights from the implementation of Graduation Approach pilots under the Samaveshi Aajeevika Programme across various states.

This toolkit, based on J-PAL's experience of conducting intensive process evaluation activities to study Satat Jeevikoparjan Yojana (SJY), comprises phase-wise best practices that can be followed to track implementation and it highlights possible risks or signals that should be kept in mind to ensure accuracy in drawing insights. We have compiled the toolkit to provide a base for both quantitative and qualitative style of investigations to support a mixed method research design and thus be broad based.

## How to use the process evaluation toolkit

The toolkit is imagined to provide a common base however we recognise the deep contextualisation that a program such as SAY will require and hence this covers the primary pillars of the policy design. Hence this toolkit forms the base document to start planning the research and learning goals for SAY pilots. The toolkit can further be enriched to incorporate other common learnings as they emerge from the progress in pilot implementation.

## Who should use the toolkit

The process evaluation toolkit should be referred to by the M&E and Program teams within State Rural Livelihood Missions, technical advisors and independent third-party evaluators. The toolkit should be referred to from time -to -time based on the stage of implementation to accurately focus on the specific modules and specific learning goals for each phase in implementation.

*Please note that this toolkit focuses on a policy design that delivers Graduation Approach through the tiered community based organisations structure of the State Rural Livelihoods Mission (SRLMs) and will not be applicable incase of other delivery models.*



# Executive Summary

The Process Evaluation Toolkit serves as a foundational resource to guide the monitoring and evaluation (M&E) of Graduation Approach pilots under the Samaveshi Aajeevika Program (S.A.Y), a proposed sub-scheme of the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), Ministry of Rural Development (MoRD), Government of India. Drawing on field learnings from global experiences with the Graduation Approach, multiple pilots across India, and in-depth study of Bihar’s Satat Jeevikoparjan Yojana (SJY), this toolkit—developed with technical inputs from J-PAL South Asia—is designed to ensure program fidelity, support continuous learning, and guide scale-up decisions.

This toolkit outlines a mixed-methods approach—combining qualitative observations and quantitative tracking—to evaluate the design, rollout, and performance of Graduation pilots. It includes seven core thematic modules aligned with the sequential stages of the Graduation Approach: (1) identification, (2) enterprise selection and asset transfer, (3) enterprise development and handholding, (4) household feedback, (5) MRP capacity and support, (6) challenges faced by low-performing households, and (7) insights from graduated households. Each section includes monitoring protocols, enabler checklists, red flags, and questions to guide learning.

The toolkit is intended for M&E teams in SRLMs, technical support partners, and third-party evaluators, to be used iteratively across different phases of implementation. It helps surface operational bottlenecks, verify adherence to protocols, and ensure ethical and inclusive program delivery. It encourages careful attention to context-specific vulnerabilities, while maintaining standardized evaluation principles like respondent consent, data confidentiality, and sampling representativeness.

Incorporating global evidence and field-tested practices, the toolkit strengthens implementing organisations’ capacity to implement localized adaptations of graduation approach, while retaining fidelity to core graduation principles. It advances the goal of inclusive rural livelihoods by centering effective targeting of most vulnerable households—Scheduled Castes, Scheduled Tribes, women-headed households, PVTGs, and others—who remain at the furthest margins of poverty.

# Glossary

**AC: Area Coordinator** - A staff member within the JEEViKA structure responsible for coordinating activities within a specific area.

**BoR: Books of Records** - A daily and weekly register maintained by SJY participants with assistance from MRPs. It tracks the development of their assets, including costs, revenue, and profits generated.

**BRP: Block Resource Person** - Supervisors operating at the block level, directly overseeing the work of MRPs.

**CBED: Confidence Building and Enterprise Development** - This refers to the training provided to SJY programme participants, equipping them with the skills and knowledge to manage their enterprises effectively.

**CC: Community Coordinator** - CCs are part of the SJY implementation structure and work at the block level.

**CLF: Cluster Level Federation** - CLFs are community-based organizations within JEEViKA's structure that play a significant role in supporting SJY programme participants and managing the program at the community level.

**CM: Community Mobilizer** - Community Mobilizers are involved in outreach activities for the SJY program.

**CRP: Community Resource Person** - CRPs are members of the community who are involved in the identification of extreme poor households eligible for the SJY program.

**DN: District Nodal** - DNs are likely District-level officials responsible for coordinating and overseeing the SJY program in their respective districts.

**DRP: District Resource Person** - DRPs play a key role in supporting and supervising BRPs and MRPs at the district level.

**JEEViKA: Bihar Rural Livelihood Promotion Society** - This is a state government organization in Bihar responsible for implementing the SJY program.

**LGAF: Livelihood Gap Assistance Fund** - This fund provides a monthly subsistence allowance to SJY programme participants for a specific period to support their basic needs while they are establishing their enterprises.

**LIF: Livelihood Investment Fund** - The LIF is the second tranche of funding provided to SJY programme participants for expanding and diversifying their enterprises.

**MIS: Management Information System** - This system is crucial for collecting, managing, and analyzing data related to the SJY program's implementation and outcomes.

**MRP: Master Resource Person** - MRPs are frontline workers who provide mentoring and support to SJY programme participants throughout the program. They play a vital role in various aspects of the program, including participant identification, enterprise selection, training, and monitoring.

**NRLM: National Rural Livelihoods Mission**

- This is a national program in India aimed at promoting rural livelihoods.

**PRA: Participatory Rural Appraisal** - This is a community-based approach to development planning and implementation.

**Project Associate (PA)** - Leads district-level field operations, supervising teams, coordinating logistics, and ensuring high-quality, ethical data collection.

**RCT: Randomized Controlled Trial** - This is a rigorous research method used to evaluate the impact of interventions.

**SHG: Self Help Group** - SHGs are groups of women who come together to save and borrow money, support each other, and engage in collective action for economic and social empowerment.

**SIF: Special Investment Fund** - The SIF is funding provided to SJY programme participants to support their initial livelihood investments.

**Surveyor** - Collects accurate and ethical survey data by identifying respondents, obtaining consent, and ensuring professionalism and safety.

**Supervisor** - Oversees daily fieldwork, guiding surveyors, monitoring data quality, and ensuring ethical and safe survey practices.

**VO: Village Organization** - VOs are community-based institutions within JEEViKA's structure that play a significant role in implementing and overseeing the SJY program at the village level.





Section 2

Section 3

# Section 1

## Introduction to Process Monitoring and Evaluation

When to Evaluate

Methodologies of Impact Evaluation

Methods of Monitoring

Indicators to Monitor

Ethical Considerations and Confidentiality

Role of Independent Third-Party Monitoring

Sampling Strategy and Representativeness

Key Insights from the Research Operations Team, SJY

## Section 1

### Introduction to Process Monitoring and Evaluation

In order to understand the effect of a program, implementers and researchers need to ensure it is actually implemented—and implemented as designed. For example, did the program reach the correct participants? At the correct time? In the correct quantity? At a high level of quality? If aspects of the program are not implemented correctly, implementers and researchers may falsely conclude that the program had no effect, when in reality, the program wasn't implemented as designed. Implementation requires careful monitoring to ensure that the program maintains fidelity to its design.

Before we focus on the tools for evaluating specific phases of Samaveshi Aajeevika, in this section we want to step-back and share some insights on the value of process monitoring and certain handy tools, tricks and concepts.

This section of the toolkit is best suited for users who would like to brush up on fundamental concepts of Monitoring and Evaluation (M&E) or for those who would like to start their M&E and research journey. For users who would like to focus on process evaluations specifically for SAY, feel free to skip to the next section.

#### When to Evaluate

Process monitoring and evaluation are crucial components of evidence-based policy-making. They support programs in making efficient and effective decisions, including appropriate allocation of resources towards development goals.

Process Evaluations are periodic, objective assessments of projects, programs, or policies

## Section 2

### Overview of the Graduation Approach

used to answer specific questions related to their design, implementation, and results (Gertler et al., 2022). These evaluations are particularly instrumental in the early stages of implementation, where timely detection of issues can improve a program's design before full-scale rollout.

Process Monitoring, on the other hand, is crucial for ensuring causal effects. Monitoring ensures the program's implementation adheres to its design and timely monitoring of data helps address implementation gaps and supports quick course corrections.

To record implementation quality across multiple time periods, continuous monitoring methods such as semi-structured observations, participant interviews, and staff interviews are essential. These methods also help assess participant satisfaction throughout the program cycle.

#### Methodologies of Impact Evaluation

In recent years, randomized evaluations, also called randomized controlled trials (RCTs), have gained prominence as tools for measuring impact in policy research. The 2019 Nobel Memorial Prize in Economics, awarded to J-PAL co-founders Abhijit Banerjee and Esther Duflo, along with Michael Kremer, highlights how this method has transformed social policy and economic development. Randomized Evaluations are a type of impact evaluation method. Study participants are randomly assigned to one or more groups that receive (different types of) an intervention, known as the “treatment group” or groups, and a comparison group that does not receive any intervention. Researchers then measure

## Section 3

### Overview of the Observations to be Conducted

Theme 1 Theme 2 Theme 3 Theme 4 Theme 5 Theme 6 Theme 7



the outcomes of interest in the treatment and comparison groups. Randomized evaluations make it possible to obtain a rigorous and unbiased estimate of the causal impact of an intervention; in other words, what specific changes to participants' lives can be attributed to the program. They also allow researchers and policymakers to tailor their research designs to answer specific questions about the effectiveness of a program and its underlying theory of change. If thoughtfully designed, randomized evaluations can answer questions such as:

- **How effective was this program?**
- **Were there unintended side-effects?**
- **Who benefited most?**
- **Which components of the program worked or did not work?**
- **How cost-effective was the program compared to alternatives?**

Other Methods of Impact Evaluation include:

- **Pre-Post Analysis:** Measures how participants change over time.
- **Differences-in-Differences:** Measures relative before-and-after changes for program participants compared to non-participants

## Methods of Monitoring

Researchers can use a variety of methods to monitor implementation effectively. These methods include:



**Survey Questions in Planned Rounds:** Adding compliance, spillover, and take-up questions to midline or endline surveys provides low-cost, valuable insights for ex-post analysis.



**Administrative Data:** Used to monitor compliance and take-up. While administrative data can provide real-time feedback, infrequent updates may cause delays in analysis.



**Focus Groups and Key Informant Interviews:** Discussions with implementers, participants, and stakeholders reveal critical insights such as logistical challenges, cultural issues, or confusion about program rules that may affect implementation quality.



**High-Frequency Monitoring:** Mobile phone surveys or apps enable frequent, short engagements with participants to monitor compliance, take-up, and attrition.



**Objective, Observable Data:** Examples include photographs to monitor teacher attendance or remote sensors for environmental monitoring.



**Site Visits:** Direct observations by research staff provide qualitative insights into program quality and implementation issues.

## Section 1

### Introduction to Process Monitoring and Evaluation

#### Indicators to Monitor

The exact indicators one should measure during monitoring will depend on both the broad sector of the intervention (e.g. livelihood, health, agriculture, etc.) and the specific research questions that the project is trying to answer. Researchers/implementers should identify the points in a study when it is most important to follow protocols (or in other words, where there are the most concerns about things going wrong). If some version of the intervention exists prior to the evaluation, assess the status quo before the study begins to measure benchmarks of implementation for future comparison. The CART Principle, developed by IPA, provides a helpful framework for selecting indicators. Data should be:

- **Credible** in the sense that it is high quality and believable. For example, a daily photo of the teacher in their classroom might be a more credible measure of their attendance than that teacher's self-reported attendance.
- **Actionable**—the point of monitoring at the beginning of the programme is to course correct any issues so that the evaluation should take place as intended. Research teams should consider a few key indicators that focus on things the implementing partner can control. Consider the research questions, relative severity of possible concerns, and available budget and staff capacity in order to choose which indicators to monitor actively and how frequently to check them.

## Section 2

### Overview of the Graduation Approach

- **Responsible**, meaning that the benefits of collecting monitoring data should outweigh the costs. Research teams should consider indicators that provide the most information and minimise the burden to respondents.
- **Transportable** if it generates knowledge for other programmes. Research teams and organisations can help other implementers by sharing the information they collect.

These Indicators serve two primary purposes:

- Inform researchers about program fidelity and internal validity during implementation.
- Support analysis and reporting after the intervention.

#### Ethical Considerations and Confidentiality

To ensure ethical standards and data confidentiality in the study, the following practices should be observed:

- **Respondent Recruitment:** Recruitment should be conducted via household visits by the survey team. Team members must read the entire informed consent form to potential respondents, clearly explaining each survey's purpose. They should address any questions or concerns, emphasizing voluntary participation and the right to withdraw at any time.
- **Consent and Compensation:** Written consent must be obtained for all surveys. Respondents should be informed of any compensation for participation before the survey begins.

## Section 3

### Overview of the Observations to be Conducted

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- **Voluntary Participation and Sensitivity Training:** Respondents should be regularly reminded that participation is voluntary and that they may skip questions. Surveyors must receive sensitivity training on asking sensitive questions and ensuring respondents' privacy in the field.
- **In-Person Survey Protocols:**
  - » Limit planned activities to a maximum of 3-4 people at a time.
  - » Conduct activities in open spaces, such as verandahs.
  - » Maintain physical distance, especially with respondents aged 60+.
  - » Strictly adhere to safety protocols, such as avoiding physical contact with respondents' premises and not accepting drinks or food.
  - » Use appropriate vehicles for travel, avoiding pillion riders on motorbikes.
  - » Ensure all field staff wear clean masks, gloves, and carry hand sanitizers as needed.
- **Handling Sensitive Surveys:** For surveys involving sensitive topics like mental health or gender-based violence:
  - » Provide respondents with emergency helpline numbers in consultation with government partners to address potential triggers.
  - » Train enumerators on survey ethics and safety protocols, particularly for administering sensitive modules.
- **Data Security:**
  - » Conduct all surveys on password-protected devices, with data automatically encrypted using platforms like SurveyCTO.
- » All team members must sign confidentiality agreements upon contract initiation.
- **Audio Recording and Quality Checks:**
  - » Record phone-based and in-person interviews using SurveyCTO or Exotel for quality checks (e.g., back-checks).
  - » Delete all audio recordings after one month.
- **Data Management:**
  - » Maintain two separate datasets:
    1. A "contact" dataset with basic personal information and unique IDs for participants.
    2. An "analysis" dataset with de-identified data, shared only with personnel involved in analysis.
  - » Store "contact" datasets in encrypted, password-protected Veracrypt containers.
  - » Ensure no one without IRB-approved clearance accesses identified datasets.
- **Audio Recording Storage and Deletion:**
  - » Store phone interview recordings securely on SurveyCTO servers and encrypted folders for one month, after which they must be permanently deleted.
  - » For any survey forms or recordings stored locally on field staff's phones, require immediate deletion. At the end of data collection, remotely access field staff phones to ensure all copies are removed.

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#### Role of Independent Third-Party Monitoring

Independent third-party monitoring plays a critical role in ensuring transparency, accountability, and credibility in program implementation and evaluation. By providing an unbiased assessment of processes and outcomes, third-party monitors help identify gaps, inefficiencies, or unintended consequences that might otherwise go unnoticed.

Their objective perspective fosters trust among stakeholders, including funders, programme participants, and implementers. Additionally, independent monitoring enhances learning by generating evidence-based recommendations for improvement, ensuring programs remain aligned with their intended goals. This impartial approach helps address challenges and course-correct in real time, improving implementation quality.

Ultimately, independent third-party monitoring safeguards the integrity of initiatives, builds public confidence, and enables more effective, equitable decision-making.

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#### Sampling Strategy and Representativeness

A well-designed sampling strategy is crucial for ensuring that a study's findings are representative of the target population. By selecting a sample that reflects the diversity and characteristics of the broader group, researchers enhance the validity and generalizability of their results. This alignment ensures that insights drawn from the sample reliably inform policies and practices.

Sampling strategies for process evaluations are often flexible and can be adapted to available resources such as budget and time. Methods include simple random sampling, snowball sampling, clustered sampling, and stratified sampling. In cases of strict budget constraints and sufficiently large population sizes, a 10% sample size can still be representative. For example, the graduation study of the second cohort under the SJY program was conducted with a 10% sample size for approximately 24,000 households. A combination of in-person and telephonic surveys was also employed to manage costs effectively.

However it's important to note that these studies will be focussed on highlighting correlation and are not ideal for establishing causality. Hence they should be used for understanding trends. By carefully designing the sampling strategy, researchers can ensure the study captures a comprehensive picture of the target population, allowing for robust evaluation and informed decision-making.

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## Key Insights from the Research Operations Team, SJY

This section outlines the comprehensive research and operational protocols designed to ensure the collection of high-quality, unbiased data. These standardized procedures cover the entire survey lifecycle, from respondent engagement and consent to data monitoring and team management. Adherence to these protocols is critical for maintaining research integrity and generating reliable evidence.

### 1. Field Survey and Respondent Engagement

#### 1.1. Informing Respondents and Mitigating Bias

As a standard protocol, respondents do not receive advance notification of a survey. This practice is designed to minimize response bias that could arise from prior preparation or discussion. However, it is a recognized field reality that informal communication may occur through local officials (e.g., Master Resource Persons, Community Mobilizers). Field teams are trained to acknowledge this possibility and proceed with the standard protocols.

#### 1.2. Building Rapport and Clarifying Purpose

Survey teams are trained to anticipate and professionally address questions from respondents regarding their identity and purpose (e.g., “Who are you?”). Enumerators clearly state their affiliation with the research partner (e.g., J-PAL) and its collaboration with government programs like JEEViKA. They differentiate their research role—which is to learn and understand—from the role of program implementers to build trust and manage expectations.

### 2. Respondent Compensation Strategy

The approach to respondent compensation has evolved based on field experience to ensure it serves as a meaningful token of appreciation without creating undue influence.

- **Evolution during COVID-19:** During the pandemic, modest mobile recharges (e.g., ₹40–₹50) were introduced for remote surveys. However, these were found to have limited utility for respondents who often had pre-existing mobile plans.
- **Current Best Practice:** The current strategy favors practical, non-monetary incentives (e.g., plates, tiffin boxes). This approach has been found to improve both participation rates and the quality of engagement during the survey.
- **Operational Protocol:** The offer of compensation is communicated clearly during the consent process and is typically conditional upon the completion of the entire survey.

### 3. Ethical Conduct and Consent Procedures

A rigorous, multi-step consent process is followed to ensure all research is conducted ethically and with the full, informed agreement of the participant.

- **Verbal and Written Consent:** Enumerators first obtain verbal consent. If the respondent agrees, they are then guided through a formal consent form, which must be signed before the survey begins.

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- **Documentation:** Two copies of the signed consent form are created: one is provided to the respondent for their records, and the other is retained by the survey team.
- **Confidentiality:** While respondent names and Household IDs (HHIDs) are documented for verification, enumerators are trained to handle this information with sensitivity. The consent form explicitly states that participation is voluntary and that responses are confidential and will not impact a respondent's program benefits.

#### 4. Remote (Phone) Survey Protocols

For surveys conducted remotely, specific protocols are in place to maximize contact rates while protecting respondent privacy.

- **Call Attempt Protocol:** A systematic protocol is employed, making up to three call attempts per day at varied times (e.g., 10 AM, 12 PM, 4 PM). This cycle is repeated for up to three non-consecutive days. If no contact is established after a maximum of nine attempts, the case is closed in consultation with a supervisor.
- **Data Privacy and Security:** To ensure respondent comfort and security, female enumerators are preferentially assigned to interview female respondents. Where feasible, masked caller IDs (e.g., via Exotel) are used. In cases requiring the use of personal SIM cards, strict protocols are enforced, including the registration, monitoring, and mandatory destruction of the SIM cards after the project's completion to protect all personal information.

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#### 5. Data Quality Assurance and Monitoring

A multi-layered framework for data quality assurance is implemented in real-time throughout the data collection process.

- **Digital Data Collection and Real-Time Checks:** All surveys are administered using digital forms on tablets or similar devices. Data is uploaded daily to a secure, cloud-based system where High-Frequency Checks (HFCs) are automatically run to flag outliers or logical inconsistencies.
- **Field Monitoring Dashboards:** Field activity is tracked daily using Management Information System (MIS) and Management Tracking System (MTS) dashboards, allowing supervisors to monitor progress and surveyor activity.
- **Robust Back-Check and Audio Audit Procedures:** A cornerstone of the quality assurance framework is the audio audit. With respondent consent, all interviews are audio-recorded. A dedicated, independent back-check team listens to a sample of these recordings to verify that responses were recorded accurately.
- **Reconciliation of Discrepancies:** If a discrepancy is found between the surveyor's data entry and the audio recording, a senior team member conducts a reconciliation review by listening to the relevant audio section to make a final, correct entry.

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## 6. Field Team Structure and Capacity Building

### 6.1. Team Composition

Field teams are structured based on the specific project's timeline, geography, and budget. A typical structure involves one Field Supervisor managing a team of three to five surveyors, with additional support from personnel responsible for logistics and quality control.

### 6.2. Comprehensive Training Program

All enumerators undergo a rigorous, multi-stage training program before deployment to ensure they are fully prepared. This includes:

- **Research Orientation (RO):** A one-day session on research ethics and J-PAL protocols.
- **Device Training:** One to three days of hands-on training with the survey tablet and software.
- **Survey Instrument Training:** Two to five days dedicated to understanding the survey questionnaire, question-by-question protocols, and potential respondent queries.
- **Field Practice:** A mandatory field pilot in a non-sample area to practice the survey in a real-world setting.
- **Specialized Modules:** Additional training on topics like child protection is included when the survey involves vulnerable populations.

## 7. Debriefing and Reporting Framework

### 7.1. Daily Debriefing

Field teams conduct regular, often daily, debriefing sessions. These meetings create a rapid feedback loop, allowing for the immediate capture and resolution of logistical challenges, data collection issues, and potential sources of bias.

### 7.2. Data Upload and Reconciliation

Survey data must be uploaded daily. Data integrity is maintained through a daily reconciliation between the survey data uploaded to the cloud and the activity logs maintained in the MTS. Any discrepancies are flagged and addressed immediately by the field management team.





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#### About the Graduation Approach

In 2002, BRAC—an international development organisation based in Bangladesh—pioneered the Graduation Approach, a multi-faceted livelihoods program designed to address the diverse challenges of extreme poverty. The approach delivers a carefully sequenced set of interventions over 24–26 months, providing a critical “big push” to help the extreme poor transition toward secure and sustainable livelihoods.

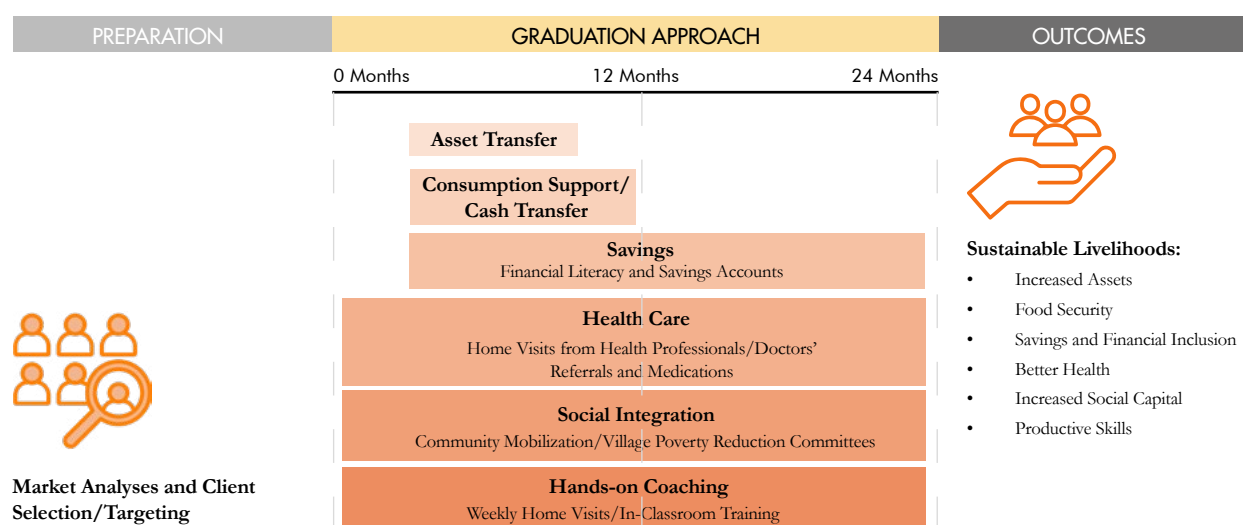
The program combines complementary components delivered in sequence. Participants are identified through a rigorous targeting process: eligible households are first shortlisted in participatory village meetings and then verified by organisational staff. Selected households receive a productive asset of their choice, along with tailored training, continuous “handholding” support, life skills coaching, temporary consumption support, and, typically, access to savings services and basic health information.

By combining social protection, livelihood development, and financial inclusion, the Graduation Approach addresses the complex, interlinked barriers faced by those in extreme poverty. Rigorous research by J-PAL affiliates has shown that the model generates large and lasting improvements in consumption, food security, asset accumulation, and savings, and in some contexts, enhanced psychosocial well-being.

Since its inception, the program has been scaled to more than 50 countries. Globally, over 400 economic inclusion initiatives inspired by the Graduation Approach have reached more than 15 million households—approximately 70 million people—according to the World Bank’s Partnership for Economic Inclusion.

#### Adoption of Graduation Approach In India

In India, the Graduation Approach was first implemented starting 2007 in Murshidabad, one of the poorest districts in West Bengal by a Kolkata-based NGO called Bandhan-



Source: BRAC, Propel Toolkit: An Implementation Guide to the Extreme poor Graduation Approach, p.20.

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Konnagar. Researchers from J-PAL South Asia including Professor Abhijit Banerjee and Professor Esther Duflo collaborated with NGO Bandhan-Konnagar to conduct a randomized evaluation assessing the impact of an 18-month Graduation program on 1,000 eligible households in rural Murshidabad, West Bengal. The evaluation revealed large, positive, and growing impacts on consumption, food security, income, and ownership of productive assets, as well as physical and mental health. These effects were sustained longitudinally, even seven and ten years after the program's conclusion.

Based on these results, NGO Bandhan-Konnagar in collaboration with J-PAL SA led pilots of the program with four state governments; Rajasthan, Bihar, Odisha and Jharkhand. In 2014, the “Targeting the Hardcore Poor” (THP) program, based on the Graduation Approach, was launched in Bhagalpur, Bihar. The program was implemented by NGO Bandhan-Konnagar in partnership with the Abdul Latif Jameel Poverty Action Lab (J-PAL) and supported by USAID's Development Innovation Ventures (DIV). Its impact served as a proof of concept, paving the way for pilot studies in other districts across Bihar.

In 2017, the Government of Bihar, in collaboration with NGO Bandhan-Konnagar (as technical assistance partner) and J-PAL South Asia (as learning and knowledge partner), initiated pilot programs in Suppi (a block in Sitamarhi District) and Barsoi (a block in Katihar District). The combination of rigorous evidence, promising results from the pilots for scalability, and strong bureaucratic commitment to targeting the poorest of the poor resulted in the launch of the Satat Jeevikoparjan Yojana (SJY) by the Government of Bihar.

### Overview of Samaveshi Aajeevika Programme

The Samaveshi Aajeevika Programme is an inclusive livelihood initiative under the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), a flagship programme of the Ministry of Rural Development (MoRD), Government of India.

SAY integrates BRAC's globally recognised and evaluated 'Graduation Approach', which identifies vulnerable households using eligibility criteria tailored to the specific drivers of social vulnerabilities in each state. The identified households are supported through asset transfers, consumption support, training and mentoring on asset management and savings, coaching on health and life skills, and convergence with government schemes. The program is implemented by State Rural Livelihood Missions (SRLMs) in close collaboration with NGO partners, including The/Nudge Institute and BRAC and other partners. SAY also allows states the flexibility to adapt implementation plans to reflect their specific social and cultural contexts.

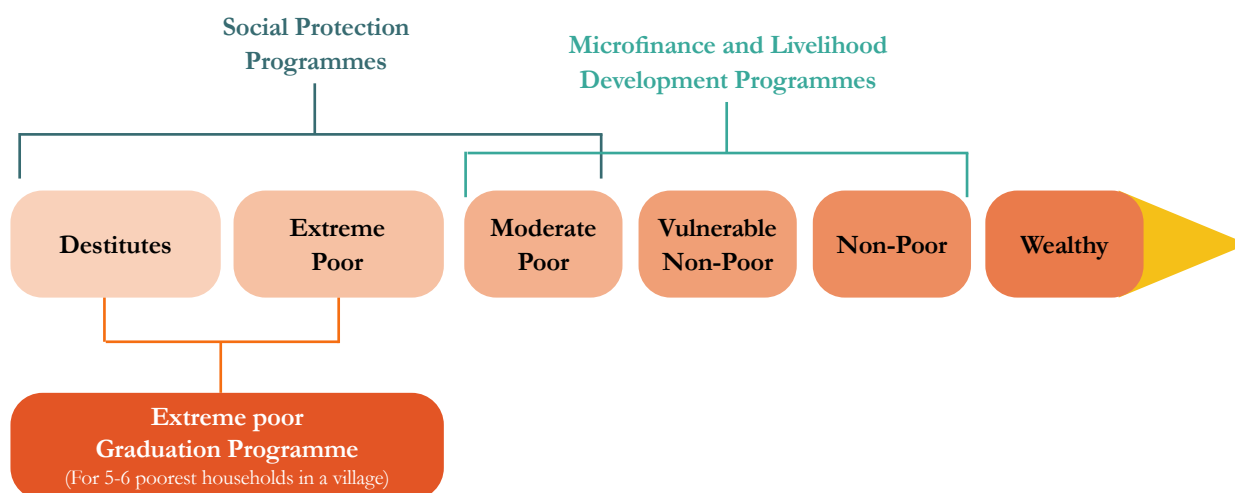
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#### Who are the Target Groups of the SAY?



According to the Multidimensional Poverty Index Report, 2023, five out of every six multidimensionally poor people in India belong to historically disadvantaged communities: over half are from Scheduled Tribe (ST) households, 33% from Scheduled Caste (SC), and 27.2% from Other Backward Classes (OBC).

Importantly, these groups—along with other vulnerable populations such as Particularly Vulnerable Tribal Groups (PVTGs), women-headed poor households, and persons with disabilities—tend to occupy the lowest rungs of the poverty index. They are more likely to experience chronic deprivation than other groups along the poverty spectrum.

This highlights that poverty is not a homogeneous category. Even within the category of poor people, there are critical differences: the poorest of the poor, the moderately poor, and along the continuum of those who are poorest of the poor, moderately poor, and vulnerable non-poor. This continuum of deprivation necessitates a differentiated approach—tailored to meet the distinct needs of those at the very bottom, rather than applying uniform solutions. Accordingly, the Graduation Approach-inspired SAY prioritizes households at the lowest end of the poverty ladder. The sub-scheme places particular emphasis on STs, SCs, PVTGs, women-headed households, persons with disabilities, and communities facing state-specific deprivations. For example: Katkaris in Maharashtra, survivors of former Devadasi system in Karnataka, survivors of former Jogini system in Telangana, Lodha Sabar in West Bengal, and single mothers in Meghalaya.

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| <b>Theme 1</b> | Deep-Dive into Identification Processes and Arriving at Actionable Insights |
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The following section outlines a comprehensive monitoring framework for assessing the various phases, activities, and outcomes of the program. The section is divided into 7 thematic sections corresponding to the sequential and complementary set of interventions of the graduation programme. The framework is divided into distinct themes:



**Identification Process:** Covers community engagement, adherence to criteria, and strategies to address inclusion and exclusion errors during participant identification.



**Enterprise Selection and Asset Transfer:** Focuses on confidence-building, micro-planning, timely fund transfers, and asset distribution.



**Enterprise Development and Handholding:** Evaluates asset growth, profitability, sustainability, and the quality of mentorship provided by MRPs.



**Household Feedback:** Captures participant satisfaction, feedback on services, and participation in capacity-building initiatives.



**MRP Capacity Assessment and Support:** Assesses MRP workload, training needs, resource utilization, and field-level supervision.



**Challenges Faced by Low-Performing Households:** Identifies barriers such as delayed fund transfers, health shocks, and dependency on government assistance.



**Insights from Graduated Households:** Includes assessing income stability, asset retention and growth, continued participation in financial systems, and enterprise sustainability.

Each theme starts with key details of the programme stage, and splits into key enablers and monitoring checklists drawn out of J-PAL SA's experience of monitoring the SJY programme. The section concludes with specific questions to guide data collection and analysis for each theme.

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# Theme 1: Deep-Dive into Identification Processes and Arriving at Actionable Insights

**Table 1:** Identification Drive- Program Phase and Key Enablers

| Program phase and subcomponents |                                                                                 | Key enablers and Checklist for observations while monitoring                                                                                                     |
|---------------------------------|---------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Identification drive</b>     | 1.1 First Village Organization (VO)/Community- Based Organization (CBO) meeting | 1. Presence of community members/leaders                                                                                                                         |
|                                 | 1.2 PRA/Transect walk                                                           | 2. CRP's understanding of identification criteria                                                                                                                |
|                                 | 1.3 Household surveys                                                           | 3. Standard operating procedures for conducting transect walks (monitoring)                                                                                      |
|                                 | 1.4 Endorsement meetings                                                        | 4. Presence of general community members or Village Organizations (VOs) during endorsement                                                                       |
|                                 |                                                                                 | 5. Rapid assessment of program awareness among participants                                                                                                      |
|                                 |                                                                                 | 6. Training and clarity for village organizations/Community-Based Organizations (CBOs) in their role in supporting extreme poor households                       |
|                                 |                                                                                 | 7. Standardization of information provided by the VOs/CBOs                                                                                                       |
|                                 |                                                                                 | 8. Time spent explaining ineligibility and eligibility criteria                                                                                                  |
|                                 |                                                                                 | 9. Standard protocol for conducting household visits, filling out the household survey form, and reconsidering households rejected in past identification drives |
|                                 |                                                                                 | 10. Identification team from a different village to reduce over-reliance on previous knowledge or personal biases                                                |

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#### Identification Process Overview: Key Steps and Procedures

The identification process forms the foundation of effective programme implementation. The identification process typically constitutes a five-step approach, involving a first meeting with the Village Organization (VO), a drawing of the village map on the same day, followed by transect walk across the village by Community Resource Persons, brief verification surveys with the identified households, endorsement meeting at the VO level and the final verification of the households conducted at the block level.

#### First Village Organization (VO)/ Community-Based Organization (CBO) Meeting:

The first meeting is held between Implementing Organisation(s), VO leadership and Community Resource Persons (CRPs) to identify eligible vulnerable households through a participatory process. At this meeting, a list of very poor households is created on the basis of VO's knowledge of who the most vulnerable are in respective villages. This list is further updated through inclusion of left-out households during transect walk and further verified through the household verification visits, the details of which are elucidated below.

Based on J-PAL SA's insights, the first meeting should typically last about 70-90 minutes and must mandatorily see the attendance of VO leadership and Community Resource Persons. It must be seen that the VO meeting for SAY does not coincide with other monthly VO meetings, and must mandatorily address the following topics:

- **The difference between extreme poverty and poverty:** The programme's objective is to target the poorest of the poor, and it is important to establish the distinction to prevent any conflict or resentment in the future. J-PAL SA's insights from SJY reveal a few instances where VO members wanted to add their names to the list—not understanding why they would not qualify as extreme poor. A common sentiment expressed by VO members was that they are also poor. Thus, the distinction must be established clearly by implementing organisation(s).
- **Regular iteration of the eligibility and ineligibility criteria of the programme:** The VOs must clearly communicate the criteria that define vulnerable households to the CRPs. Clear understanding of the criteria helps CRPs minimize exclusion errors during the identification steps.
- **Explain the purpose and steps for the identification process including the participatory methodologies to be employed:** The purpose of identification PRA sessions, including transect walks are to identify socio-economic conditions and locate potentially eligible households. If these steps are elucidated at the start, it will open the possibility of including more community members who in-turn will minimize the exclusion of eligible extreme poor households.
- **The role of VOs in the programme:** Block Staff must explicitly define the role of VOs throughout the implementation stages. At the identification stage, the VOs must mandatorily participate in the first meeting and endorse the identified participant households to leverage their local knowledge in effective targeting.

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Their active monitoring during the transect walk must also be highlighted at the start.

- **Address Queries from Community Members:** Implementing entity(s) must create a safe space for CRPs and VOs to voice questions and concerns. Addressing misconceptions around programme eligibility, expected amount of consumption transfer, and the nature of the intervention being grant-based helps community members to provide adequate assurance to the participant households.

#### **Transect Walk: CRP Identification Drive**

The VO meeting is followed by a transect walk<sup>1</sup> typically conducted by Community Resource Persons (CRPs). CRPs conduct walks through the village, systematically covering all areas to identify potential extreme poor households following Participatory Rural Appraisals (PRAs)<sup>2</sup>.

After the transect walk, CRPs conduct household verification visits for visual verification of identification criteria, and assessing the living conditions of potential programme participants. This verification visit must encourage oversight of BPMs, or other higher authorities. It is to be noted that transect walk should not be used to conduct household verification surveys, as SJY insights reveal, and should be treated as two separate steps, where the list of potential participants gets filtered along the list of steps.

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#### **Best Practice(s): Adopted in the Case of SJY, Bihar**

In response to process monitoring findings that highlighted low identification numbers and a highly conservative approach led by CRPs in the initial identification drive, a Special Identification Drive (SID) was introduced to identify eligible 'left out' households from previous identification efforts. Key differences from the CRP-led approach included extending the identification process from 3 to 5 days, removing the PRA from the process, lengthening the transect walk, and replacing CRPs with two VO members, along with a CM or MRP from the JEEViKA cadre, as identification team members.

During the Special Identification Drive, teams spent an average of 55 minutes per day on the field conducting transect walks and home visits over a three-day period. The average number of women endorsed at the end of the 5 days in SID was 3..5 households, which is slightly higher than the average number of women endorsed in the CRP-led drive.

While SID addressed challenges in the CRP-led drive, it is not a mandatory step if the CRP-led process can be strengthened by incorporating key lessons learned from this initiative. In the case of Bihar, SID was consecutively adopted as a standard identification protocol.

<sup>1</sup> During a transect walk, the identification team is supposed to walk through the village, systematically covering all areas during the 3 days allocated to the activity. During these walks they are supposed to actively engage with community members by describing the purpose of the identification drive, and look out for any individuals who may fit the SJY selection criteria. Household visits are also conducted as part of these walks.

<sup>2</sup> Participatory Rural Appraisal (PRA) is an assessment and learning approach that places emphasis on empowering local people to assume an active role in analyzing their own living conditions, problems, and potentials in order to seek for a change of their situation.

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#### Household Verification Visits

The purpose of household verification surveys is to confirm the accuracy of information gathered during the transect walks. They help mitigate inclusion errors by independently verifying the eligibility of households before they receive program benefits. Additionally, these surveys collect comprehensive and comparable data on potentially extreme poor households, serving as a valuable reference for Village Organisation (VO) members and JEEViKA staff during decision-making processes.

#### VO Endorsement Meetings

Following the transect walk and household surveys, VO endorsement meetings are held. VO endorsement meetings are typically led by facilitators—who could be Community Resource Persons (CRPs), Master Resource Persons (MRPs), or staff members from the implementation organisation(s). During these meetings, the identification team presents the list of identified households and the VO formally approves the selected vulnerable households. The presence of both VO members and general community members is essential during these meetings. However, careful efforts are to be made towards effective VO engagement instead of identification teams and block staff taking precedence over the decision-making. VOs must encourage the CRPs to share documented rationale for selection of households, and a discussion must be held for every participant selected/rejected. (In some endorsement drives it was seen that households were rejected because the VOs did not have a knowledge of the households identified)

Facilitators from the implementation organisation(s) should actively engage community members present, especially women from SC/ST groups during the endorsement process. This ensures their meaningful participation and provides a valuable opportunity for their inputs drawn from the transect walk and household surveys. Identification teams should clearly explain the reasons with documentation for accepting or rejecting households, promoting transparency and understanding among VO members and the community. The minutes of the meeting should be drawn to document the nature of discussions.

#### Potential Pitfalls to Consider:

- **Balancing Inclusion and Exclusion Errors and Maintaining Consistency to Identify Extreme poor:** A balance must be maintained to minimise inclusion errors (endorsing ineligible households) and exclusion errors (rejecting eligible households). Survey insights of identification processes suggests a tendency toward conservative selection practices, driven by concerns over the repercussions of endorsing ineligible households from the block staff, especially given the grant component of the program. While this minimizes inclusion errors, it increases the risk of excluding deserving households, potentially undermining the program's objectives.
- **Ambiguity in Criteria Application:** Survey insights highlights that identification teams may not be consistently using both the mandatory and optional criteria while assessing households for eligibility. They might rely heavily on easily recalled criteria (and not carrying a reference list) such as

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house type, while neglecting other important factors. Observations highlight enumerators making frequent errors when calculating household income (a mandatory criteria) and the value of productive assets (an optional criteria). This can lead to exclusion errors.

- **Over Reliance on potential biases for Identification:** Over-reliance on prior knowledge and personal biases held by CRPs can influence the identification process and limit its inclusivity. Identification teams from the same village may base transect walk coverage on their assumptions about where vulnerable households are located, potentially excluding deserving households. For example, some Muslim households were skipped because of CRPs' assumption that they were not extreme poor households. Additionally, caste-based biases, as observed in the evaluation experience, can deter teams from engaging with SC-ST households, further exacerbating exclusion and undermining the program's equity goals.
- **Discrepancies in Data Collection:** During household verifications, CRPs may rely on memory, instead of carrying

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a reference list of eligibility criteria while verifying programme participants' eligibility for the programme. This may lead to inconsistent or biased data collection. Observations also reveal lack of clarity for CRPs on whether the household survey forms need to be filled during household visits, or how to fill the forms and if they should be filling them out for every household they visit. This uncertainty creates inconsistency in the application of survey tools, leading to incomplete or unusable data.

- **Inadequate CBO participation:** Survey insights show that the identification team may make independent decisions to select participant households without seeking the approval of the VO during the endorsement stage, either because they are fearful of conflict with the VOs, or very confident in their selection. Survey insights reveal that there were cases where names were not read out to the VO, and the identification team made the decisions themselves. Organisations can consider curtailing such practices to ensure community ownership.

## Best Practice from Jharkhand: Strengthening participant Identification Through a Dedicated Team

During a field visit to Jharkhand for Targeting Extreme poor through Graduation Approach (UPAJ) it was observed that a dedicated three-person team was deployed for participant identification. This team operated with distinct roles: one member asked questions, another recorded the data, and the third observed and verified the responses (e.g., verifying whether a house was kuchha or pucca). This structured approach minimized errors and ensured accurate data collection. Adopting a similar model could enhance the accuracy and reliability of participant identification in other programs.



## Key Question

### What is the right level of seniority to finalise the decision of extreme poor identification?

Insights from surveys reveal cases where CRPs rejected participants solely because they had a pucca house with a toilet built inside (though her income was below INR 3000/month and there was no earning male member). In other cases, CRPs would not consider households due to belief that those women are being supported by family members, or have sufficient support from other schemes. Neither VO members or SRLM staff contradicted or changed the CRPs' recommendations because of confusion on who should be the final authority to select households).

The 'right' level of seniority for finalising decisions might vary depending on the specific context and implementation challenges in different districts. The key is to establish a system that combines community-level participation with robust oversight and accountability mechanisms by VO and Block officials, ensuring both accuracy and fairness in the identification process. However, all the stakeholders must be trained on clear demarcation of roles and responsibilities.

- CRPs play a primary role in initial identification, leveraging their local knowledge. Insights from surveys suggest that having CRP from different villages reduces the chance of selection bias.
- The VOs' deep understanding of their communities must be leveraged. Their local knowledge helps identify vulnerable households accurately and efficiently. VOs, along with village heads must engage in a participatory assessment of the community's socioeconomic conditions. They must play an active role in endorsing and validating the list of identified households. This endorsement adds a layer of community validation and ownership to the selection process.
- Block-level staff can conduct a final verification to ensure adherence to eligibility criteria and minimize errors.
- District and state-level officials can provide oversight, guidance, and support for the entire process, ensuring programme fidelity and addressing potential challenges.

In cases of conservative identification process, an appeal system or a reconsideration system should be put in place to minimize exclusion errors.

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## Key Enablers and Monitoring/Observations Checklists

- **Ensuring that block level orientations happen prior to start of activities in the block:** Block level staff are often responsible to provide SRLM cadre (Community Mobilizers, Book Keepers) and some VO leaders with a short introduction to the identification drive, which would help them plan their activities efficiently. Hence, block level orientation should be prioritised along with training of CRPs for identification.
- **Retraining on the purpose and procedure for transect walks conducted during identification, and monitoring of transect walks:** Transect walks should not be conducted as a passive activity but rather as a chance to engage the community and to identify new potential households. These walks should be restricted to identification of left-out households, and any details of the scheme may be refrained from sharing to avoid bias and influence in the answers of the community members.. Regular field visits by senior staff during PRA activities, including BRPs, DNs, and DRPs, can provide real-time feedback and guidance to identification teams, ensuring adherence to protocols and consistent application of criteria.
- **CRP Understanding of Identification Criteria:** The identification criteria for vulnerable households should be explicitly clarified along with what criteria not to use. The criteria should be presented in a clear, concise, and accessible format. Additionally, it should also be clarified if households can be removed from consideration based on one or two criteria alone (i.e. asset ownership and having a pucca house).
- **Training of Identification Team:** To ensure proper implementation of identification steps, training should equally emphasize administrative requirements, the significance of each step, and equip both field implementers and monitors with a clear understanding of the steps, their core elements, and rationale for each step. Experiential training based on examples, case studies, and exercises to reinforce consistency, while addressing biases like caste, gender, or housing to ensure objective household assessments.
- **Clear Guidelines on Documentation:** Providing user-friendly formats, clear and standardised guidelines to staff and cadre members on what information should be documented at each stage of the identification process to ensure consistency in data collection.
- **Protocol for reconsidering households rejected in the past identification drives:** A clear protocol must be developed by implementing organisations(s) on whether rejected households could be reassessed for eligibility. Survey observations reveal instances where identification teams reconsidered the households rejected in the previous drives because they think the households were actually vulnerable. Conversely, there were also instances where teams were purposefully not visiting certain households again because they were previously rejected. Establishing clarity and formalizing the reconsideration process could enable more equitable and comprehensive identification efforts.

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- **Standard Operating Procedures**  
**Adherence:** Adhering to standard operating procedures for all Identification steps is crucial for ensuring a fair and transparent identification process.
- **Active Participation of CBOs:** Attendance of VO office bearers and members during endorsement is not sufficient in itself, they are to active participation in discussions related to selection of households. Survey insights reveal many instances where VOs attended endorsement meetings passively as they were not clear on their roles and responsibilities.
- **Mandatory Monitoring of Transect Walk & Other PRA Activities:** There might be inadequate monitoring and supervision of identification teams by SRLMs, especially during pivotal phases like transect walks. Survey insights suggests that most decisions on identification are being made by teams during the transect walk phase (either through directly rejected households during visits, or by skipping parts of the village altogether), hence accompaniment and active monitoring of the identification steps by SRLM staff is important.
- **Post-Verification of Endorsed Participants:** A final verification by competent authority such as BPMs/DPMs post endorsement lends legitimacy to the identified households as genuine. SJY insights reveal that the staff members must conduct the verification assessment after the VO endorsement of Households, and not on or before the day of the endorsement meeting, stating the reason for accepting or rejecting a particular household.

*Note: Extreme poor Households, such as those involved in Toddy production were wary of benefitting from a government scheme for fear of being caught and punished for their activities. Based on knowledge of biases and protocol errors in the field in identifying the extreme poor, district nodals should be retrained and directly told what criteria are acceptable to use, and which are not*

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### Recap:

### Key Questions to Consider for Monitoring the Identification Drive

#### Identification Drive

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1. Are all members of the identification team present during the identification drive?
2. Are the Community Resource Persons (CRPs) from the same village or different villages?
3. Are there special Village Organization (VO) meetings conducted for the identification process under the programme?
4. Are the staff and senior cadre members from the implementing agency (e.g., state government) monitoring the identification activities?
5. Is the team ensuring that the core elements of each step in the identification process are followed thoroughly?
6. Were there any notable challenges faced during the identification drive?
7. How to best balance exclusion errors and inclusion errors in identifying the extreme poor?
8. Are identification teams aware of the protocol for reassessing households rejected in previous drives?

#### Decision-Making and Consistency

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9. What is the right level of seniority to finalize decisions on extreme poor identification?
10. How to maintain consistency in the criteria to identify the extreme poor and avoid high variance and local discretion?
11. Are the criteria appropriately adjusted to reflect differences in demographics, agro-climatic conditions, and social infrastructure?

#### First VO Meeting

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12. What is the average duration of the first VO meeting?
13. Was the difference between extreme poverty and poverty explained to VO members?
14. Was the selection criteria for the programme described in detail?
15. Was it clearly mentioned that identified households would receive support to start a business?

#### Transect Walk & Household Verification Visits

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16. What is the average duration of transect walks conducted each day?
17. How effectively were community members engaged during the transect walks?

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18. Was the entire village area covered during the transect walk?
19. How many households (HHs) were visited during the transect walk?
20. Were community members actively involved in identifying eligible households?

#### VO Endorsement

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21. What is the average number of VO members present during endorsement meetings?
22. How many potential programme participants, on average, were present during the endorsement meetings?
23. What percentage of VO meetings had VO office bearers (OBs) present?
24. In what percentage of meetings was the approval of participants sought for endorsement?
25. What is the average number of women programme participants endorsed per meeting?
26. Was the selection criteria discussed in detail during the meeting?
27. Were any salient points of discussion about selection criteria documented for future reference or revisions?

#### VO Endorsement

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28. Are staff and cadre members maintaining detailed documentation of each identification step?
29. How frequently are senior staff reviewing the quality of identification and endorsement activities?
30. Is there a mechanism to address grievances or issues raised by community members during the identification process?
31. Are teams documenting the reasons for reassessing or not reassessing previously rejected households?
32. Are CRPs carrying and using a reference list during household verifications to ensure consistent data collection?
33. Are CRPs clear on the purpose and steps to correctly fill out the household verification survey forms?

#### Training of Community Cadres

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34. Have all targeted Cluster Level Federations (CLFs) and Village Organisations (VOs) participated in the scheduled training sessions?
35. How confident are participants in applying the new skills in their day-to-day program activities?
36. Are model CLFs identified in the given area? What role are they assuming for other CLFs?

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#### **Best Practices: Monitoring and Research Operations**

While the questions above guide the structure of monitoring the identification drive, it is equally important to conduct these studies in multiple locations to ensure diversity and representativeness in the collected data. Ideally, this part of study should be undertaken in at least a couple of blocks in 2-3 districts. The monitoring team should attend identification processes including VO meetings, Transect Walks, PRAs, VO endorsement meetings, and the team should observe activities of each of the CRP teams operating in the blocks.

For instance, in SJY programme identification phase, J-PAL SA team conducted observations across two districts and the team observed a total of 20 VO first meetings, 23 Transect Walks, 26 PRAs, 160 household visit/surveys and 28 VO endorsements. In 2 blocks in each district, the team was able to observe all active CRP teams conduct identification activities.

Team of 1-2 persons can observe the identification drive per household from the monitoring team. The team should be thorough with the questions and points to note while observing the identification drive. This should be a part of the monitoring team training before they go to observe the drive. The monitoring team should not interfere during the identification drive even if they find

some errors. However, they should keep a note of it which can be reported later. The notes should be compiled at the end of the day and any important discrepancies should be flagged appropriately. After every day of observation, the field team should come together to discuss the activities that happened and the team leaders (Project Associates in the case of J-PAL SA) would conduct feedback sessions and plan the activities for the next day. These feedback sessions would also include participation from Research Associates.

The monitoring team should always be in close communication with the identification team to plan for the logistics, location, etc. The team should also plan for contingencies related to alternate locations, logistics, personnels, etc. in case there are sudden changes made by the identification team to their plans.

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# Theme 2:

## Stages of Enterprise Selection and Asset Transfer

**Table 2:** Enterprise Selection and Asset Transfer- Program Phase and Key Enablers

| Program phase and subcomponents         |                                         | Key enablers and checklist for observations while monitoring                                   |
|-----------------------------------------|-----------------------------------------|------------------------------------------------------------------------------------------------|
| Enterprise selection and asset transfer | 2.1 Confidence building (group) meeting | 1. Presence of block staff in the Confidence Building (CB) meetings                            |
|                                         | 2.2 Home visits and Micro-Planning (MP) | 2. Strategies adopted to make the process conversational and reducing the documentation burden |
|                                         | 2.3 VO endorsement of micro-plans       | 3. Prioritizing engagement with relevant stakeholders like the VO in the MP conversation       |
|                                         | 2.4 Transfer of funds to VOs            | 4. Supporting MRPs in creating work plans to ensure proper timing of activities                |
|                                         | 2.5 Procurement of assets               |                                                                                                |
|                                         | 2.6 Transfer to participant             |                                                                                                |

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#### Process Overview for Enterprise Selection And Asset Transfer: Key Steps and Procedures

This stage typically follows a five-day process(not including the timeline for assets transfer) to facilitate programme participants to complete the enterprise selection designed to empower vulnerable households to launch sustainable livelihoods. This process involves a combination of community engagement, individualised support from Master Resource Persons (MRPs), and a phased approach to asset disbursement.

#### Confidence Building (CB) Meetings

Confidence-building meetings mark the initial engagement with potential programme participants after they are identified as participant households. These meetings are held at the community level bringing together roughly 6-10 households depending on the size of the Village Organisation (VO), and are typically hosted by Master Resource Persons (MRPs) and Block Resource Persons (BRPs). Typically, when Block Staff are present, they help MRPs to motivate participants by speaking about the program and benefits from running enterprises. Consideration should be given to organising meetings in close proximity to the programme participants' homes.

These meetings aim to introduce the programme, explain the concept of extreme poverty and the selection criteria, and build confidence among programme participants about their ability to run an enterprise.

#### Potential Pitfalls to Consider

- **Lack of Clarity and Comprehensive Information:** Observations reveal that facilitators often lack clarity on the content and key messages to be conveyed during CB meetings. As observed in some cases, misleading information about the financial support provided by the programme, such as mentioning asset values of Rs. 3 Lacs over 28 months was shared that may create unrealistic expectations among programme participants.
- **Ineffective Communication Style:** Facilitators may rely on a didactic, lecture-style approach that might fail to engage programme participants in interactive discussions and activities. This limits the effectiveness of the meetings in building trust, addressing concerns, and fostering a sense of ownership among participants.
- **Reluctance and Disinterest Among programme participants:** Survey insights reveal that some programme participants may express reluctance or disinterest in participating in CB meetings and the programme as a whole. Even when present, some programme participants may remain passive during meetings, which hinders the exchange of experiences and ideas vital for effective confidence building. This could be attributed to factors such as low self-confidence, scepticism about the programme's benefits, or external family pressures.
- **Variations in Meeting Duration and Content:** The inconsistency in CB meeting duration and content across different blocks highlights a lack of standardization in the implementation of CB meetings. This can lead to uneven participant experiences and impact the overall effectiveness of the programme.

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### Best Practice(s):

SJY insights suggest that teams taking the initiative to involve 'programme participants who are performing well in the group meetings may motivate potential new programme participants. If MRPs find it difficult to identify or bring these programme participants to meetings, short videos can be made of successful programme participants sharing their experiences which can then be used in the field as a motivational tool during the confidence building meetings. The presence of block staff in these meetings is also encouraged, as they can provide additional information about the programme and benefits from running enterprises.



### Home Visits and Micro-Planning (MP)

Following the CB meetings, MRPs conduct home visits to further assess the suitability of potential programme participants and engage in the micro-planning process. This involves understanding household dynamics, conducting market surveys to evaluate livelihood options, and developing a tailored micro-plan in consultation with the participant and their family.

A key component of micro-planning is conducting thorough market assessments to ensure that the selected enterprise aligns with local demand, competition, and feasibility. Market surveys help determine viable livelihood options, considering risks, costs, and participant preferences. However, inadequate market assessments can compromise enterprise success from the outset. A lack of systematic and detailed market assessment can lead to enterprise failure, financial instability, and participant disengagement. Without accurate market insights, selected enterprises may struggle with low demand, oversaturation, or operational inefficiencies, ultimately jeopardizing the success of the program.

### Potential Pitfalls to Consider

- **Inadequate Duration of Home Visits:** Observations reveal that some home visits last only 10-30 minutes, which is too short to achieve the intended objectives of the visit. Ideally, home visits should be long enough to allow for meaningful conversations and a thorough understanding of the household context.

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- **Lack of Structure and Consistency in Home Visits:** In some cases, MRPs may prioritise filling out formats (Such as BoRs, Inventory management etc) without engaging in conversations with the programme participants. This lack of structure and consistency can lead to a less effective process and undermine the purpose of home visits.
- **Difficulties in Convincing programme participants and Families to Participate:** Limited efforts may be made to involve family members, neighbors, and VO members in the micro-planning process. MRPs grapple with the issue of programme participants dropping out of the programme, most often at the micro planning stage due to factors such as lack of trust, low confidence, and family pressure.
- **Weak Market Assessment and Enterprise Mismatch:** Poorly conducted market surveys fail to identify demand, competition, or cost structures, leading to unsuitable enterprise choices that may result in low profitability or business failure. Participants may select enterprises based on preference rather than viability, causing misalignment with market conditions.
- **Failure to Address Participant Concerns and Preferences Adequately:** Some MRPs may impose pre-decided enterprise options rather than adapting the selection process to individual needs and capabilities. This can lead to low motivation, disengagement, and reluctance to continue in the program.
- **Limited Follow-Up and Monitoring Post-Selection:** Even after enterprises are chosen, insufficient follow-ups can weaken implementation and sustainability. If MRPs do not ensure weekly engagement, participants may struggle with operational challenges and fail to scale their businesses.
- **Lack of Business Diversification Strategies:** Some beneficiaries may become overly reliant on a single enterprise type, which increases risk exposure in case of seasonal demand fluctuations or external shocks. A lack of guidance on alternative income sources can leave them vulnerable to financial instability.

### Best Practice(s):

Simplifying micro-planning formats can significantly reduce the documentation burden on MRPs, enabling them to focus more on meaningful interactions with programme participants. In the SJY experience, merging formats like enterprise and money demanded with LCM format reduced the total formats from 11 to 6. This allowed MRPs to spend more time building trust, understanding the unique needs of programme participants, and offering personalized support. Furthermore, lighter documentation requirements improved the overall quality of data collection and interaction outcomes.

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# Key Priority

## Convergence with Social Protection Schemes

One of the key priorities of the UPGA programme is linking extreme poor households with ongoing programmes of different government departments such as Rural Development, Scheduled Caste and Scheduled Tribe welfare, Social Welfare, Health, Education, Panchayati Raj, and Food and Consumer Protection. Doing so provides a basic safety net for programme participants and allows them to be self-sufficient post the programme support. Once an individual enterprise is self-sufficient, they can eventually move from individual enterprises to a more formal setup of collective organisations called producer groups.

### Process for Convergence with Other Schemes

Once beneficiaries are identified, a list of households falling short of convergence schemes is generated. The process of convergence begins after the identification stage in the SJY programme. Master resource persons (in their Module 1 training) are informed about eligibility criteria for various key social protection schemes in the State.

Once program participants are identified, a list of households falling short of convergence schemes is generated. The process of convergence begins after the

identification stage in the SJY programme. Master resource persons (in their Module 1 training) are informed about eligibility criteria for various key social protection schemes in the State. Once the programme participants are identified, master resource persons make multiple visits to these houses in order to select an appropriate asset for them. In these visits, master resource persons also list schemes that each beneficiary is eligible for. Master resource persons usually complete this process by the time a micro-plan is made for each beneficiary, which also includes key schemes that would be made available to the beneficiary.

### Entitlements and Schemes Made Available to Extreme poor in the SJY Programme

**Public Distribution System and Aadhaar card applications:** After identification, MRPs fill Aadhaar card and ration card applications for programme participants that do not have access to those. Through ration cards, programme participants are able to access the Public Distribution System, ensuring regular rations in their households.

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#### Key Government Schemes Accessed by SJY Programme Participants:

- Ration cards & Public Distribution System (PDS)
- Safe Drinking Water (Nal Jal Yojana)
- Ayushman Bharat & Insurance
- Pension Schemes
- Pradhan Mantri Awas Yojana (PMAY)
- MGNREGA & Bihar Labour Card
- e-Shram Card: Facilitates inclusion of informal workers into new employment initiatives.

#### Role of Master Resource Persons (MRPs) in Convergence:

MRPs identify households missing access to welfare schemes.

They assist in applications for Aadhaar, ration cards, pensions, and housing.

They visit multiple times to help beneficiaries enroll in appropriate schemes.

MRPs ensure continued engagement by linking participants to livelihood-supporting programs.

The District-level team is usually responsible for providing handholding support to the block-level team, consisting of block resource persons. Block resource persons then provide support in the form of “handholding” for master resource persons and participants.

- Individual bank accounts: Master resource persons ensure that each participant has opened a bank account by the time they receive their asset. During household visits, master resource persons encourage participants to make small and regular savings.
- Insurance schemes: During household visits, master resource persons generate awareness regarding the merits of insurance schemes and support the filling of applications for the Pradhan Mantri Jeevan Jyoti Bima Yojana, Pradhan Mantri Suraksha Bima Yojana, and Ayushman Bharat Yojana schemes.
- Access to safe drinking water: Master resource persons facilitate the registration of programme participants in the State “Nal Jal Yojana” scheme.
- Access to safe and secure homes: Master resource participants facilitate the registration of programme participants in the Pradhan Mantri Awas Yojana scheme.

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#### VO Endorsement of Micro-Plans

The VO plays a crucial role in the endorsement of the developed micro-plans by programme participants through the support of MRPs. This step ensures community ownership and support for the chosen livelihood options. During the VO endorsement meeting, the MRP presents the micro-plans to the VO members, who then review and discuss the feasibility of each proposed micro-enterprise. These discussions take into account factors such as local demand, participant skills, and market viability. VO members may offer suggestions or propose modifications based on their local knowledge and insights. Once the discussions are complete and consensus is reached, the VO approves the micro-plans, allowing programme participants to proceed with launching their micro-enterprises.

#### Potential Pitfalls to Consider

- **Passive Participation from VO Members:** One of the most significant challenges in the endorsement process is ensuring active and meaningful participation from VO members. In some cases, MRPs may reach out to individual VO members separately for signatures and skip the endorsement stage altogether. This lack of engagement may arise from several factors, such as limited understanding of the program's objectives or their role in the process, insufficient time allocated for discussion, or a lack of confidence in expressing their opinions.
- **Undue Influence from External Actors:** Concerns exist about the potential influence of external actors, such as block staff, on VO decisions during the endorsement process. Such influence

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can undermine the autonomy of the VO and result in micro-plans being approved without genuine community consensus. Ensuring the independence of the VO in decision-making is vital to ensure that the selected livelihood options truly align with the needs and aspirations of both the programme participants and the community.

- **Pressure to Prioritize Speed over Thoroughness:** The ambitious scale of the program, aiming to reach a vast number of extreme poor households across respective regions can create pressure to expedite the endorsement process. This pressure, if not managed effectively, can result in rushed decisions, limiting the time for thorough discussions and potentially overlooking critical aspects that could impact the success of the micro-enterprises.

#### Best Practice(s):

The monitoring process should emphasize the importance of a market survey prior to development of livelihood plans, and obtaining VO endorsement after the microplan is developed to ensure community involvement and support.

#### Fund Transfer and Asset Procurement

Once the micro-plans are endorsed by the VOs, the process moves to securing funds and procuring the required assets. The VOs submit a demand note to the block office, and upon approval from the District office, the necessary funds are transferred to the VO

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within 15 to 30 days. With the funds in hand, The VO's procurement committee obtains three quotations from vendors, conducts quality and rate checks, and selects the most suitable vendor to ensure programme participants receive high-quality assets at fair prices. Accompanied by the participant, the committee finalizes the purchase, fostering participant involvement, ownership, and alignment of assets with their skills and aspirations.

#### Potential Pitfall to Consider

- **Delays in Fund Transfer:** The 15-30 day timeframe for fund transfer from the District office to the VO is not strictly adhered to, potentially impacting the timely launch of enterprises. programme participants may experience delays in receiving the Special Investment Fund (SIF) grant, impacting their ability to address immediate needs or commence their livelihood activities.
- **Accessibility of Remote Locations:** Observations reveal that MRPs may face difficulties in reaching remote locations on time, affecting their ability to provide timely support during the asset procurement process.
- **Delay in procurement process for Asset:** SJY insights reveal that the asset procurement for livestock is often lengthy, causing delays in enterprise initiation. The availability of suitable livestock, the time taken for transportation, and the need for quality checks all contribute to this extended timeframe. Furthermore, delays in bank cheque processing are a common bottleneck that hinders the timely purchase of assets.

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# Asset Transfer to Programme Participants: SJY

The final step in the enterprise establishment process under the Satat Jeevikoparjan Yojana (SJY) is the physical transfer of procured assets to programme participants. This marks the official commencement of their livelihood activities, ensuring they have the necessary resources to begin income generation and long-term financial stability. However, for asset transfer to be successful and impactful, the process must be structured, community-led, and backed by continuous support mechanisms.

### 1. Structured and Phased Asset

**Disbursement:** To ensure that programme participants can effectively utilize the assets, SJY follows a sequenced, multi-tranche approach, preventing premature asset liquidation or misuse due to financial distress.

- **Phase 1: Special Investment Fund (SIF) – Initial Setup**

- » Programme participants receive a one-time grant of INR 10,000 for setting up their enterprise through DBT/Cheques.
- » This fund is used for infrastructure, raw materials, and basic tools, ensuring that businesses can be launched without debt or external borrowing.
- » Participants must contribute 10% of the total amount, reinforcing financial ownership and accountability in their enterprise.

- **Phase 2: Livelihood Investment Fund (LIF) – Business Growth**

- » A second in-kind grant, up to INR 20,000, is provided based on efficient use of the first fund and early performance indicators.
- » This phase allows business expansion, procurement of additional inventory, or reinvestment in diversified income streams.
- » Participants must contribute 10% of the total amount, reinforcing financial ownership and accountability in their enterprise.

- **Phase 3: Enterprise Diversification and Long-Term Stability**

- » In select cases, a third tranche is provided, bringing the total asset value to INR 60,000.
- » Participants can expand into allied businesses, livestock, or farm-based enterprises, ensuring sustained income and risk mitigation.

### 2. Community-Driven Procurement and Transparency:

Unlike traditional government grant disbursement models, JEEViKA introduced a unique mechanism where grants are directly transferred to programme participants via village organisations.

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- **The village organisation's procurement committee oversees vendor selection, ensuring that:**
  - » At least three quotations are obtained for asset procurement.
  - » Quality checks and fair price evaluations are conducted before finalizing purchases.
  - » Assets are procured within 15–30 days, reducing delays that could impact business launches.
- The involvement of community-based institutions (CBIs) enhances accountability and fosters a sense of collective responsibility in supporting programme participants.

#### 3. Addressing the Consumption Gap:

**Financial Cushion for Households:** One of the key challenges for extreme poor households is managing immediate consumption needs while simultaneously investing in a new business. Without financial stability, participants may be forced to sell off assets prematurely, undermining the programme's goals.

- **To prevent distress sales, SJY introduced the Livelihood Gap Assistance Fund (LGAF):**
  - » A monthly stipend of INR 1,000 is provided for seven months from the time of the first asset transfer.
  - » This stipend covers basic household expenses, ensuring that initial business

profits can be fully reinvested into enterprise growth.

- » For farm-based enterprises, stipends are disbursed weekly for the first 100 days, accommodating longer gestation periods before returns are generated.
- » For non-farm-based livelihoods, stipends are disbursed weekly for the first 45 days, ensuring immediate financial support during business setup.

#### 4. Post-Transfer Monitoring and Support for Sustainability:

Asset transfer alone is not sufficient to ensure enterprise success—programme participants require consistent guidance, problem-solving support, and refresher training to navigate business challenges.

#### Potential Pitfall to Consider

**Delay in Disbursement of LGAF (Consumption Grant):** The complexity of administrative processes can result in delays in LGAF transfer. However, delays in LGAF disbursement means participants having to redirect profits off their enterprises or in some cases can also lead to selling of productive assets to meet their consumption needs, potentially hindering overall enterprise development.

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### Best Practice(s):

Verifying that programme participants are aware of the LGAF, its purpose, and the amount they are entitled to receive. Block Staff must track LGAF disbursement processing times and identify any delays or bottlenecks in the system. These issues must be promptly addressed to ensure programme participants receive timely financial support.

### Key Enablers and Monitoring Checklists

**Staff Involvement in CB Meetings:** The presence of block staff, including ACs and CCs, in CB meetings is crucial for providing accurate information, motivating potential programme participants, and ensuring a clear understanding of the programme. They should play an active role in explaining the programme's benefits, addressing queries, and clarifying any misconceptions.

**Strategies for Conversational Engagement:**

A critical shift needs to occur from a documentation-heavy approach to one that prioritizes genuine conversations and engagement. MRPs should be trained and encouraged to actively listen to programme participants, build rapport, and engage in meaningful dialogue to understand their needs and aspirations.

**Using Motivational Tools and Examples:**

Incorporating motivational tools, such as videos showcasing successful programme participants of former cohorts, can inspire potential new programme participants and help them visualize the possibilities. Sharing real-life examples and success stories can make the programme's concepts more relatable and tangible.

**Stakeholder Involvement in Microplanning:**

Involving Family, Neighbours, and VO Members in the micro-planning process can enhance the long-term success of enterprises. Their input and support can contribute to better decision-making, provide emotional encouragement, and foster a sense of community ownership.

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## Recap:

### Key Questions to Consider for Monitoring the Enterprise Selection and Asset Transfer

#### Enterprise Selection Process

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1. What strategies are being adopted to ensure the enterprise selection process is conversational rather than transactional?
2. Is the documentation burden being minimized for programme participants during the enterprise selection process?
3. Are MRPs building rapport with programme participants and their families during the enterprise selection process to foster trust and programme alignment?
4. Are market assessments being conducted thoroughly to ensure enterprises align with local demand and avoid market saturation?
5. Are MRPs effectively balancing participant aspirations with market realities to ensure business viability and long-term sustainability?
6. How well are MRPs addressing participant concerns and preferences when guiding enterprise selection to prevent disengagement?
7. Are there mechanisms in place for regular follow-ups and monitoring post-enterprise selection to address operational challenges?
8. Are programme participants being guided on business diversification strategies to reduce risk exposure and improve financial stability?

#### Fund Transfer and Management

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9. What is the average time taken between enterprise endorsement and SIF disbursement?
10. What is the average time taken between micro-plan approval and LIF disbursement?
11. Are there any delays in the disbursement of the LGAF stipends, and if so, what are the reasons?
12. Is the current mode of fund transfer the most efficient and reliable option for reaching programme participants?

#### Support Mechanisms for MRPs

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13. Are MRPs struggling to create and follow a visit schedule for programme participants across different phases?
14. What support mechanisms exist to help MRPs create effective work plans for visiting programme participants?
15. Are there mechanisms to assess the effectiveness of the support extended to MRPs?
16. 19. Are MRPs keeping proper track of dates for each participant visit to avoid significant time lags between the first and subsequent visits?

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### **Best Practices: Monitoring and Research Operations (Enterprise Selection and Asset Transfer)**

J-PAL SA conducted observations of different stages of the Micro-Planning (MP) process, from the first confidence building meeting through to the endorsement of MPs by the VOs. The team observed 56 confidence building group meetings, 69 MP home visits, 26 VO MP endorsements, across 4 blocks in 2 districts.

Team of 2 persons can observe the enterprise selection and asset transfer per household from the monitoring team. The team should be thorough with the questions and points to note during observations. This should be a part of the monitoring team training before they go to observe the drive. The monitoring team should not interfere during the conversation of the programme participants with the implementation partner team even if they find some errors. However, they should keep a note of it which can be reported later. The notes should be compiled at the end of the day and any important discrepancies should be flagged appropriately. After every day of observation, the monitoring field team should come together to discuss the activities that happened and the team leaders (Project Associates in the case of J-PAL SA) would conduct feedback sessions and plan the activities for the next day.

These feedback sessions would also include participation from Research Associates.

The monitoring team should always be in close communication with the identification team to plan for the logistics, location, etc. The team should also plan for contingencies related to alternate locations, logistics, personnels, etc. in case there are sudden changes made by the identification team to their plans.

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# Theme 3: Enterprise Development And Handholding

**Table 3:** Enterprise Development and Handholding - Program Phase and Key Enablers

| Program phase and subcomponents               |                                                                              | Key enablers and checklist for observations while monitoring |
|-----------------------------------------------|------------------------------------------------------------------------------|--------------------------------------------------------------|
| <b>Enterprise development and handholding</b> | 3.1 Enterprise development                                                   | 1. Asset increment and asset diversification                 |
|                                               | 3.2 Knowledge of Livelihood Gap Assistance Fund (LGAF) and fund disbursement | 2. Profits and savings                                       |
|                                               | 3.3 MRP mentoring                                                            | 3. Maintaining Book of Records (BORs)                        |
|                                               |                                                                              | 4. Tracking the growth/depreciation of assets                |
|                                               |                                                                              | 5. Knowledge of LGAF eligibility                             |
|                                               |                                                                              | 6. Timely LGAF fund disbursement                             |
|                                               |                                                                              | 7. Frequency of MRP visits                                   |
|                                               |                                                                              | 8. Topics being discussed during MRP visits                  |

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#### Process Overview for Enterprise Development And Handholding: Key Steps and Procedures

Post asset transfer, a comprehensive enterprise development and sustained handholding support are crucial for programme participants to develop appropriate confidence and start successful and sustainable businesses. This is achieved through weekly visits by MRPs and Confidence Building and Enterprise Development Training (CBED). Weekly visits by MRPs focus on several key aspects to ensure the success and sustainability of programme participants' enterprises:

##### Enterprise Performance and Asset Management:

- Monitoring enterprise performance by reviewing sales, expenses, and profits to identify areas for improvement.
- Verifying asset utilization to ensure productive use and prevent misuse.
- Providing guidance on challenges faced in managing enterprises and offering advice on potential diversification opportunities to enhance income generation.

##### Book of Records (BoRs) Maintenance:

- Training programme participants on accurate record-keeping, including tracking income, expenses, and savings.
- Reviewing and updating BoRs during visits to ensure financial accuracy and identify issues.

- Supporting programme participants struggling with record-keeping by suggesting simplified methods or offering additional guidance.

##### Social Issues and Life Skills:

- Facilitating discussions on social issues like women's empowerment, child marriage, and health practices to promote positive change.
- Facilitating life skills discussions on areas such as personal health, hygiene, and basic literacy or numeracy to improve overall well-being.
- Supporting programme participants access government schemes and services for which they are eligible.

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# Spotlight

## From Individual to Group-Based Enterprises, SJY

SJY's approach to communitisation is multifaceted, with several key elements working together to foster community ownership, participation, and sustainability communitization. In line with this, JEEViKA established commodity-specific producer groups or enterprise groups (popularly known as Livelihood Clusters) with the support of CLFs.

Livelihood Clusters are Groups of 15-50 participants who form clusters to pursue common economic goals, often based on traditional livelihoods. This emphasizes diversifying income to reduce dependency on a single source and protect households from external shocks. By collectivizing resources, skills, and market access, these enterprises enable long-term economic growth and social integration. These clusters allow the SJY programme participants for improved access to credit, business management and bargaining power.

The process of forming a cluster begins with a pre-incubation stage where a scoping study is conducted to assess

local market opportunities, followed by identifying eligible SJY programme participants of at least 6 months, living in close proximity (2-3 Kms) and developing a detailed business plan. In the incubation phase, group members receive specialized skill training, pool seed capital, and formally register their enterprise by electing leadership and establishing procurement and quality committees.

Regarding forward market linkages, there are two ways of selling the product. The first way is to supply to wholesalers through bulk orders, where orders are taken in advance from buyers, and production is then tailored to fulfill those orders. These market linkages are facilitated by the Livelihood Coordinators. The wholesale channel, while less remunerative, is a good way to secure steady demand and ensure continuity of business. The second approach is through direct retail; supplying the products to local markets. This method requires more effort and investment in marketing and branding, but it allows for greater control over the pricing and is more remunerative.

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### Example: Broom Clusters in Rohtas

The Savarni Jeevika Mahila Utpadak Samooh, a cluster of 25 households, was trained in broom-making, with INR 10,000 pooled from SJY funds. They received a three-day training set prices collectively, and received market support from Grameen Bazaars. The cluster maintained a minimum profit margin of INR 12 per product, with products sold locally at higher prices. The average monthly sales were INR 93,000, with each household earning an additional INR 3,800. This business offered consistent additional income, driven by constant demand for brooms and low start-up costs, making it accessible for resource-limited households.



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#### CBED Training

Capacity Building and Enterprise Development (CBED) training aims to equip vulnerable households with the skills and confidence to run their own enterprises and graduate to more secure livelihoods. The training is delivered at the start of running their enterprise as three-day residential sessions with 25-30 participants in each batch, typically delivered by block resource persons and implementation organisation(s) staff. The training content varies based on the chosen enterprise (farm, nonfarm, agriculture) and aims to equip programme participants with the theoretical and practical knowledge needed to run their businesses successfully.

CBED training covers a range of topics, tailored to the type of asset the participant receives:

- **Livestock:** Vaccination, nutritional needs, and care.
- **Microenterprises:** Understanding small businesses, record-keeping, setting profit margins.
- **Farm-based enterprises:** Relevant agricultural practices and management skills.

#### Potential Pitfall to Consider

- **Maintaining Frequency:** The programme aims for MRPs to visit programme participants weekly, but this may be regarded as an ambitious target that is often not met due to factors like a high MRP to household ratio and difficulties managing diverse tasks and schedules.
- **Travel Distance and Accessibility:** The geographical spread of programme participants can pose logistical challenges for MRPs, leading to time constraints and potential delays in reaching remote areas.

#### Challenges with CBED Training

- **Lack of Detailed Feedback Mechanisms:** While programme participants generally report high satisfaction with CBED training, the programme lacks robust mechanisms for gathering detailed feedback on specific training modules. This makes it difficult to assess the effectiveness of individual components and identify areas for improvement.
- **Addressing Specific Training Needs:** While the training modules cover essential topics, SJY insights reveal a targeted training on diversification of livelihood activities, maintaining BoR and help with inventory management/purchase techniques.

#### Best Practice(s):

Supervision is important for tackling the challenges identified by MRPs, which should be re-emphasized to BRPs, DRPs and District Nodals. To ensure that field supervision happens regularly, developing designation-specific targets for field-level supervision and for these to be monitored in regular review and supervision meetings are encouraged.

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#### Key Enablers and Monitoring Checklists

**Tracking Asset Acquisition:** It's important to monitor if programme participants are reinvesting earnings into their enterprises and acquiring additional assets. This helps evaluate the growth and sustainability of their livelihoods. Assess the extent to which LGAF is helping programme participants meet their daily needs, support their enterprises, and avoid resorting to detrimental coping mechanisms.

**Assessing Profitability:** Weekly collection of data on programme participants' income, expenses, and profits. Quarterly analysis of profitability trends to identify successful enterprise models and areas requiring support. Consider implementing digital tools or mobile applications to facilitate easier and more accurate record-keeping by both programme participants and MRPs.

**Maintaining Accuracy:** MRPs can verify the accuracy and consistency of BoRs maintained by programme participants, subsequently to be verified by Block Resource Persons bi-monthly or monthly. This involves checking entries for income, expenses, and asset valuation.

**Frequency of MRP visits:** Monitor the frequency of MRP visits to programme participants, ensuring that weekly visits are being conducted, particularly for those in the initial stages of their enterprise journey.

**Supervision of MRPs:** Moving beyond attendance records, senior officials (BRPs, DRPs etc) can evaluate the quality of interactions during MRP visits through field supervisions. Are MRPs providing tailored guidance, addressing challenges, and building strong relationships with programme participants?

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### Recap:

### Key Questions to Consider while Monitoring the Enterprise Development and Handholding

#### Enterprise Continuity and Asset Creation

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1. Are the programme participants still running their original enterprise/livestock, or have they switched to another type of enterprise?
2. Have the programme participants created or added assets to their shops or houses as a result of their participation?
3. What is the average age of the original enterprise established with programme support?

#### Books of Record (BoRs)

---

4. Are the programme participants maintaining Books of Record (BoRs) to track enterprise finances?
5. Are BoRs being filled out daily or at regular time intervals?
6. Are the calculations in the BoRs accurate and complete?
7. Are the BoRs simple in format and layout, making them easy for programme participants to use?
8. Are MRPs rigorously trained on maintaining and correcting BoRs?
9. Does the MRP training include practical sessions with sample filled-in BoRs for identifying and correcting errors?
10. Are MRPs actively correcting participant records in the early weeks of enterprise operations?

#### Livelihood Gap Assistance Fund (LGAF)

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11. Are programme participants aware of their eligibility for the Livelihood Gap Assistance Fund (LGAF)?
12. Is the LGAF being disbursed to programme participants in a timely manner?

#### MRP Engagement and Support

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13. Are the MRPs visiting programme participants at least once a week?
14. How long are the group meetings conducted by MRPs? Are they within the ideal duration of 2–3 hours?
15. How long are the one-to-one home visits by MRPs? Are they within the ideal duration of 40–60 minutes?

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16. Are MRPs covering the following topics during weekly meetings:

- Enterprise issues
- Business literacy
- Social issues

#### Participant Feedback

17. Do programme participants feel that the hand-holding activities (e.g., mentoring, training, and support) are useful?

#### Best Practices: Monitoring and Research Operations (Enterprise Development and Handholding)

In this phase, a survey 4–6 months after asset transfer can help assess enterprise status and the quality of handholding support. J-PAL SA conducted a quantitative survey with 155 households across four blocks in two districts to evaluate post-transfer support for enterprise development.

The monitoring team should be well-trained on the survey tool and iteratively pilot and refine it for content, language, and delivery. Survey duration should be monitored to avoid respondent fatigue; if needed, longer surveys can be split into modules and conducted with

a time gap. Surveys should primarily engage program participants, with minimal input from family members. Enumerators must clearly explain the consent form and proceed only after receiving written consent.

During the survey, enumerators should remain calm, patient, and neutral, ensuring minimal interference from non-participants. Questions must be asked without leading respondents. To maintain data quality, Research Associates should conduct frequent checks—such as back-checks, spot checks, survey accompaniments, and High-Frequency Checks (HFCs). In the SJY program, daily HFCs were conducted with feedback shared regularly, and 15–20% of the surveys were back-checked for errors.

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# Theme 4: Household Feedback

**Table 4:** Program Feedback from Households - Program Phase and Key Enablers

| Program phase and subcomponents |                                                                                | Key enablers and checklist for observations while monitoring                  |
|---------------------------------|--------------------------------------------------------------------------------|-------------------------------------------------------------------------------|
| Household feedback              | 4.1 Satisfaction with MRP services                                             | 1. Frequency and quality of MRP visits                                        |
|                                 | 4.2 Livestock vaccination rate                                                 | 2. Awareness about livestock vaccination and linkage to vaccination providers |
|                                 | 4.3 Usefulness of Capacity Building and Enterprise Development (CBED) training | 3. Status of CBED training completion                                         |
|                                 | 4.4 Usefulness of program group meetings                                       | 4. Attendance of programme participants in group meetings                     |
|                                 |                                                                                |                                                                               |

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#### Process Overview for Household Feedback: Key Steps and Procedures

Gathering and analysing household feedback is crucial for understanding the effectiveness of the programme being implemented and identifying areas for improvement. The purpose of such surveys is to collect feedback from households that are already running their enterprise about important aspects of SAY implementation: the satisfaction with their livelihood option, the usefulness of training and MRP household visits.

Feedback can be collected either before graduation, as part of the endline survey, or through ongoing monitoring processes. For the SJY programme, J-PAL SA conducted various surveys to assess key themes emerging from participant perspectives.

#### Satisfaction with MRP Services

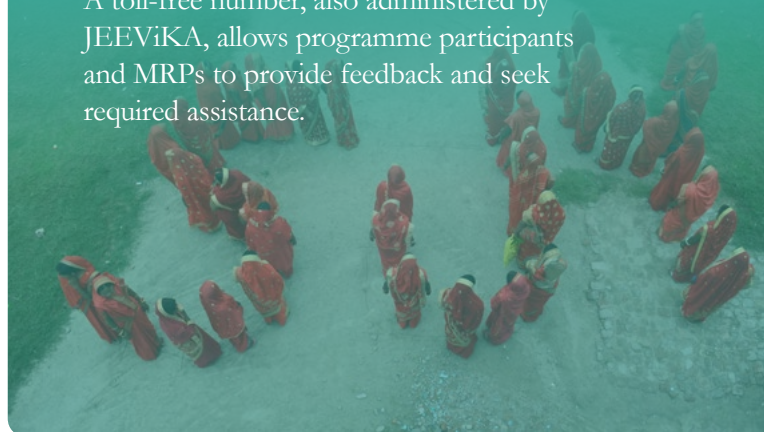
MRP visits are the cornerstone of the programme's success. MRPs are expected to conduct weekly visits to each participant household, offering guidance and support for their enterprise development. The average length of each visit could be anywhere between 30-45 minutes. These visits provide essential handholding support to programme participants, guiding them through the intricacies of managing their enterprises and addressing various challenges. Beyond mere frequency, the quality of MRP visits is crucial for effective participant support.

MRPs must engage in conversations with programme participants covering a wide range of topics, including:

#### Key Methods of Feedback Collection: SJY, Bihar:

- **Household Feedback Survey:** J-PAL SA conducted a large-scale telephonic survey in February-March 2021, reaching 1,907 households, of whom 1,099 were already running their enterprises.
- **Covid-19 Impact Surveys:** Three rounds of surveys were conducted to assess the impact of the pandemic on SJY programme participants and SHG members.
- **Qualitative Studies:** J-PAL has conducted qualitative studies, including interviews and focus group discussions, to gather in-depth feedback on specific aspects of the programme, such as challenges faced by low-performing households.

Additionally, regular feedback was collected through existing channels such as the Field Reporter Pro App, administered by JEEViKA, that allow MRPs to record details of their household visits, including the activities conducted and any issues faced. A toll-free number, also administered by JEEViKA, allows programme participants and MRPs to provide feedback and seek required assistance.



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- **Enterprise Issues:** Assessing business progress, troubleshooting challenges, providing guidance on enterprise management.
- **Business Literacy:** Discussing financial management, record-keeping, marketing strategies, and other business skills.
- **Social Issues:** Addressing social challenges, promoting awareness of government schemes, fostering social integration.
- **Life Skills:** Encouraging savings, promoting education, supporting family well-being, and developing essential life skills.

#### Potential Pitfall to Consider

The requirement for weekly visits by MRPs may not be achieved consistently. SJY insights reveal shortfalls in meeting these targets, highlighting the need for strategies to improve workload management and provide adequate support to ensure regular visit frequency and overall program effectiveness.

#### Best Practice(s):

Maintaining a healthy ratio of MRP to programme participants (averaging around 1:30) would alleviate their heavy workload, allowing for more focused attention and potentially more frequent visits. Additionally, providing MRPs with clear work plans and scheduling tools is crucial for effective time management. Structured templates for scheduling and tracking visits can help MRPs prioritize tasks and ensure they maintain a consistent visit frequency.

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#### Usefulness of CBED Training

SJY insights reveal that programme participants who received CBED training found it useful. This indicates that the training is meeting programme participants' needs and providing valuable knowledge for their enterprise ventures. After attending CBED training, programme participants reported feeling more confident, and 98% felt more capable in managing their chosen livelihood options. This highlights the training's positive impact on programme participants' self-belief and skills. This is particularly true for First-Time Entrepreneurs who are able to acquire foundational knowledge and skills needed to succeed.

#### Potential Pitfall to Consider

**Timely Delivery of Training:** Operational challenges might cause delays in delivering CBED training before they start their enterprises, hindering their initial progress and potentially affecting their long-term success.

**Resource Constraints:** The effectiveness of CBED training also depends on the availability of qualified trainers and adequate resources. High workloads and limited training capacity among trainers could affect the quality and consistency of training delivery.

#### Best Practice(s):

Most programme participants do not have prior experience of running an enterprise. Hence, it is important that programme participants receive the CBED training at the start of running their enterprise. Identifying any households that have not been trained and to prioritize any backlog

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in training that may have resulted due to natural shocks.

SJY insights suggest that programme participants who participate in the group meetings generally find them valuable, appreciating the opportunity to interact with peers, share experiences, and learn from each other. They often cite the discussion of livelihood-related issues, social issues, and savings as particularly useful.

#### Livestock Vaccination Rates

Livestock is one of the crucial assets preferred by participant households for enhancing their livelihoods. Since livestock is vulnerable to disease outbreaks, MRPs must constantly raise awareness about livestock vaccination with the programme participants. SJY insights reveal that livestock vaccination was rated as a significant area of concern. Despite a majority of livestock owners receiving information about vaccination from their MRPs, only a small fraction actually vaccinated their livestock. This discrepancy between awareness and action suggests the presence of barriers beyond lack of information.

Unvaccinated livestock are highly susceptible to diseases, leading to potentially high mortality rates. This poses a direct threat to the programme participants' investments and their primary source of income, hindering long-term graduation pathways.

#### Potential Pitfall to Address

- **Awareness Barriers:** Although a significant proportion of programme participants receive information about

vaccination from MRPs, knowledge gaps may still persist. Some programme participants may not fully understand the importance of vaccination in preventing diseases and ensuring the health of their livestock.

- **Access Barriers:** Limited access to vaccination services can be a significant barrier. In some areas, the availability of Pashu Sakhis (community-based women animal health workers) and veterinary services may be insufficient, preventing programme participants from accessing the necessary services.

#### Best Practice(s): Adopted in the Case of SJY, Bihar

To minimize mortality rates from diseases like goat pox, the goat cluster adopts a proactive approach by deploying Pashu Sakhis on the ground and tagging them to specific households, along with linking them with government livestock vaccination services. This ensures that goats receive timely precautionary and curative interventions. The formation of the goat cluster is demand-driven, addressing a critical need in the region where a high proportion of goats often succumb to diseases due to grazing in open hills. This targeted approach helps ensure that goats are better protected and that the interventions are more effective in preventing disease outbreaks.

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### Key Enablers and Monitoring Checklists

#### **Awareness and Access to Livestock**

**Services:** To improve low vaccination rates, we need better awareness and access. MRPs share vaccination information while Pashu Sakhis and local providers help overcome barriers. Partnerships with veterinary services ensure affordable, accessible options.

#### **Participant Attendance and Engagement:**

Tracking attendance and engagement in group meetings helps assess effectiveness and identify improvements. This reveals participation barriers and helps evaluate content relevance for better knowledge sharing.

**Collecting participant Feedback:** Regular feedback collection through surveys, discussions, and interviews provides insights into satisfaction and challenges. This data helps improve MRP services, training, and overall programme delivery.

**Assessing Training Impact:** Pre and post-training assessments measure CBED training effectiveness through changes in knowledge and skills. Qualitative feedback helps understand impact on participant behavior.

#### **Evaluating Peer Learning Opportunities:**

Monitor group meeting effectiveness through attendance, feedback, and observation of interactions. This shows how well meetings enable knowledge sharing and mutual support.

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## Recap:

### Key Questions to Consider to Generate Household Feedback

#### Participant Satisfaction and MRP Services

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1. How satisfied are the programme participants with the services provided by the MRPs?
2. Are MRPs visiting participant households on a weekly basis?
3. Are MRPs adapting their services to the specific needs of the participant households?
4. Are programme participants receiving timely and relevant guidance from MRPs based on their enterprise type or household needs?

#### Livestock Vaccination

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5. Have programme participants (e.g., those owning goats, cows, etc.) vaccinated their livestock?
6. Are programme participants informed by their MRPs about the importance of vaccinating livestock?
7. Do participant households have access to the required vaccination services?

#### Capacity Building and Enterprise Development (CBED) Training

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8. Are the programme participants up to date with their Capacity Building and Enterprise Development (CBED) training?
9. Are there any backlogs in CBED training delivery? If so, what measures are being taken to close the gap?
10. Are programme participants gaining crucial skills and knowledge from CBED training to expand their enterprises in terms of scale and diversity?

#### SAY Group Meetings and Peer Learning

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11. What percentage of programme participants actively participate in discussions during group meetings?
12. How frequently are programme participants attending the SAY group meetings?
13. Do programme participants find the group meetings valuable for building their confidence and enhancing their skills?

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#### Best Practices: Research Monitoring & Operations

Household Feedback Survey was conducted to capture programme participants' experiences with key interventions such as MRP visits, the usefulness of Capacity Building and Enterprise Development (CBED) training, participation in group meetings, and awareness of livestock vaccination services.

The telephonic survey was conducted between February and March 2021 with a total of 1,907 beneficiaries across 11 districts in Bihar. Of these, 1,099 households had already begun operating their enterprises and responded to all survey modules. The survey collected detailed data on the quality of MRP support, where nearly all respondents reported satisfaction with MRP services and found their advice helpful for addressing livelihood challenges. In terms of CBED training, the majority of participants had received the training and almost all of them reported that it was useful, helping them feel more confident and capable in managing their enterprises. Group meetings were also positively received by most respondents, particularly for discussions related to livelihoods, social issues, and savings practices. In the area of livestock vaccination, while awareness

was relatively high among livestock-owning participants, the survey pointed to the importance of continued follow-up and accessible service delivery to translate awareness into action.

The survey instrument was developed jointly by J-PAL, JEEViKA, and Bandhan-Konnagar to ensure contextual appropriateness and clarity. Enumerators were trained to administer the tool across structured modules related to livelihoods, enterprise support, training, and satisfaction with programme services. Each interview lasted approximately 30 minutes and included verbal consent procedures to ensure ethical conduct. The modular structure of the questionnaire allowed for tailoring based on each respondent's progress in the programme.

Findings from the Household Feedback Survey played an important role in informing programmatic decisions. They helped guide adjustments in MRP caseloads and visit schedules, informed the prioritisation of CBED training rollouts, and reinforced the need to strengthen last-mile delivery of veterinary services. The results of this survey also laid the groundwork for future monitoring rounds and contributed to the design of the graduation assessment strategy.

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# Theme 5: MRP Handholding and Support

**Table 5:** MRP Capacity Assessment - Program Phase and Key Enablers

| Program phase and subcomponents |                                             | Key enablers and checklist for observations while monitoring                                 |
|---------------------------------|---------------------------------------------|----------------------------------------------------------------------------------------------|
| <b>MRP Capacity Assessment</b>  | 5.1 Work Plan challenges                    | 1. Workload of the MRPs and the mechanism to manage the workload                             |
|                                 | 5.2 Focus areas for training and monitoring | 2. Frequency and content of need-based technical training of the MRPs                        |
|                                 | 5.3 Use of resources available              | 3. Frequency and nature of use of resources (e.g., training manual, flip charts) by the MRPs |
|                                 | 5.4 Field-level accompaniments              | 4. Frequency of field-level supervision of the MRPs                                          |

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#### Process Overview for MRP Handholding and Support: Key Steps and Procedures

MRPs (Master Resource Persons) are the frontline staff responsible for providing comprehensive support and mentoring SAY programme participants through the entire journey to graduation. MRPs engage in a wide range of activities, including market analysis, asset selection, micro-planning, weekly home visits, enterprise skills training, mentoring on social issues and life skills, inclusion in SHGs, convergence with other schemes, and graduation training.



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# Community Managed Selection Process of MRPs and Onboarding Process: SJY

The Master Resource Persons (MRPs) are the community cadres of JEEViKA that play a crucial role in implementing the SJY programme. MRPs are the frontline staff who provide all the required support and mentoring to the target households from the time of their enrollment until about 18 months thereafter. The role of MRPs is akin to that of coaches in the Graduation Approach.

## Eligibility Criteria

| Minimum qualifications                                                                                                                                                                                                                                                                                                                                      | Desired qualifications                                                                                                                                                                                                                                                                                                                                     |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"><li>• Must have completed at least 10th grade</li><li>• Age should be between 20 to 40 years from the date of the advertisement.</li><li>• Smartphone with Internet access</li><li>• Should not be an elected representative</li><li>• Must be comfortable travelling extensively (at least 20-25 days a month)</li></ul> | <ul style="list-style-type: none"><li>• Special emphasis should be given to the selection of women representatives from Scheduled Castes and Scheduled Tribes.</li><li>• Must have a two wheeler/cycle.</li><li>• Must have a bank account.</li><li>• Should have the innate quality of patience along with compassion towards rural poor women.</li></ul> |

## Selecting an MRP

1. Assessment of MRP requirement at Cluster/Village organisation level
2. Advertisement
3. Written Test: Logical Reasoning, Social Issues, SJY Programme
4. Interview

## Roles and Responsibilities

1. Identification of target families
2. Capacity building of participant
3. Support households in livelihoods investment
4. Integrate households with community organisations (SHGs)
5. Convergence with Government Schemes
6. Accounting and MIS entry
7. Ensure Graduation of assigned households

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The training for master resource persons is staggered across four modules. In addition to these, master resource persons can receive refresher training at the state-level teams' discretion. The training modules for MRPs are listed below:

Module 1: SJY Induction and Enterprise Selection

Module 2: Enterprise development and books of records

Module 3: Programme operational management

Module 4: Household refresher training

Upon participants selection, MRPs along with JEEViKA and resource personnel from Technical Advisor Bandhan-Konnagar, facilitate and organize a series of training sessions for the participants for 18 months. These are 3-day-long residential trainings on confidence building and enterprise development and take place with 25-30 participants participating in each batch. Additionally, households receive four refresher training during the course of their participation in the Graduation programme.

#### List of activities performed by the MRPs:

1. Market Analysis and Asset Selection
2. Micro-planning and weekly home visits by MRPs
3. Enterprise Skills training
4. Weekly mentoring for 18 months on social issues and life skills
5. Inclusion in SHGs and Convergence with other schemes
6. Lifeskills coaching
7. Graduation training

#### Honorarium

Honorarium for MRPs may be decided at the state level corresponding to appropriate market standards in respective states. In the SJY programme, each MRP is given a bonus of INR 500 per graduating household.

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MRPs start their hand holding process typically after the asset is transferred, which is 5-6 months since the participant households are identified. Before they embark on their mentoring journey, MRPs are given comprehensive training to be effectively support the participant households in their enterprise journey:

MRPs typically receive training across four modules:

- **Module 1, Programme Induction and Enterprise Selection:** Module 1 is a six-day residential training for MRPs, introducing them to the program, its goals, and key processes, including participant selection, confidence-building, enterprise facilitation, and linkages to government schemes. It also covers the use of the Management Information System (MIS) and mobile apps for data entry and reporting.
- **Module 2, Enterprise Development and Books of Records:** This five-day residential training, typically held about 45 days after Module 1, focuses on enterprise development. MRPs are trained on maintaining accurate Books of Records (BoRs), guiding programme participants in managing enterprise finances, tracking income and expenses, and promoting sound financial management practices.
- **Module 3, Programme Operational Management:** Typically held 60 days after Module 2, this five-day training trains MRPs on managing livestock and microenterprise businesses, livelihoods diversification, conducting weekly meetings, and monitoring asset growth and

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graduation indicators. This module equips MRPs to offer comprehensive support to programme participants in setting up and running their enterprises.

- **Module 4, Household Refresher Training:** Typically held 90 days after Module 3, this training serves as a refresher for MRPs, reinforcing previous learning and addressing any questions from practical experience. It focuses on reviewing key concepts and ensuring MRPs understand the program's procedures and their roles. Block resource persons also receive training on delivering this refresher and preparing MRPs for Graduation training as programme participants near program completion.

### Potential Pitfall to Consider

- **Workload and Time Management:** MRPs often work with a large number of programme participants at different programme stages, making it challenging to complete all tasks effectively. They also find it difficult to meet all programme participants regularly.
- **Customised Training Support:** SJY insights reveal that MRPs express greater training support in areas on training programme participants on Books of Records (BoRs), inventory management, and profit calculation. MRPs may also need help in accessing and utilizing the Management Information System (MIS) effectively.
- **Participant Attrition and Dropout:** MRPs may report cases of participant dropping out of the programme.

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Observations from SJY programme reveal that attrition might occur at different stages, with migration being the most common reason, followed by lack of confidence, family pressures, and dissatisfaction with the chosen enterprise.

- **Weekly Supervision and Support:** MRPs require ongoing support and supervision from senior officials. Insights from SJY show that, in some cases, MRPs have had limited or no interaction with senior staff, such as BRPs, and that BRPs have not always accompanied MRPs during field visits.
- **Underutilisation of Resources:** Underutilization of resources such as help desks, training manual, flip charts etc by MRPs could be concerning since regular use of these resources promote adherence to the protocols and support with varied tasks.

### Best Practice(s):

MRPs often manage multiple responsibilities, including supporting target programme participants and handling cluster-related tasks, which can dilute their focus and productivity. Creating a dedicated cadre of staff solely focused on cluster work can streamline operations, improve support for programme participants, and ensure greater accountability in cluster activities. Additionally, setting up A dedicated cadre of staff and a Common Facilitation Centre (CFC) has been identified as a best practice. can serve as a central hub for various activities. This facility would provide secure storage for cluster products, ensuring their quality and accessibility, and act as a venue for meetings, training sessions, and community gatherings.

### Key Enablers and Monitoring Checklists

**Gender Representation:** Special emphasis should be placed on selecting women representatives as MRPs, particularly those from historically disadvantaged groups (in the given region) such as Scheduled Castes and Scheduled Tribes. In addition to ensuring that candidates are comfortable with extensive travel, possess a functional bank account, and are not holding any elected leadership positions, their genuine interest in working towards the empowerment of rural women from extreme poor households should be carefully assessed during the selection process.

**Clearly Defined Roles and Responsibilities:** Ensure all MRPs have a comprehensive understanding of their duties across different programme stages (identification, micro-planning, asset transfer, enterprise management, and graduation) through rigorous monitoring and supervision by BRPs. Provide detailed job descriptions outlining expectations, activities, and reporting requirements.

**Structured Training Curriculum:** Develop a comprehensive training programme covering essential knowledge and skills, including—

- a) Programme Fundamentals:** In-depth understanding of programme objectives, eligibility criteria, and operational procedures.
- b) Community Engagement:** Effective communication, facilitation skills for group meetings, and conflict resolution strategies.

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**c) Enterprise Development:** Market analysis, asset selection guidance, basic financial literacy, and Books of Records maintenance.

**d) MIS Utilisation:** Data entry, report generation, and troubleshooting common issues.

**e) Soft Skills:** Confidence building, motivation techniques, and mentorship strategies.

**f) Regular Refresher Training:** Conduct periodic refresher courses to reinforce core concepts, introduce updated guidelines, and address emerging challenges.

#### Workload Management Tools and

**Strategies:** Provide MRPs with tools and strategies to effectively manage their workload, such as:

- a) Weekly planning templates to prioritize tasks and allocate time efficiently.
- b) Caseload management guidelines to ensure equitable distribution of programme participants across different programme stages.
- c) Access to digital tools and resources to streamline data collection, reporting, and communication.

#### Regular Supervision by Senior Officials:

Block Resource Persons (BRPs) play a critical role in supervising and supporting Master Resource Persons (MRPs) at the block level to ensure smooth programme implementation. Their responsibilities include offering guidance, monitoring MRP performance, and addressing challenges MRPs encounter in their work. BRPs are expected to join MRPs

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during field visits to observe their interactions with programme participants and gain a direct understanding of the challenges faced on the ground.

- To enhance supervision, BRPs can leverage technology tools like the Household Monthly Progress Report app used by JEEViKA, enabling them to monitor MRP weekly field rosters, progress reports, and data entered into the Management Information System (MIS). This helps ensure alignment with programme targets, identify discrepancies, and address areas requiring attention.
- Additionally, structured supervision tools, such as standardised checklists or observation forms, can streamline the process and promote consistency in feedback. Regular bi-monthly feedback sessions led by BRPs can provide a platform for discussing concerns, sharing best practices, and fostering continuous improvement among MRPs.

**Grievance Redressal Mechanism:** MRPs build close relationships with programme participants and hence can act as intermediary to suggest feedback to BRPs and implementing organisations directly. A toll free number/Help Desk administered by BRPs can support MRPs in raising concerns and feedback without any phone-related charges.

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## Recap:

### Key Questions to Consider to Assess MRP Capacity and Support

#### Gender Representation

1. What percentage of selected MRPs are women?
2. Was special emphasis given to selecting women MRPs from historically disadvantaged backgrounds in the given context (e.g., Scheduled Castes and Scheduled Tribes)?
3. Was the MRP candidate assessed for innate qualities such as patience and compassion towards the issues faced by rural poor women?

#### MRP-Household Ratio

4. What is the current MRP-to-household ratio?
5. Is the MRP-household ratio manageable for MRPs to deliver quality services?
6. Are adjustments being made to the ratio when MRPs report challenges in managing their workload?

#### Time Management and Support Mechanisms

7. What mechanisms are in place for MRPs to manage their time and work effectively?
8. Are MRPs provided with tools or guidelines to plan their tasks and visits efficiently?
9. Are supervisors (e.g., BRPs, DRPs, or District Nodals) actively involved in helping MRPs manage their time and workload?
10. Are MRPs being paid their honorariums on time?

#### Challenges Faced by MRPs

11. What are the major challenges faced by MRPs in their daily work?
12. Are challenges related to technical aspects of enterprise development, such as basic mathematics, BoRs, and stock register maintenance, being addressed?
13. Are the challenges reported by MRPs becoming focus areas for targeted training and supervision?
14. Are there feedback mechanisms for MRPs to report their challenges and receive timely support?

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### Resources for MRPs

---

15. What resources are available to MRPs to ease their workload and improve adherence to protocols?
16. How frequently are these resources being utilized by MRPs in their day-to-day work?
17. Are all MRPs aware of the available resources and how to use them effectively?
18. Are there efforts to ensure uniform access to resources across all MRPs?
19. Have the MRPs completed all the necessary training along with refresher training required during the course of the programme?

### Supervision and Monitoring

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20. How frequently are MRPs being supervised in the field?
21. Are supervision visits happening regularly as per the designated targets for BRPs, DRPs, and District Nodals?
22. Is the importance of field supervision being regularly emphasized to supervisors during review meetings?

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#### Best Practices: Research Monitoring & Operations

Multiple rounds of monitoring surveys were conducted to assess the role of Master Resource Persons (MRPs) in the SJY programme. These surveys included the Household Feedback Survey (2021), two rounds of the MRP Capacity Assessment (2020–2021), the Pre-Post Baseline Study (2020–2021), the Graduation Indicators Assessment (2023), and the COVID-19 Impact Survey (2020). Together, these studies provide robust insights into MRP performance, capacity needs, and beneficiary perceptions across different phases of implementation.

The first phase involved the rollout of a self-administered MRP Capacity Assessment Survey across 38 districts. The tool was designed in consultation with JEEViKA and Bandhan-Konnagar and piloted in an initial set of districts before scale-up. Data collection was conducted online with the support of JEEViKA district teams. District-level completion and response rates were tracked in real time through an internal dashboard, and key indicators (e.g., visit frequency, supervision received, and confidence in MIS use) were updated weekly. Interim results were used to classify districts into “immediate”, “moderate”, and “low” attention categories to prioritise follow-ups.

In parallel, J-PAL launched a Household Feedback Survey in February 2021 to understand beneficiaries’ experiences with MRP visits and handholding. The survey was administered telephonically over a six-week period, covering 1,907 SJY beneficiaries across

11 districts. The survey instrument was jointly developed with implementation partners and reviewed for clarity, neutrality, and field feasibility. The questionnaire was modular in structure, covering MRP visit frequency, quality of support, and follow-up on asset use, training, and savings practices. Enumerators were trained in consent procedures, probing techniques, and maintaining a non-leading tone. Verbal consent was obtained prior to each interview, and regular checks ensured consistency across the team. Progress summaries and sample tracking were updated in an internal monitoring dashboard throughout the data collection period.

To assess change over time, J-PAL also integrated relevant modules on MRP support into its Graduation Indicators Assessment Survey, conducted across 35 districts in June–July 2023. This survey combined telephonic and in-person interviews, with the questionnaire tailored to respondents nearing graduation. Field protocols included enumerator accompaniment in selected districts, structured debriefs, and frequent high-frequency checks (HFCs) led by Research Associates. The survey built on standardised definitions of MRP roles as outlined in the SJY implementation manual, ensuring alignment with programme expectations.

Additionally, a Pre-Post Baseline Survey was administered with a sample of 3,285 households to support an outcomes study. Modules capturing MRP interactions, support received, and recall of enterprise advice were included. The data collection was conducted over four months with trained enumerators, and accompanied by backchecks and spot-checks to ensure reliability.

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# Theme 6:

## Unpacking Challenges Faced by Low-Performing Households

**Table 6:** Assessing Challenges Faced by Low-Performing Households - Program Phase and Key Enablers

| Program phase and subcomponents                |                                                                | Key enablers and checklist for observations while monitoring                                               |
|------------------------------------------------|----------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|
| <b>Feedback from low-performing households</b> | 6.1 Status of Fund disbursement                                | 1. Delay and/or incomplete transfer of support funds/ grant                                                |
|                                                | 6.2 Expenses and savings pattern                               | 2. Patterns of operating expenses, profits, and savings                                                    |
|                                                | 6.3 Support, training, and literacy                            | 3. Frequency and quality of MRP visits                                                                     |
|                                                | 6.4 Health and other natural shocks                            | 4. Coping mechanism in place for health shocks like COVID-19, and natural shocks like drought, flood, etc. |
|                                                | 6.5 Livelihood satisfaction and availability of temporary jobs | 5. Availability of temporary jobs/daily wage work in the surrounding localities                            |
|                                                | 6.6 Perception of government schemes                           | 6. Dependency on the government assistance                                                                 |
|                                                | 6.7 Family support and women empowerment                       | 7. Decision-making power and agency of programme participants and support from family                      |

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#### Process Overview for Unpacking Challenges Faced By Low-Performing Households: Key Steps and Procedures

As a part of the programme implementation, it is important to track the performance of the participating households. In the SJY programme, this was done through the households being tracked digitally using Monthly Progress Report (MPR) which would record income and asset growth providing automatic gradings into three categories:

**Category A:** Households on track (those who have met the programme's benchmarks like income growth and asset increase).

**Category B:** Households in between (showing progress but not meeting all targets).

**Category C:** Low-performing households (those who have been in the programme for ~12 months but have not increased assets by 50% or reached INR 4000/month income).

Once these (low-performing) households are successfully identified, it is important to understand the nature of their challenges (most likely through a qualitative study like Focus Group Discussions (FGDs)). Such study should be conducted by an independent process monitoring agency.

#### Pitfalls to Consider: Contributing Challenges

- **Delays in Receiving Funds:** One of the key reasons households may not perform well could be because of the delay in receiving funds, including the Special Investment Fund (SIF), Livelihood Investment Fund (LIF), and the Livelihood

Gap Assistance Fund (LGAF). These delays disrupt their ability to purchase necessary assets or raw materials on time, or cover initial operational expenses, leading to increased reliance on loans, potentially leading to debt.

- **Support, Training, and Literacy:** Low literacy levels among programme participants present a significant obstacle to their full engagement in the programme. These limitations affect their ability to grasp business concepts, maintain records, and realise the full potential of the programme.
- **Health and Shocks:** SJY insights reveal that the most common source of funding for health-related expenditures is savings, followed by loans from friends/family. This reliance on personal savings for healthcare can deplete the funds available for enterprise investment or operational expenses, hindering growth and potentially leading to a cycle of debt.
- **Low Adoption of Livestock Vaccination:** Low rate of livestock vaccination among programme participants poses a significant risk of disease outbreaks, threatening the health of livestock and leading to potential financial losses for these already vulnerable households.
- **Social Norms as Drivers of Inequality:** Social discrimination, such as caste-based prejudice, can significantly hinder the economic progress of programme participants engaged in microenterprises. SJY insights indicate that some programme participants face stigma from potential customers who refuse to purchase their

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products or services due to their caste. This discrimination directly impacts their livelihoods by reducing demand and limiting income generation especially in contexts where local patronage is crucial for success.

- **Livelihood Satisfaction and Employment Opportunities:** Some programme participants might experience dissatisfaction with their chosen livelihood, primarily due to insufficient income generation. In such cases, programme participants might abandon their livelihoods in favor of temporary jobs nearby that offer guaranteed and regular income.

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- **Over-Reliance on Government Schemes:** Despite the programme's emphasis on fostering self-reliance, programme participants may often continue to rely heavily on government schemes, even when not directly benefiting from them. While convergence with such schemes remains a core focus, this reliance can hinder the cultivation of a mindset geared toward self-sufficiency and sustainable income generation. Without a shift in perspective, programme participants may struggle to view their enterprises as pathways to long-term financial independence, potentially undermining the programme's ultimate objectives.

## Qualitative Focus: Gender and Agency within SJY

One of the expected outcomes of the graduation program is to support women reclaim their agency in the long run. Hence, it is important to find if there are any visible changes and/or shifts in the women programme participants' position within the family or their neighborhood, post taking part in the SAY program and owning a livelihood. This can be assessed through a qualitative interview or a Focus Group Discussion to assess any change in decision-making capacity within the family and find family member's perceptions about women having agency and support.

## Insights from SJY, Bihar

SJY insights suggests that while participation in the SJY programme fostered a sense of empowerment among women, challenges in decision-making persist. For example, households in the treatment group performed better when asked if the respondents can spend small and big amounts by themselves or spend on personal items like clothing without permission. However, when respondents are asked about women in general and if they should have rights/freedoms to, say, buy clothing without partner's permission or purchase household items without permission of other household members –great majority in both treatment and control groups answer in the negative. The question around what a woman “should be able to do” is still pretty much dictated by the traditionally conservative values. Women continued to devote their time to household chores including cooking, cleaning and collecting fuel. Their political participation also remained low.

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## Recap:

### Questions to Consider while monitoring the performance of low-performing households

#### Fund Disbursement

---

1. Are there any delays in the disbursement of funds to programme participants?
2. What are the major reasons for delays in fund transfers, if any?
3. How are fund delays affecting the financial and operational stability of participant households?

#### Profitability and Reinvestment

---

4. Are the programme participants making sufficient profits from their enterprise or livestock?
5. Are programme participants reinvesting their profits into their enterprises or livestock to ensure sustainability and growth?
6. How do profitability and reinvestment trends compare between programme participants with microenterprises and those with livestock?
7. Is the asset in possession of the participant and functional/operational?

#### MRP Services and participant Satisfaction

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8. How satisfied are low-performing programme participants with the services provided by MRPs?
9. Are MRPs visiting low performing participant households on a weekly basis?
10. Are MRPs adapting their services to the specific needs of the low-performing participant households?

#### Shock Resilience

---

11. What mechanisms are in place to cushion programme participants from health shocks, such as family illness, or natural disasters, such as floods and droughts?
12. How do social and systemic inquiries such as caste affect the programme participants ability to run an enterprise?
13. Are programme participants receiving support during periods of financial or operational difficulty caused by external shocks?

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### Temporary Jobs and Livelihood Satisfaction

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14. Are there any temporary jobs or daily wage work opportunities available for programme participants in close proximity to their location?
15. Are programme participants taking up temporary jobs to supplement their income while running their livelihoods under the SAY programme?
16. How satisfied are programme participants with the income generated from their livelihoods under the SAY programme?
17. Are unsatisfactory incomes pushing programme participants to divert focus away from their primary livelihood?

### Initiative and Dependency

---

18. Are programme participants taking initiatives to expand their livelihoods independently?
19. Are programme participants heavily reliant on government support, and is this affecting their motivation to take new initiatives?
20. What strategies can be implemented to encourage programme participants to become self-reliant and pursue personal growth?

### Women's Agency and Empowerment

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21. Are there visible changes in the position of women programme participants within their families or neighborhoods post-participation in the SAY programme?
22. Has the decision-making capacity of women programme participants within their families improved?
23. How do family members perceive the agency and support provided to women through their involvement in the SAY programme?
24. Are women programme participants reporting greater confidence and autonomy as a result of owning a livelihood?

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#### Best Practices: Research Monitoring & Operations

J-PAL SA conducted the qualitative interviews between October and November'22 among the Category 'C' households (Households who have received their asset for at least six months and unable to achieve a monthly income greater than INR 3,900 and not having an increase in the asset value by 50%). The objective of this qualitative study was to assess the weaknesses and challenges faced in running their enterprise, which deter them from graduating out of poverty.

The data collection covered four districts, Araria, Vaishali, Darbhanga and Sitamarhi with sixty-six individual interviews and seventeen FGDs.



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# Theme 7: Insights From Graduated Households

**Table 7:** Assessing the Graduation Indicators of the Graduated Households - Program Phase and Key Enablers

| Program phase and subcomponents         |                                              | Key enablers and checklist for observations while monitoring              |
|-----------------------------------------|----------------------------------------------|---------------------------------------------------------------------------|
| <b>Graduation Indicators Assessment</b> | 7.1 Income                                   | 1. Evaluate all the graduation indicators and the households' performance |
|                                         | 7.2 Saving habit                             |                                                                           |
|                                         | 7.3 Food security                            | 2. programme participants' future plans and expectation                   |
|                                         | 7.4 Enterprise and asset growth              |                                                                           |
|                                         | 7.5 Safe and secure home                     |                                                                           |
|                                         | 7.6 Child immunization                       |                                                                           |
|                                         | 7.7 Children's school attendance             |                                                                           |
|                                         | 7.8 Access to social security                |                                                                           |
|                                         | 7.9 Access to safe drinking water            |                                                                           |
|                                         | 7.10 Signature and financial literacy        |                                                                           |
|                                         | 7.11 Linkage to credit services              |                                                                           |
|                                         | 7.12 Participation in decision-making        |                                                                           |
|                                         | 7.13 Household satisfaction with SAY         |                                                                           |
|                                         | 7.14 Household future plans and expectations |                                                                           |

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#### Process Overview for Taking Insights From Graduated Households: Key Steps and Procedures

Graduation Indicators play a crucial role in assessing the impact of the programme. This system utilises a combination of core and additional indicators to track the progress of programme participants and measure the impact of interventions. As the final part of the process monitoring, graduation indicators assessment surveys can be conducted with the cohorts of freshly graduated households to track the graduation indicators in terms of the desired outcomes and monitor the progress of the households who received their assets and ran their enterprises under the Graduation Approach program for more than 18-24 months.

Graduation indicators depend on local context and programmatic adoption and can vary from states to states. SJY used the following indicators to assess graduation outcomes.

- **Increased Income:** Households are expected to achieve a minimum monthly income of Rs. 3,900-4,000.
- **Increased Consumption:** All family members should have access to two complete meals per day, including a variety of food groups.
- **Increased Savings:** programme participants are expected to open a savings account with a formal financial institution and make regular deposits.
- **Asset Value Increment:** The value of the productive asset received should increase by at least 50% over 18 months.

#### Additional Graduation Indicators

- Safe and Secure Home
- Improved Health and Well-Being Increased Social Capital
- Productive Skills
- School Attendance
- Child Immunisation
- Access to Social Security Services
- Safe Drinking Water

Graduation assessment surveys can be designed to gather participant feedback to understand the impact of the SJY programme and identify areas for improvement.

**Household Feedback Surveys:** Household feedback surveys can be undertaken to collect feedback from programme participants on various aspects of programme implementation, including satisfaction with MRP services, livelihood choices, and training effectiveness. J-PAL SA had undertaken a similar study with 1907 households post asset transfer.

**Qualitative Research methods:** Qualitative research methods such as Focus Group Discussions (FGDs) and key informant interviews, provide in-depth insights into participant experiences, challenges, and perspectives. J-PAL SA had undertaken 66 in-depth interviews and 17 FGDs post the graduation survey assessment of the first graduating cohort. These revealed intricate details on caste-based prejudice, dissatisfaction with enterprise selection, and influence of the programme on women's autonomy.

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**Support to Graduated Households:** SJY insights recognises the need for ongoing support even after programme participants graduate from the SJY programme. This support is crucial to ensure the sustainability of livelihoods and prevent households from falling back into poverty.

### Best Practice(s):

Longitudinal tracking is crucial to understand the long-term impact of the SJY programme and assess the sustainability of livelihood improvements. The long-term evidence of implementing the graduation approach in Murshidabad, West Bengal studied by J-PAL affiliates was instrumental to evaluate the enduring effects of the programme and identify factors contributing to sustained progress.



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## Recap:

### Key Questions to Consider on Insights From Graduated Households

#### Income and Financial Stability

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1. Have households maintained or increased their income above the minimum graduation threshold?
2. How stable is the household's income across different seasons?
3. Have households diversified their income sources beyond their initial livelihood asset?
4. How are households managing financial shocks, and what coping mechanisms are being used?
5. What percentage of households continue to engage in wage labor, and how does it compare to pre-graduation levels?

#### Savings and Financial Literacy

---

6. Are programme participants making regular deposits into a savings account? If yes, What percentage of their income is being saved? If no, what are the reasons?
7. Are the participating households been organised/included into SHGs or CLF networks?
8. Have households accessed formal financial services (e.g., bank accounts, credit linkages)?
9. How many households are using mobile banking or digital payment systems?
10. Do participants feel confident about managing finances independently?

#### Food Security and Nutrition

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11. Are all household members receiving at least two complete meals per day, including diverse food groups?
12. Has food security improved compared to pre-program conditions?
13. Are households able to sustain food security during lean seasons?

#### Enterprise Growth and Sustainability

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14. Has the productive asset value increased by at least 50% over the programme duration?
15. Are programme participants expanding their enterprises or diversifying income sources?
16. Are there barriers such as market access limitations or caste-based biases affecting enterprise growth? If yes, what steps were taken to address these barriers?

#### Housing and Living Conditions

---

17. Have households transitioned to safe and secure housing from previously occupied homes?
18. Are there improvements in sanitation and hygiene practices?
19. Do households have access to safe drinking water?

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#### Health, Education, and Social Protection

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- 20. Are children of the participant households receiving full immunization as per the national schedule?
- 21. Are school-aged children from participant households regularly attending school?
- 22. Do households have continued access to social security programs?
- 23. How did health shocks (family illness, natural disasters) affect the financial and operational stability of the household?

#### Convergence

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- 24. Have participants been able to access the entitlements and schemes they are eligible for?
- 25. Have coaches been able to follow up with the higher authorities (block staff etc) in case of participants experiencing delay in receiving the entitlements?

#### Decision-Making and Women's Empowerment

- 26. Has the decision-making capacity of women programme participants improved within their families?
- 27. Are family members supportive of women's increased autonomy in financial decisions?
- 28. Are there visible changes in the status of women within their neighborhoods post-program participation?

#### Livelihood Satisfaction and Long-Term Aspirations

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- 29. How satisfied are participants with the income generated from their livelihoods?
- 30. Are programme participants considering temporary jobs to supplement income while continuing their enterprises?
- 31. Do they perceive a risk of falling back into poverty, and what are their biggest concerns post graduation?
- 32. What future plans and expectations do participants have for their households?

#### Graduation Sustainability and Ongoing Support

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- 33. Are households able to maintain enterprise performance without external support without the technical assistance from MRPs or local institutions?
- 34. Have participants been able to access 100% of all state schemes and other central government schemes?
- 35. Do they have the required confidence to approach the local institutions to continue accessing the schemes without the support of MRPs?

#### Social and Systemic Barriers

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- 36. Have there been notable shifts in caste-based biases affecting market access?
- 37. Are government schemes enabling or inhibiting self-reliance among programme participants?
- 38. How do community perceptions of program programme participants change over time?

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#### Best Practices: Research Monitoring & Operations

While the surveys listed above were designed to track outcomes and learn from SJY implementation, it is equally important that such studies are operationalised carefully across multiple districts and cohorts to ensure representativeness, minimize biases, and accommodate programme variations across geographies. Ideally, each survey exercise should span multiple districts, with careful sampling to include both high- and low-performing areas. This ensures a more accurate picture of programme implementation and household progress.

For instance, in the Graduation Indicators Assessment Survey, J-PAL SA conducted a telephonic survey across 35 districts, reaching 542 beneficiaries who had received their enterprise support over 18 months ago. Despite being a remote survey, teams were trained extensively in neutral language, maintaining respondent privacy, and managing survey fatigue. Each call averaged over 80 minutes, and data collection protocols accounted for sensitivities, especially around savings questions, due to earlier fraud concerns in some locations.

In the case of the Graduation Survey, a mixed-mode approach—combining telephonic and in-person surveys—was employed across 35 districts, with 1,917 respondents completing the survey. The research team coordinated across multiple modes, often managing two parallel survey lines, and adapting protocols to suit both formats. Enumerators received detailed training in consent protocols, managing long surveys (up to 97 minutes telephonically), and tracking non-response or incomplete data. Field teams conducted daily

check-ins with supervisors to report progress and troubleshoot logistical challenges such as beneficiary availability and incorrect contact information.

In the Pre-Post Endline Survey (Cohort 3), surveys were conducted telephonically to ensure consistency with the baseline study, reaching respondents across 23 districts. The timing of this survey was deliberately staggered between October–December 2023, to align with each household's 18-month post-asset-transfer milestone. Enumerators were given cohort-specific tracking lists and were trained on how to manage attrition, verify beneficiary identity, and re-establish contact using baseline references.

Across all three surveys, research operations teams played a central role in ensuring coordination across survey modes, managing attrition, piloting tools, and conducting real-time data quality checks. Teams deployed standard back-checks, spot-checks, and held feedback sessions every few days—led by Project Associates and Research Associates. The sessions were used to identify gaps in implementation, recalibrate communication strategies, and discuss recurring patterns in respondent data.

It is critical that research and monitoring teams remain in close coordination with programme implementation teams, especially when surveys are conducted across dynamic and evolving timelines. Logistical planning—including travel, phone coverage, survey rosters, and substitution protocols—must be built in advance, with contingency planning for delays in eligibility milestones, staff availability, or shifts in respondent lists. As with any field-intensive exercise, flexibility, preparedness, and structured daily feedback loops are key to ensuring data quality and operational success.





A Working Approach for  
Graduation Indicators

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Example of an Approach for  
Defining the Core Indicators

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Case Studies

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Annexure

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List of Resources for Effective  
Data Collection

# A Working Approach for Graduation Indicators

BRAC, an organisation based in Bangladesh designed a multifaceted livelihood program—known as the “Graduation approach”—which provides extreme poor households with a productive asset, training, coaching, access to savings, and consumption support to help them graduate from extreme poverty.

## Nature of expected outcomes from the intervention

The Graduation Approach aims to set people on a sustained path out of extreme poverty by addressing capacity and capital constraints. It promotes economic inclusion and has shown lasting gains in consumption, food security, assets, savings, and in some cases, mental well-being.

Graduation indicators should reflect these core outcomes and thus signal that participants have moved beyond the need for support.

Refer to the indicators listed below:

| Indicators                                 | Description                                                                                                                                                                                                                                                                                                |
|--------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Core Indicators                            |                                                                                                                                                                                                                                                                                                            |
| <b>Income increase</b>                     | Define the target percentage increment of income increment over 3 years for a majority of the population. Average baseline monthly income or Median monthly income in case the range is very high, should be considered to be considered as the base for measuring the increment after the program period. |
| <b>Increased value of productive asset</b> | Define the target percentage increment of value of productive asset that has been transferred under the program (including additional asset purchases due to diversification of business) increment over 3 years for a majority of the population                                                          |
| <b>Improved savings</b>                    | Defining the total expected savings that a participant household should have with formal sources at the end of the program period.                                                                                                                                                                         |
| <b>Food security</b>                       | Making sure that all or nearly all participants have access to nutritious food and aren't forced to skip meals.                                                                                                                                                                                            |
| Additional Indicators on Inclusion         |                                                                                                                                                                                                                                                                                                            |
| <b>Education</b>                           | All children of participant households are enrolled in and regularly attend school                                                                                                                                                                                                                         |
| <b>Convergence</b>                         | Program participants are linked to a specific minimum number of central and state schemes that they are eligible for                                                                                                                                                                                       |
| <b>Immunisation</b>                        | All eligible children should be immunised                                                                                                                                                                                                                                                                  |
| <b>Climate change awareness</b>            | All households should be confident to understand and tackle the consequences of climate change                                                                                                                                                                                                             |

Please note: These indicators offer a guiding structure and are not prescriptive. They can be adapted or expanded based on the program's theory of change.

# Example of an Approach for Defining the Core Indicators



Defining the core indicators requires certain assumptions to ensure that they are in line with general literature, growth indices and certain standard proxies. Please refer to the points below which provide a direction on how one could approach defining the assumption to arrive at target % ages.

## 1. Assumptions for arriving at target increase in income

- a. **Identify current baseline:** example: poorest households earn around ₹130/day (approx. ₹3,900/month).
- b. **Identify an extreme poverty threshold set by credible agencies:** Defined at ~\$3/day by World Bank (PPP, 2021).
- c. **Identify basic proxy indicators to serve as benchmarks:** MGNREGS wages: Range from ₹300/day across states—setting a minimum benchmark.
- d. **Graduation goal:** To lift households above extreme poverty, income must increase by at least 80% in real terms. (SAY Implementation Framework, 2023)
- e. **Macroeconomic assumptions to bear in mind:**
  - i. **Average GDP growth:** ~7% per year: Define assumptions to keep in mind the general trend in income growth which is likely to happen without any external effort
  - ii. **Average inflation:** ~4% per year: Important to keep in mind to understand how much of the income growth will be eroded due to inflation

## f. Target setting logic:

- i. The target should consider the percentage of income over three years that will be eroded by inflation (~15%), making real gains inadequate.
- ii. If post-program income does not surpass even MGNREGS daily wages, the cost-effectiveness and impact of the intervention will be hard to justify.

## 2. Assumptions for arriving at target increase in savings

1. **Current benchmark:** SHG members typically save ₹300/month (check average for the state)
2. **Graduation goal:** By the end of three years, SAY participants should be making similar monthly deposits, aiming to function like average SHG members.
3. **Target savings:** While the ideal cumulative savings is ₹3,600, factoring in occasional withdrawals, a net increase of ₹2,000 in total savings is a more realistic target.

## 3. Assumption for asset value increment

- a. We assume a return on investment (ROI) of 10–30% over three years starting with 10% in the initial years and moving up to a minimum of 30% to determine the required increase in the value of productive assets that can support sustained income growth.

# Case Study-I

## Sunita Devi, 33

*Previously working as an Agricultural Laborer and Toddy tapper*

Sunita's story encapsulates the multifaceted impact of the SJY program, addressing financial instability, debt burdens, lack of education, and the challenges associated with traditional livelihoods. Before joining the program, Sunita was the sole breadwinner for her family, where she earned only Rs 80 to Rs 100 per day through agricultural labour and toddy tapping. Her total monthly income of Rs 2,400–3,000 was insufficient to meet her family's basic needs.

She was the sole breadwinner for her family of four, including her three children, after her husband's passing. None of her children were enrolled in school and instead assisted her in irregular labour work. She was burdened with a Rs 30,000 loan taken from a self-help group, adding to her financial challenges.

With the intervention of the SJY program, Sunita's life underwent a remarkable transformation:

### Enterprise Development:

- Sunita received training in capacity building and enterprise development, providing her with the skills needed to run her own business.
- The programme provided her with - Assets worth Rs 10,000 through the Special Investment Fund to establish a Kirana store. An additional Rs 20,000 through the Livelihood Investment Fund to expand her business including Rs 1,000 per month for seven months as part of the Livelihood Gap Assistance Fund to support her consumption needs while setting up her business.

### Improved Living Standards:

- The income from her Kirana store enabled her to diversify by investing in livestock, including a buffalo and goats. Her total asset value increased to Rs 67,500 within two years. With her improved financial situation, she repaid the Rs 30,000 loan, freeing her from debt.

### Breaking Free from Extreme Poverty:

- Sunita no longer relied on toddy tapping, transitioning to a more stable and socially respectable livelihood. She could afford nutritious food, healthcare, and education for her children, drastically improving their quality of life.

### Safety Net & Entitlement

- **Diversification of business:** Diversified from a Kirana store to include livestock
- **Monthly income:** Average INR 4,600
- **Total Asset Value:** INR 67,500
- Enrolled in Ayushman Bharath, Access to a bank account, Safe housing, Access to Safe drinking water

## Case Study-II



### Rinki Devi, Nalanda District

*Previously working as a housemaid; husband earned Rs 1,000 per month making eggs at someone else's shop.*

Rinki Devi's story underscores the profound impact of the SJY programme on families facing financial instability, lack of basic amenities, and challenges linked to disability. Before joining the programme, Rinki and her husband earned only Rs 1,000 per month by working at another person's fast-food shop. Rinki contributed to the family income irregularly as a housemaid, earning around Rs 800–1,200 per month, depending on work availability. Their combined income of Rs 1,800–2,200 per month was grossly inadequate to meet the needs of their family of four, especially the education of their two school-aged children. The family lacked basic amenities, including a toilet, and lived in a poorly constructed house. To cover emergency expenses, they were forced to rely on high-interest loans from village moneylenders, which deepened their financial struggles.

With the intervention of the SJY programme, Rinki's life underwent a remarkable transformation:

#### Enterprise Development:

- Through the SJY programme, Rinki and her husband received training and asset transfer support to establish their own fast food shop. The shop now generates a stable monthly income of Rs 6,500, allowing the family to achieve financial stability.

#### Improved Living Standards:

- The improved income enabled them to invest in basic amenities, such as - constructing a toilet in their home, and purchasing a mobile phone for communication and managing the business. They could also afford better-quality food, healthcare, and school supplies for their children, significantly improving their quality of life.

#### Additional Support:

- The SJY programme facilitated Rinki's husband's enrolment in a monthly pension scheme for PwDs, providing him with an additional Rs 1,000 per month. This served as a crucial supplemental income for the family.

#### Breaking Free from Extreme Poverty:

- Within a short time, the family became independent of high-interest loans from moneylenders. The fast food shop gave them a reliable and sustainable source of income, improving their overall well-being and giving their children access to education and opportunities for a brighter future.

#### Safety Net & Entitlement

- **Diversification of business:** Growth of Snack stall into a fast food shop
- **Monthly income:** Average INR 6500
- **Total Asset Value:** INR 45,000
- Enrolled in Ayushman Bharath, Access to a bank account, Safe housing, Access to safe drinking water, Children enrolled in school, Access to immunisation, Ration Card, Food from the Public Distribution System, PwD pensions

# Case Study-III

## Uma Devi, Jehanabad District

*Previously working as an agricultural labourer, often paid unfairly in-kind.*

Uma Devi's story illustrates the transformative impact of the SJY program on a Dalit woman facing severe economic hardship and social marginalisation. As the sole breadwinner for her family, Uma struggled to provide for her three children while navigating systemic challenges and extreme poverty. Before joining the SJY program, she worked as an agricultural labourer, often receiving unfair compensation, including payment in-kind, such as 4kg of rice for a day's work.

They lived in extreme poverty, lacking proper housing and often going without food or clothing. Uma even resorted to thread cutting in Delhi and taking loans to make ends meet. Her story highlights how caste dynamics perpetuate and institutionalize extreme poverty.

### Enterprise Development:

- Uma received training in capacity building and enterprise development, equipping her with the skills to start and manage a cosmetics store. Uma's cosmetics store flourished, generating a monthly income of Rs 9,333, a dramatic increase compared to her previous earnings.

### Improved Living Standards:

- The total value of her assets increased to Rs 1,07,570, marking her improved financial stability. With her enhanced income, Uma could afford nutritious food, clothing, and other necessities for her family.

### Breaking Free from Extreme Poverty:

- Uma invested in her grandchildren's education, providing them with opportunities for a brighter future. She was able to cover healthcare expenses and invest in home construction, creating a safe and dignified living environment for her family. She diversified her income by purchasing a cow, adding livestock as a source of additional earnings.

### Empowerment and Resilience:

- The SJY programme empowered Uma to achieve financial independence, break free from the cycle of poverty, and rebuild her life with dignity and stability.

### Safety Net & Entitlement

- **Diversification of business:** Diversified from a cosmetics shop to livestock
- **Monthly income:** Average INR 9333
- **Total Asset Value:** INR 1,07,570
- Enrolled in Ayushman Bharath, Access to a bank account, Access to safe drinking water, Ration Card, Food from the Public Distribution System

# MRP Case Study-I



## Shalini Suman, 32, Bhagalpur

Shalini's role as a last-mile agent is a powerful testament to the transformative journey that MRPs undergo themselves while delivering their role as a changemaker. Before joining JEEViKA, Shalini worked as a teacher in a private school. When the school closed down due to the COVID-19 pandemic, she lost her livelihood. The MRP position offered her a new path, providing a stable income (Rs. 7,500 a month) and a renewed sense of purpose.

Her experience as a teacher proved invaluable in her role as an MRP. The skills she developed in communication and guidance translated effectively to confidence-building exercises and awareness workshops for SJY participants.

Shalini demonstrated exceptional dedication, even walking long distances or cycling in challenging conditions to reach participants before she could afford a vehicle. This commitment earned her recognition and respect from the community

- **Impact on the Community:** Shalini's efforts led to a shift in the community's perception of MRPs. Initially seen as mere report collectors, she became recognised as a source of guidance and empowerment. The success stories of participants she mentored further solidified this positive image.
- **Personal Growth and Empowerment:** Shalini notes significant personal growth through the programme. She overcame her initial unfamiliarity with mobile phones, mastering the use of the SJY MIS platform and developing skills in planning, market surveys, and enterprise management.
- **Vision for the Future:** Shalini envisions a society where women are empowered to take charge of their lives and finances. She sees herself as a catalyst for change and aspires to a government position where she can continue her work in rural development

### Safety Net & Entitlement

- Duration spent as MRP: 3 years
- Education attainment: Graduate degree
- Monthly MRP income: Rs. 7,500 a month
- No. of participants served: 34HHs
- Average monthly income of participants served: Rs. 4317
- Average asset value of participants: Rs. 33849
- Previous SRLM Association/ Govt association: Nil

# MRP Case Study-II

## Annu Kumari

Annu Kumari's role as a Master Resource Person (MRP) demonstrates how perseverance, dedication, and a desire to make a difference can drive personal growth while empowering a community. Initially, Annu joined JEEViKA as a Community Resource Person but later transitioned to the MRP position for the opportunity of a fixed monthly income. Motivated by the limitations she witnessed due to her own family's financial struggles, Annu empathized with the challenges faced by extreme poor households. Over time, her work in group meetings, home visits, and assisting with micro-enterprises earned her the community's trust and respect, turning skepticism into active engagement. A significant shift in her daily routine involved transitioning from paper-based data recording to mobile data management, accelerating her ability to track progress and maintain efficiency. Annu's vision for a better, more equitable society drives her approach, as she aspires to empower women and continue her work in rural development.

- **Impact on the Community:** Annu Kumari's evolution from a Community Resource Person to an MRP has markedly transformed community perceptions. Initially met with reluctance, her persistent efforts in facilitating group meetings, conducting home visits, and overseeing micro-enterprises have gradually built trust and respect. Today, she is seen as a dependable guide whose practical support and clear communication have empowered extreme poor individuals to make better financial and livelihood decisions.
- **Personal Growth and Empowerment:** Embracing the diverse challenges of her role, Annu has experienced significant personal growth. She has adeptly shifted from manual, paper-based record keeping to efficient digital data management using mobile technology. This transformation, bolstered by comprehensive training, has enhanced her skills in planning, enterprise selection, and effective community engagement, underscoring her evolution into a confident and empowered changemaker.
- **Vision for the Future:** Annu envisions a future where the benefits of the SJY program extend to every extreme poor community, ensuring that financial constraints no longer limit opportunities. Driven by a commitment to social upliftment, she aspires to further expand her role, deepen community engagement, and ultimately catalyze broader rural development, thereby empowering more individuals to take charge of their lives and finances.

### Safety Net & Entitlement

- Duration spent as MRP: 3 years
- Education attainment: Graduate degree
- MRP monthly income: Rs. 5000 a month
- No. of participants served: 33 HHs
- Average monthly income of participants served: Rs. 3491
- Average asset value of participants: Rs. 23992
- Previous SRLM Association/ Govt association: Previously employed as a Community Resource Person (CRP) at JEEViKA



## Learnings from The Satat Jeevikoparjan Yojana (SJY)

SJY, to the best of our understanding, is the largest government-led scale-up of the Graduation Approach in the world. The Government of Bihar launched SJY in 2018, setting aside 840 crore rupees to take the programme to 100,000 vulnerable households headed by women. The programme has reached about 180, 000 women-headed households across all 38 districts in Bihar today.

The programme is implemented and led by the Bihar Rural Livelihood Promotion Society (BRLPS) commonly known as JEEViKA and is run in close collaboration with NGO Bandhan- Konnagar as the technical assistance partner and J-PAL South Asia as the knowledge and learning partner.

SJY retains all traditional aspects of the graduation approach while adapting its delivery for scale. SJY's unique approach to implementing graduation approach rests on leveraging its existing community structures for achieving impact at scale. It is also aimed at transferring ownership, authority, and resources to the communities responsible for governing governmental institutions. It's a shift from traditional models where the government utilises community resources, towards a system where the community actively manages and directs the development process. This approach is designed to foster sustainable ownership of the programme without the active intervention of external ecosystem stakeholders.

If you'd like to know more, please refer to the [SJY playbook](#).

## How was the SJY Program Studied?

J-PAL South Asia is studying SJY using a three-part evaluation design: randomized evaluations, pre-post surveys, and process evaluations.

### Implementation modality and learning goals so far (2019 - 2024)

NGO Bandhan-Konnagar's personnel resources are deployed across 250 blocks in Bihar. They support Jeevika's cadre in designing and practising the standard operating procedure for SJY. J-PAL SA has been studying the programs in these blocks to understand the impact of this model and inform the program design iteration. The focus of our learning goals has been to unpack the following themes:

| Themes                                                                                                                                                                    | Methodology                                          |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|
| Overall impact of the program on income, consumption, access to health, savings and other indicators                                                                      | Randomised Evaluation and Supporting pre-post survey |
| Efficiency and effectiveness of program implementation across identification, micro-planning, HH feedback on MRPs, household performance, surveys of graduated households | Quantitative                                         |
| Women's economic empowerment and resilience to economic shocks such as Covid-19                                                                                           | Mixed-methodology: Qualitative and Quantitative      |

Our research so far has given policymakers, subject matter experts and others key insights on how the program can be adapted from being a NGO-led model to a State-led model. We have done several deep-dives to unpack the first principles of SJY.

## Unlocking the SJY journey through rigorous research

| Survey Title                                                               | Sample size          | Survey duration    | Type of survey |
|----------------------------------------------------------------------------|----------------------|--------------------|----------------|
| Identification drive                                                       | 156                  | Sept- Oct 2019     | In-person      |
| MP process                                                                 | 506                  | Oct 2019           | In-person      |
| Beneficiary feedback Survey                                                | 155                  | Dec 2019- Jan 2020 | In-person      |
| Covid-19 Survey - SJY and SHG members- R1                                  | 1,010                | May- July 2020     | Phone Survey   |
| Covid-19 Follow-up Survey- R2                                              | 131                  | Aug 2020           | Phone survey   |
| Pre-post Baseline Survey                                                   | 3,282                | Oct 2020- Feb 2021 | Phone Survey   |
| Household feedback survey                                                  | 1,907                | Feb- Mar 2021      | Phone survey   |
| Covid-19 household response survey- R3                                     | 850                  | July 2021          | Phone survey   |
| MRP Capacity Assessment Survey                                             | 2,231                | Dec 2020-Aug 2021  | Online survey  |
| Graduation Survey                                                          | 542                  | Dec 2021-Jan 2022  | Phone survey   |
| RCT Delayed Baseline Survey                                                | 2,477                | Dec 2021- May 2022 | In-Person      |
| HH Case Studies                                                            | KII - 70             | August 2022        | In-Person      |
| Unpacking Challenges in SJY implementation through beneficiary perspective | KII - 66<br>FGD - 17 | November 2022      | In-Person      |
| Adherence Survey                                                           | 1,217                | November 2022      | Phone Survey   |
| Graduation Survey Second Cohort                                            | 1732                 | June-July 2023     | Mixed          |

**Total households reached through these surveys are approximately 18,000**



## **Sustainable transition: Phase 2**

As the program moves ahead, there is a need to plan for a transition phase to ensure that the program can run well without external technical assistance from NGO Bandhan-Konnagar and learning support from J-PAL SA. This would entail a complete transfer of knowledge from both parties to the government to ensure independent roll-out of the program. Transition is currently being planned for a three year period; 2025 - 2028.

Per the larger vision of Jeevika's programming, the cluster level federations (CLFs) become the hubs for delivering developmental solutions on the ground through other structures of the community based organization.

For SJY too, the goal for the transition period will be to ensure that there is greater emphasis on the community organisations (VOs, CLFs and SHGs) playing a larger and systematic role in owning the delivery of the program intervention.

Areas of enquiry for phase 2: The more central role played by CLFs and other CBOs will result in defining a new theory of change

for graduation approach adaptations. This will mandate further inquiries into outcomes and mechanisms of change focussed on a) difference in performance between successful and laggard VOs/CLF b) transfer of knowledge from successful VOs/CLFs to laggard CBOs c) enablers and inhibitors to successful community adoption c) power and caste dynamics within these groups, d) representation and political participation of participants across the three-tiers of CBOs, i.e; SHGs, VOs and CLFs e) engaging with wider community and potential backlash f) engaging men and influencing entrenched norms and behaviours.

Based on our literature review, these specific themes currently remain unexplored.

Research through 2025-2028: J-PAL SA will continue to work on understanding the impact of SJY through a follow-up endline that is planned for 2025, supported by other qualitative surveys till 2026. To continue our work till 2028 and unpack the community-uptake of SJY, J-PAL can design a mixed-methodology research plan.

# List of Resources for Effective Data Collection

| How to Improve Data Quality During the study/evaluation?                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|----------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. Using incoming survey data through <a href="#">Back-checks</a> and <a href="#">High-Frequency Checks</a>    | The resources cover data quality checks used in research, focusing on Back-Checks (BCs)—a method where a subset of completed surveys is re-administered to verify accuracy, detect enumerator errors, and ensure data reliability. It also discusses high-frequency checks (HFCs)—a data quality method where survey responses are regularly reviewed during data collection to identify inconsistencies, enumerator biases, and potential errors in real time. |
| 2. How to Conduct <a href="#">Spot-checks</a> on the Field                                                     | The resource covers Respondent and Survey Tracking, outlining best practices for locating and following up with survey respondents to minimize attrition and ensure high-quality data collection. It includes strategies like unique IDs, GPS tagging, and systematic re-contact methods to track respondents efficiently across survey rounds.                                                                                                                 |
| 3. <a href="#">Streamlining the tracking of Respondents and Survey Status</a>                                  | The resource covers Respondent and Survey Tracking, detailing strategies to minimize attrition and ensure accurate follow-ups in longitudinal studies. It highlights methods such as using unique respondent IDs, GPS tagging, maintaining detailed tracking sheets, and systematic re-contact strategies to improve survey retention and data reliability.                                                                                                     |
| Field Team Management                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <a href="#">Reporting Structure of a Field Team, J-PAL SA</a> that can be adapted to different survey contexts | The resource covers The Field Team section, outlining best practices for hiring and training surveyors in research projects. It emphasizes selecting qualified enumerators, providing comprehensive training on survey protocols, ensuring standardized data collection, and conducting regular supervision to maintain data quality and minimize biases.                                                                                                       |
| <a href="#">Communicating with the Field Team</a>                                                              | The resource covers communications with the Field Team, emphasizing the importance of clear and consistent communication to ensure smooth survey operations. It highlights best practices such as regular check-ins, structured reporting channels, mobile-based updates, and feedback mechanisms to address challenges and maintain data quality in fieldwork.                                                                                                 |



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### [Ethical conduct of randomized evaluations and respecting the Respondents](#)

The resource covers respect for persons/participants in the ethical conduct of randomized evaluations, emphasizing the need for informed consent, voluntary participation, and protection of respondent autonomy. It highlights researchers' responsibility to ensure transparency, confidentiality, and the right to withdraw without consequences.

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### [How to Train the Field Team](#)

*Note: This section is a detailed walk-through for planning and executing training sessions for field staff.*

*For instrument-specific training, please see - Outline of Training Content > Survey Instrument > Surveys to be administered by surveyors*

The resource covers training for surveyors, emphasizing the importance of comprehensive and standardized training programs to ensure high-quality data collection. It includes best practices such as hands-on practice, role-playing exercises, detailed survey protocol explanations, and pilot surveys to familiarize enumerators with research objectives and minimize errors.

## Complete J-PAL SA Resource(s)

### [Complete Research Resources page on the J-PAL Website:](#)

- Introduction to Randomized Evaluations
- Guidance on field management and establishing implementation partnerships.
- Resources on ethical conduct, budgeting, and grant proposals.
- Advice on survey design, sampling, and randomization techniques.
- Data Collection and Access
- Processing and guidelines for data cleaning, analysis, and visualization.

The resource provides access to J-PAL's Research Resources, offering a comprehensive collection of tools, guidelines, and best practices for conducting randomized evaluations. It includes resources on survey design, data quality checks, field team management, ethical considerations, and impact evaluation methodologies to support rigorous and reliable research.





# SAY Process Evaluation Toolkit

A Common Minimum Monitoring  
Framework for Tracking Graduation  
Approach Pilots

