

Social Impact Assessment and Return on Investment Study of CSR program of Ambuja focusing on Livelihood Interventions in Three Blocks of Howrah District, West Bengal

Final Report



Thinkthrough Consulting



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List of Abbreviations

Abbreviations	Full form
ABL	Agriculture based Livelihood Program
ACF	Ambuja Cement Foundation
ANC	Antenatal care
CSR	Corporate Social Responsibility
DAC	Development Assistance Committee
FPC	Farmer Producer Company
FY	Financial Year
FGD	Focussed Group Discussion
IP	Implementing Partner
KII	Key informant Interviews
KP	Knowledge Partner
MIS	Management Information System
NABARD	National Bank for Agriculture and Rural Development (NABARD)
NEP	National Education Policy 2020
NSDC	National Skill Development Corporation
OECD	Organisation for Economic Co-operation and Development
PRI	Panchayati Raj Institutions
PNC	Postnatal care
PMKVY	Pradhan Mantri Kaushal Vikas Yojana
QC	Quality Check
SSC	Sector Skill Councils
SHG	Self Help Groups
SAM	Severe Acute Malnutrition
SEDI	Skill & Entrepreneurship Development Institute
SROI	Social Return on Investment
SRI	System of Rice Intensification
TTC	Thinkthrough Consulting
WEP	Women Empowerment Program

1. Executive Summary

A) The **Agriculture Based Livelihood (ABL) program** has demonstrated significant success in enhancing the economic well-being and market resilience of semi-urban communities. Key data points and findings include:

- **Crop Diversification:** Farmers are harvesting significantly more crops due to the adoption of new techniques and the introduction of exotic varieties. This not only increases yield but also mitigates risks associated with relying on a single crop.
- **Off-Season Farming Practices:** The adoption of off-season farming practices extends the growing season, enabling farmers to generate income year-round. This strategy ensures a continuous flow of revenue even during traditional off-peak periods.
- **Technological Innovations:** Technology plays a crucial role in reducing input costs, thereby increasing profits. Farmers are leveraging technological advancements to optimize resource utilization and enhance overall efficiency.
- **Optimized Land Usage:** Cultivating multiple crops within a single plot optimizes land usage, maximizing its income potential. This strategic approach allows farmers to diversify their agricultural activities while making efficient use of available land resources.
- **Livestock and Poultry Rearing:** Diversifying into livestock and poultry rearing provides farmers with a stable income stream throughout the year. This diversification strategy helps mitigate the impact of fluctuating crop yields and market conditions, ensuring consistent revenue generation.
- **Market Resilience:** The program's interventions have bolstered farmers' resilience to market fluctuations. Participants reported reduced dependency on middlemen, allowing them to negotiate better prices for their produce. Additionally, they have successfully mitigated risks associated with pest and disease outbreaks, enhancing their overall market resilience.
- **Climate Resilience:** Polytunnels and polyhouses have emerged as vital assets in enhancing climate change resilience, especially in regions prone to high rainfall. These structures provide farmers with a controlled environment for crop cultivation, shielding them from the adverse effects of heavy rainfall and extreme weather events.
- **Support from ACF Para-professionals:** The proactive support of ACF para-professionals and experts has played a crucial role in helping farmers mitigate risks and protect their crops from pest and disease outbreaks.
- **Awareness of Government Schemes:** The program has successfully raised awareness among farmers about government schemes and subsidies, enabling them to access financial support and fair compensation for their produce through minimum support prices.
- **Collectivization Benefits:** Farmer Producer Companies (FPCs) have provided members with easy access to markets (75%), better prices for crops (72%), shared resources (22%), and knowledge sharing opportunities (42%).
- **Income Increase:** Farmers have witnessed a substantial increase in income, rising from INR 1,15,386.5 to 1,77,857, marking a 54% increment since the inception of the program.
- Notably, female farmers experienced a noteworthy 58% increase in their average income, while male farmers saw a commendable rise of 51.5%. These positive outcomes stem from the adoption of modern farming techniques, crop diversification, off-season vegetable cultivation, and livestock rearing. Direct selling through Farmer Producer Companies has further empowered farmers by enabling them to secure better prices for their produce.
- **Education and Health Expenditure:** Increased income has empowered farmers to allocate more funds towards education, health, and housing expenses. Significant portions of the income have been directed towards education (65.1%), health expenses (67.2%), and refurbishment of homes (48.9%).
- **Standard of Living Improvement:** 99% of beneficiaries reported a significant enhancement in their standard of living and quality of life. Factors contributing to this improvement

include increased awareness (82.1%), savings (74.7%), income diversification (59.5%), and skill enhancement training (56.8%). Moreover, the program has facilitated sustainability through initiatives such as income diversification, promoting self-sufficiency, and fostering collective action among farmers.

- **Program Sustainability:** Discussions with para-professionals and Krishi Vigyan Kendra officials underscore the program's success in promoting knowledge sharing, collaboration, and community empowerment. By leveraging collective efforts and program interventions, the ABL program has established a robust foundation for long-term sustainability, ensuring continued economic growth and resilience beyond the program's lifespan.

B) Women Empowerment Program in Sankrail: The Women Empowerment Program (WEP) implemented by the ACF in Sankrail demonstrates a comprehensive strategy aimed at uplifting the socio-economic status and well-being of women in the community. Through various initiatives targeting financial inclusion, livelihood development, and health awareness, the program seeks to address the multifaceted challenges faced by women, ultimately fostering sustainable development and empowerment.

- **Strengthening Self-Help Groups (SHGs):** The program effectively enhances SHGs, leading to a reported 96.6% improvement in their effectiveness. Livelihood trainings, such as poultry rearing and mushroom cultivation, promote economic independence among women.
- **Health Awareness Initiatives:** Prior to the program, there was an average awareness level of approximately 40% for ANC check-ups, PNC check-ups, nutrition during pregnancy, breastfeeding, breast self-examination, and immunization during pregnancy and it had increased to approximately 53%. Successful efforts in dispelling vaccination misconceptions contribute to improved public health outcomes, particularly amidst the COVID-19 pandemic.
- **Transformative Impacts Across Dimensions:** The program has led to a 44.32% increase in disposable income and 78.7% reporting enhanced self-confidence among participants. Women's empowerment in decision-making processes, including a notable shift towards joint decision-making in households, is evident.
- **Enhanced Health Awareness and Utilization of Healthcare Services:** Substantial improvements are observed in maternal and child health outcomes, with increased awareness and utilization of healthcare services. Efforts to promote preventive healthcare practices and dispel misconceptions have contributed to improved health outcomes within the community.
- **Sustainability and Self-Reliance:** The program's sustainability is ensured through continuous capacity building, growing health commitments, and the development of self-reliance within the community. By equipping individuals with knowledge, skills, and resources, the program fosters a culture of self-reliance, ultimately contributing to long-term empowerment and resilience.

C) Skill & Entrepreneurship Development Institute (SEDI) program: The Skill & Entrepreneurship Development Institute (SEDI) program implemented by ACF in the regions of Sankrail and Uluberia demonstrates a robust commitment to fostering comprehensive development and enduring positive outcomes. Aligned with ACF's vision and responsive to community needs, SEDI aims to empower local youth through skill development and entrepreneurship initiatives, addressing challenges like unemployment and skill gaps.

- **Alignment with ACF's Vision and Community Needs:** The program's systematic needs assessment ensures tailored interventions that address specific challenges faced by the community, such as unemployment and skill gaps. By partnering with various entities and emphasizing sustainability and self-sufficiency, SEDI fosters collaborative development and ensures a comprehensive approach to addressing community needs. The program actively

promotes gender equality and social inclusion by breaking gender stereotypes and fostering an inclusive learning environment.

- **Empowering Communities: Evaluating Program Effectiveness:** SEDI consistently surpassed targets for enrollment, indicating strong community demand, even during challenging times like the COVID-19 pandemic. Female participation in the program exceeded targets each year, showcasing a commitment to gender inclusivity and empowerment. The program's emphasis on practical training and soft skills development equips participants with relevant skills demanded by the market, leading to a notable increase in employment rates and entrepreneurship ventures among participants.
- **Empowering Youth:** SEDI significantly enhances participants' financial stability, with a substantial increase in savings allocated towards essential needs, healthcare, personal development, and emergencies.
- **Achieving Impact:** The program led to an average annual income increase of 50% for trainees employed before the program whose income rose from around 83,858 INR to about 1,25,807 INR after the program.
- **Transforming Lives:** Participants' confidence in acquired skills was high, with approximately 92% expressing confidence, further indicating the program's positive impact on personal and professional development. The program fosters self-reliance by empowering individuals with skills, resources, and confidence to navigate the job market and pursue entrepreneurial endeavors, leading to long-term socio-economic development in the community.
- **Sustainable Growth:** High satisfaction rates and a willingness to recommend the program among participants highlight its credibility, perceived value, and transformative potential in personal and professional development.

The Skill & Entrepreneurship Development Institute (SEDI) stands as a beacon of holistic empowerment, addressing socio-economic challenges, promoting gender equality, and fostering sustainable development in the Sankrail and Uluberia regions. Through its effectiveness in meeting community needs, fostering financial security, and instilling self-reliance, SEDI leaves a lasting impact on individuals and communities, paving the way for inclusive growth and prosperity.



Approach & Methodology

2. Approach

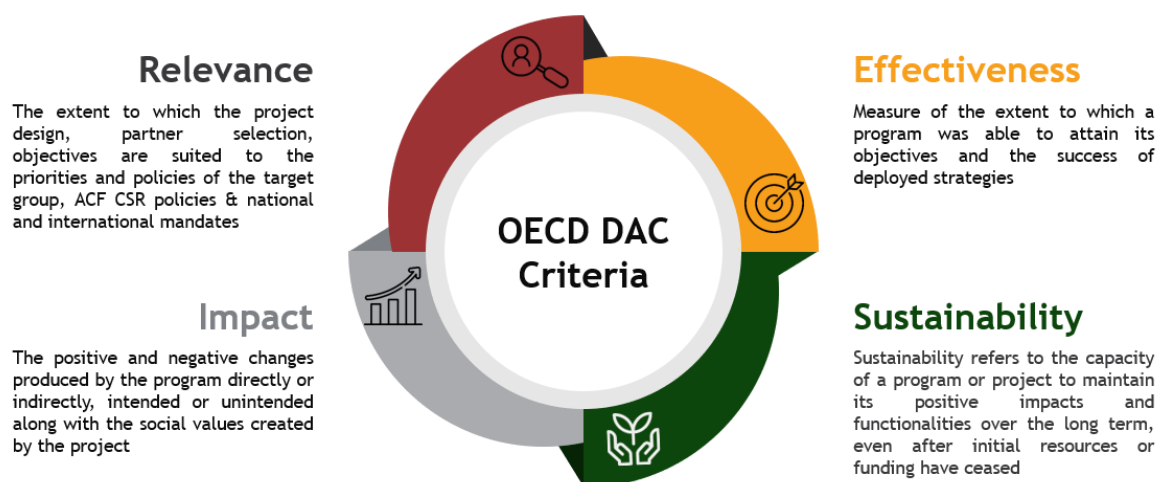


Figure 1 OECD DAC Approach

Thinkthrough Consulting (TTC) used the Organisation for Economic Co-operation and Development (OECD)¹ criteria to assess the impact of CSR programs on two thematic areas of gender empowerment and health across Sankrail and Uluberia block of Howrah district in West Bengal.

OECD's Development Assistance Committee (DAC) criteria have been in vogue for a very long time to assess impact created by developmental programs globally and is a well-recognized framework. This framework is being used to assess the impact of the programs as they are multi-layered, multidimensional programs encompassing various thematic areas such as livelihood, agriculture, health, skill development, women empowerment, water & sanitation and community development. In line with criteria mentioned by the DAC, the focus of the assessment shall be on Relevance, Effectiveness, Impact, Sustainability. Seen together, these criteria enable the readers to gain a very granular and contextual understanding of the change being created by the CSR interventions of ACF. As the CSR programs are spread across multiple themes and are long term programs, it requires a flexible approach covering maximum stakeholders and ensuring maximum representation of the essence of the programs.

Hence TTC believed the DAC criteria remains the best suited for assessing the impact the programs are creating, as it allows flexibility at the same time being cognizant of time. The impact assessment is being created through a mixed study design which employs qualitative and quantitative research instruments to gauge the impact that has been created. Given the scale of the programs and also the fact that different programs are at different stages of their program life cycle, the TTC team shall be employing a case-by-case approach to understand the outcome and impact of each of these programs, keeping a thematic focus while reporting on the impact created. Stakeholder engagements are thus expected to be diverse. The approach will further be to have a life cycle-based lens, with a clear theory of change being retrospectively developed, depending on the extent of evidence that is available. All interactions are therefore expected to be participatory and consultative, as the understanding shall build itself of the institutional wisdom that lies within ACF. The research design will be cross sectional, but it will be imbued with a historical understanding of the background of each program so that a narrative analysis can be clearly developed for each program. The OECD DAC criteria looks into relevance of the program design, the sites, the implementation approach as well as the partner organisations, the

¹[OECD-Evaluation-Criteria](#)

effectiveness of the approaches adopted, impact created (intended and unintended) and sustainability of interventions. To assess the impact and effectiveness of the programs a detailed and thematic focused toolkit has been developed which has qualitative guides and quantitative questionnaires. The toolkit has been made keeping in mind the variety of thematic areas the programs are covering and are made after reviewing the detailed program related documents.

3. Methodology

Team TTC proposed a mixed methodology method involving both quantitative and qualitative interactions for the assessment. The toolkits were created in adherence to the OECD DAC criteria, stemming from engagements with the ACF CSR team and review of program documents shared by the team. Therefore, based on these interaction and insights from the documents, qualitative and quantitative toolkits were made for different stakeholders and beneficiaries involved in each and every theme of the program to assess the impact and effectiveness of these programs on them and the community in large.

Qualitative and quantitative data collection was conducted through in-person interactions. These quantitative questionnaires were administered with the intent of gathering target group perspectives on the interventions undertaken using a recall-based technique. Triangulation was employed to enhance attribution and minimize inconsistencies, achieved through focus group discussions with stakeholder groups across various sites and themes. Quantitative data collection for the SEDI program involved conducting telephonic interactions with alumni students, scheduling sessions based on their availability.

The information distilled from these techniques has been analysed through a dedicated analysis plan, where the quantitative information gathered has been analysed using a descriptive lens while the qualitative information has been thematically arranged and interpreted. It is also important here to discuss the steps undertaken to internalise the CSR programs and the successive steps cover that aspect.

Literature Review: Extensive literature review was conducted to gain insights into each of the three programs. This involved analysing program yearly reports, documents, and strategy papers dating back to 2019 across the Sankrail and Uluberia region. Additionally, during reconnaissance visits, discussions were held with key ACF personnel involved in program development. Insights gained from these discussions, along with strategy papers and internal monitoring processes, were then integrated into the development of the toolkit.

Toolkit development process:

The tools consisted of qualitative and quantitative questionnaires. The purpose of the tools developed were to:

- Gain an in-depth understanding of the socio-economic impact of the CSR programs on the lives of the beneficiaries.
- Assess the overall impact of all programs (before and after implementation of the programs) on the lives of the key stakeholders selected for the impact assessment study.

Tool Testing and Deployment: Post the finalisation of the quantitative toolkit, the TTC research teams conducted an internal testing of tools followed by on ground pilot testing of the tools to ensure translation nuances and adequacy of information is properly captured. This allowed for immediate adjustments and refinements, ensuring the tools were optimally designed to capture accurate and relevant information from beneficiaries. The platform chosen was one which the TTC team had worked on earlier and provided information in the form of a dashboard. This was used to track the data collection on a regular basis.

For the ABL program, data was collected on ground using digital devices and the survey was conducted in CAPI mode. This provided necessary information like time stamps, run times for each questionnaire and GPS coordinates, which provides credibility to the research. The teams deployed on ground were trained on the survey tool by the TTC team and an experienced set of researchers were sent to the field, shadowed by the TTC team of qualitative researchers. For the WEP program, interactions were conducted in a face-to face manner and the data was collected using the pen-paper method. For the SEDI program, team TTC collected the data using the pen-paper method and the interactions were conducted in a telephonic manner. The teams deployed were thoroughly trained on the survey tool.

Quantitative Sampling

A) The sample size for the **Agri-based Livelihood** is calculated through the Cochran's formula at 95% Confidence level, allowing a 7% margin of error giving us the sample size of 190. The formula has been applied to the ABL program beneficiaries across three years. The team was able to collect 192 sample of beneficiaries.

S.No.	Program	Total Sample	Sankrail Total	Uluberia I & II
1	Agriculture-Based Livelihood	192	90	102

Table 1 Sample distribution across three blocks: ABL

The sample size has been distrusted across two blocks using proportionate sampling technique based on the program coverage details.

B) The sample size for the Women Empowerment program was calculated through the Cochran's formula at 95% Confidence level, allowing a 7% margin of error giving us the sample size of 180. The team was able to collect 182 sample of beneficiaries.

S.No.	Program	Expected Sample	Actual Sample
1	Women Empowerment Program	180	182

Table 2 Quantitative Sample: WEP

C) The sample size for the Skill & Entrepreneurship Development Institute (SEDI) program is calculated through the Cochran's formula at 95% Confidence level, allowing a 5.5% margin of error giving us the sample size of 260. Please note that a Finite Population Correction factor has been applied to the sample size based on the beneficiary coverage details of the program. On field, the team was able to collect a sample size of 262 trainees.

S.No.	Program	Total Sample
1	Skill & Entrepreneurship Development Institute program	260

Table 3 Quantitative Sample: SEDI

Qualitative Sampling

Team TTC conducted 18 qualitative interactions across the **ABL program**.

ABL	Type	Sample
FPC members / Farmers	FGD	7
PRI system	KII	3
Paraprofessionals	KII/FGD	2
Government Officials + Krishi Vigyan Kendra	KII	2
ACF CSR team	KII	1
Community Members	FGD	2
NABARD Funding Partner	KII	1
Total		18

Table 4 Qualitative Sample: ABL

Team TTC conducted 12 qualitative interactions for the **women empowerment program**, which also covers the health program within it.

WEP	Type	Sample Completed
SHG members	KII/FGD	5
PRI system	KII	1
Adolescent Girls	FGD/KII	1
Sakhi-volunteers	KII/FGD	1
Government Officials	KII	1
Health Officials	KII	1
Community Members	FGD	1
Bank Officials	KII	1
Total		12

Table 5 Qualitative Sample: WEP

Team TTC conducted 17 qualitative interactions for the **SEDI program**.

SEDI	Type	Sample Completed
Trainees	KII/FGD	8
Parents	KII/FGD	2
PRI system	KII	1
Trainers	KII	4
Knowledge Partners/ Hiring Company	KII	2
Total		17

Table 6 Qualitative Sample: SEDI

Data quality checks and controls:

TTC had in place a structured data quality check mechanism, which oversaw data being collected on a daily basis for the ABL program. Existing logic tests were carried out on the dataset on a regular basis. Entries that failed the QC process were re-done, and interviewers were identified and re-trained on aspects. This process was followed during the entire length of the data gathering effort. The TTC team would download the information from the backend and do initial quality checks of average, median timestamps, whether certain sections were answered by a particular respondent, and whether the data was collected uniformly across all respondents. The respondents who completed the survey before the stipulated time were red-flagged, and based on this information, the empanelled vendor was asked to resurvey the outliers. Once the data arrived, the team engaged in a thorough data cleaning process. This involved examining the units of measurement used for agricultural land and output. They identified and removed any anomalies or inconsistencies in the data to ensure its accuracy and reliability.

While data collection for WEP & SEDI program relied on pen-and-paper methods, Team TTC took meticulous steps to ensure data accuracy and reliability. Given the manual collection format, data cleaning was necessarily conducted after information was entered into a digital format. By implementing a structured data quality check mechanism during data entry, they ensured information adhered to predefined logical conditions, catching any immediate inconsistencies or errors. This proactive approach minimized the need for extensive cleaning later.

Following this initial check, the team meticulously reviewed the data, actively identifying and removing any remaining anomalies or inconsistencies. This comprehensive approach, combining proactive checks with thorough data cleaning, ultimately ensured the data collected was both accurate and reliable, forming a solid foundation for further analysis.

Data analysis phase

The quantitative analysis commenced through the pre-processing and collation of data. The database was segregated based on the type of program, their gender and the region they belong followed by observing the data's consistency and logical conditioning. The dataset was formatted and analysed on MS excel software. The analysis commenced through the descriptive and univariate analysis of the data. The univariate analysis would measure each parameter under the proposed framework. Numerical values were analysed through various measures of central tendency like mean, median and mode and also by looking at the quartile, maximum and minimum values using descriptive analysis. The bivariate analysis

included cross-tabulations that helped us in understanding the percentage breakdown of beneficiaries across the livelihood activities that they had opted and the services they had availed.

The primary level of interactions was conducted in the form of qualitative interactions. After the completion of daily interactions, the team of qualitative researchers sat down and interacted with each other, regarding the key observations, the trends, and any anomalies observed. The perspectives of all stakeholders across different themes were assessed. Data triangulation was done through qualitative data to cross-validate the findings through IDIs and FGDs. The information gathered from the documents received was also used to supplement the findings from the field.

The team collated the qualitative data and transcribed it into Microsoft Word based on the type of stakeholder and their inputs. The entire transcripts were classified into the following aspects of relevance, effectiveness, impact and sustainability aspects of the proposed framework.

Report writing phase

During the report writing phase, the focus was on analysing the key trends that emerged from the qualitative interviews conducted. These trends were then supported and reinforced by the findings obtained from the quantitative analysis. By combining both qualitative and quantitative data, a comprehensive understanding of the subject matter was achieved. The primary objective of this phase was to formulate key insights based on the identified trends and analysis. These insights served as the foundation for generating actionable and sustainable recommendations aimed at improving or scaling up the program.

Limitation & Challenges

1. During the initial days, some farmers experienced longer-than-anticipated wait times during the data collection process, resulting in their departure before the data collection of the region. In the forthcoming days, they were asked to attend in limited numbers, called upon in different shifts.
2. In terms of challenges, we observed a language barrier while interacting with a few qualitative stakeholders. However, we mitigated this challenge by engaging in a qualitative researcher who was well versed with local language.
3. For the SEDI assessment, conducting data collection via telephone posed challenges due to the beneficiaries' busy schedules, as many were either employed or managing their own businesses. This resulted in delays in completing the data collection process.



Agriculture- based Livelihood Program

4. Agriculture-based Livelihood Program

4.1 Introduction

Ambuja Cements Ltd. is a leading cement company in India and a part of the Adani Group, known for its diverse and sustainable businesses. It has been offering convenient home-building solutions through eco-friendly practices since its establishment. Currently, Ambuja Cement operates six integrated cement manufacturing plants and eight cement grinding units across India, with a total capacity of 31 million tonnes.

Demonstrating a strong commitment to corporate social responsibility, the company actively invests in the communities it operates within. Recognizing the shared resources and local ecosystem, they have established Ambuja Cement Foundation (ACF) to facilitate meaningful engagement and positive impact. Established in 1993, ACF's primary goal is to address rural poverty. It aims to guide families and communities toward prosperity through sustainable partnerships, emphasizing diversity, trust, integrity, transparency, equity, and a strong stance against unethical practices.

The agriculture-based livelihood (ABL) program directly aligns with ACF's mission of alleviating rural poverty by doubling farmers' income. ACF recognizes that strengthening livelihoods is a critical stepping stone for families to transition from poverty towards prosperity.

Although Ambuja Cements Limited remains the primary investor (contributing 37% of total funds), ACF leverages collaborative funding from other stakeholders to support rural programs. ACF's established models and participatory approach have demonstrated sustainable, long-term changes in the communities they serve, attracting additional investors, including government collaborations and access to funding through various government schemes.

4.1.1 Background

The agriculture sector provides employment, livelihood to over 151 million people in India. Approximately 60%² of the Indian population works in this sector, which contributes about 16% to the country's GDP. Indian agriculture faces challenges including erratic rainfall, inadequate irrigation, soil degradation, diverse cultivation methods, improper crop techniques, and diminishing arable land. These factors collectively impact agricultural productivity, highlighting the need for sustainable solutions to ensure food security and rural livelihoods. The sector also exhibits high levels of subsistence farming, with a majority of farmers relying on small landholdings for their livelihood.

According to the Population Census (2011), almost 68.13 per cent of the total population of West Bengal lives in rural areas and is dependent on agriculture and allied sectors for livelihood. 49% of total rural population is women, having a literacy rate of 70.5%³.

About 90% of farmers in West Bengal are small and marginal farmers. High population pressure and rapid industrialisation leads to subdivisions and fragmentation of landholdings, making it difficult for them to meet ends. Moreover, increase in the price of agricultural inputs, uncertain price of perishable agricultural produce, inadequate market infrastructure, and distress sale of produce by small and marginal farmers are additional problems that pose serious challenges to sustainability of

² [Agriculture in India - statistics & facts | Statista](#)

³ [Census 2011, West-Bengal](#)

the farm sector in the state. Focusing mainly on the West Bengal region, paddy serves as the staple crop in the area, cultivated by farmers in small patches of land. West Bengal encounters the following significant obstacles:

1. Land Fragmentation: Small and dispersed plots resulting from generations of land holding subdivision have an impact on productivity and economies of scale.⁴
2. Outdated Farming Methods: A large number of farmers in West Bengal continue to use obsolete farming methods, which have an effect on productivity and efficiency⁵.
3. Water management: Crop productivity and the sustainability of agriculture are impacted by the unequal distribution of water resources and inadequate irrigation infrastructure⁶.
4. Absence of Mechanization: Farming becomes labour-intensive and less productive when access to modern technology and equipment is restricted⁷.
5. Market Access and Infrastructure: Poor transportation, storage, and market connections limit farmers' access to larger markets and increase post-harvest losses.
6. Rural Credit and Financial Inclusion: Limited access to credit facilities for small and marginal farmers hinders their ability to invest in modern technologies and inputs⁸.
7. Skill Development: Insufficient training and skill development programs for farmers hinder their capacity to adopt a modern and sustainable farming practices.

The primary crops farmed in the region of West Bengal mainly include paddy, vegetables, potatoes, wheat, jute and legumes. Wages and salaries account for 45.76% of their overall revenue, making them their primary source of income. Approximately 70% of farmers' households⁹ incomes in the area originate from sources other than farming, which is consistent with the idea that agriculture is no longer the main source of income for rural communities. When farm sector revenue is insufficient to cover farmers' daily needs, the agricultural sector becomes more and more unviable. Farmers' conditions in West Bengal are very deplorable. Their source of income is highly volatile because they are facing double risks, that is, production and marketing risks. Farmers have become more and more dependent on moneylenders for financing, traders (middlemen) for the sale of their crop products, dealers of agricultural inputs for crop guidance, etc. As a result of this, middlepersons, traders, input sellers, etc, have an increased scope to exploit them, while they are deprived of getting fair returns from the selling of their output.

4.1.2 Overview of the Program Intervention

The agriculture-based livelihood program by ACF in West Bengal aims to double farmers' income through various strategies. It supports farmers with scientific inputs, technological advancements, and sustainable practices, targeting income increase, improved living standards, and risk reduction. Successful partnerships with NABARD, District Horticulture departments, and other organizations facilitated its scalability.

⁴ [WB Gov.in Agriculture](http://WB.Gov.in_Agriculture)

⁵ [UBKV Agriculture](http://UBKV_Agriculture)

⁶ ageconsearch.edu_Conditions of Farmers in West Bengal_Fujita-Kundu-Jaim

⁷ epw_Conditions of Farmers in West Bengal

⁸ [UBKV Agriculture](http://UBKV_Agriculture)

⁹ [Conditions of Farmers in West Bengal | Economic and Political Weekly \(epw.in\)](http://Conditions of Farmers in West Bengal | Economic and Political Weekly (epw.in))

Recognizing the constraints of the region, farmers were introduced to five major programs:

- Scaffolding and SRI (System of Rice Intensification)
- SRI and Polytunnel
- Aquaculture & Scaffolding/Poly tunnel
- Exotic vegetables & Scaffolding
- Aquaculture, Poultry & Goat rearing

Recognizing paddy (rice) as a crucial crop in the region, the program implemented the System of Rice Intensification (SRI). This method focuses on transplanting young, single seedlings with increased spacing. This approach fosters better crop yields while requiring fewer inputs, ultimately benefiting both farmers and the environment. Additionally, farmers were introduced to the black rice seed variety, potentially offering a new and lucrative crop option.

Most farmers owned small, fragmented plots of land, so ACF sought to optimize land use by introducing scaffolding techniques for growing additional crops. Integrated Scaffolding with Pond was introduced to address issues like overgrown bunds, which weakened their structure and attracted vermin like rodents and snakes. Implementing integrated scaffolding with paddy addressed concerns about weed-infested bunds, which harboured pests and diseases, posing risks to agriculture. Clearing these weeds incurred additional expenses.

To combat crop losses during heavy rainfall, ACF implemented polytunnels and polyhouses. These innovative structures allow cultivation throughout the rainy season, significantly reducing weather-related losses. Additionally, polytunnels offer the unique advantage of enabling farmers to grow off-season vegetables and leafy greens, which typically fetch higher market prices due to their limited availability during specific seasons.

Furthermore, ACF promotes increased profitability by focusing on the cultivation of exotic vegetables like cherry tomatoes, broccoli, and multi-coloured cauliflowers. These high-value crops offer farmers the potential for greater income compared to traditional options.

Recognizing the limited income opportunities faced by landless communities, ACF actively encourages their participation in income-generating activities such as poultry, goat rearing, and fisheries. This program specifically targets these communities, providing them with an alternative pathway to diversify their income and improve their livelihoods. However, it's crucial to acknowledge that many participants, including those from landless communities, may lack the necessary knowledge and skills for proper animal care. To ensure the program's long-term success and empower these communities, ACF provided targeted training and support in areas like animal husbandry and aquaculture best practices.

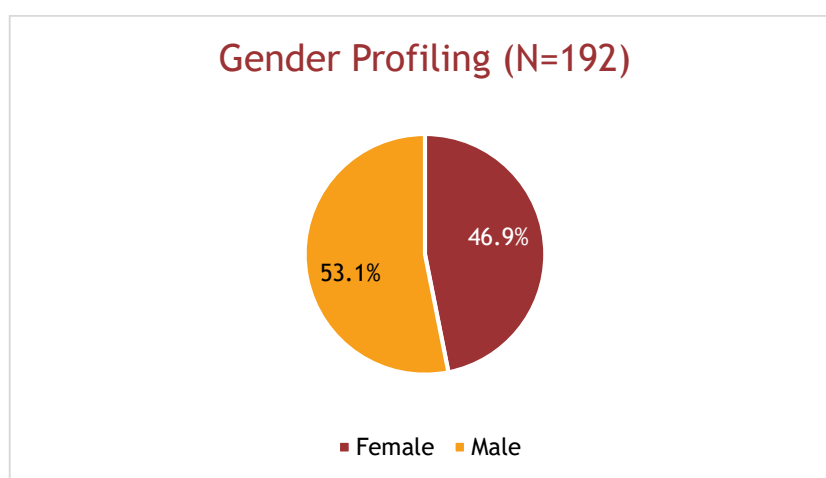
Field visits and expert training sessions are organized as part of the program to equip farmers with the necessary skills and knowledge. Continuous training is also offered to para-professionals selected from existing farmers to enhance their capacity. Additionally, Farmer Producer Companies, formed to receive support through technology dissemination and training initiatives, further empower farmers and enhance agricultural practices.

4.1.3 Socio-demographic profile

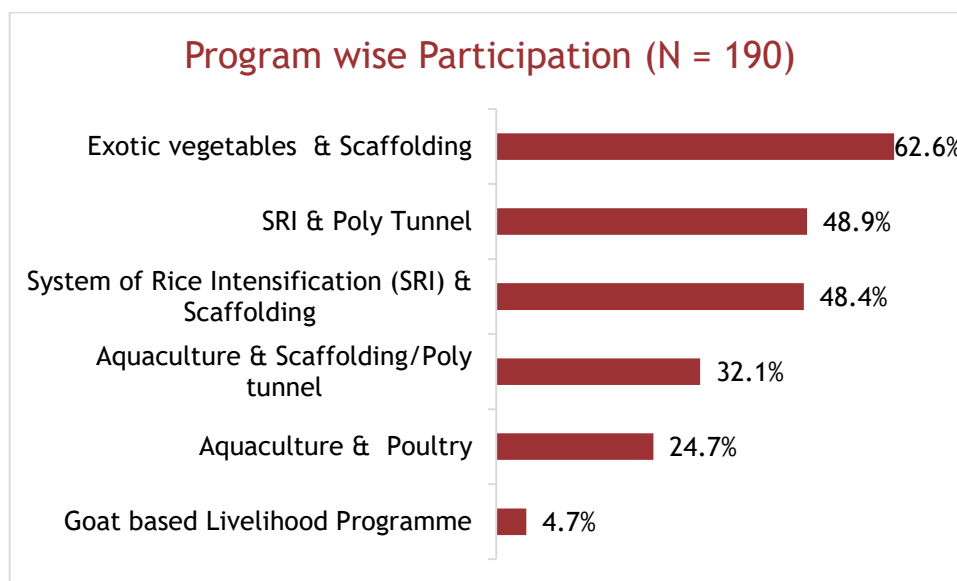
The sample of 192 is distributed across both regions in the following manner:

Block	Sample
Sankrail	102
Uluberia	90
Total	192

Male farmers represent a significant majority, accounting for 53.1% of participants, while female farmers comprise 46.9%.



In the quantitative study, farmer demography was distributed on the basis of their participation in the following program:



Farmers were distributed based on their participation in various programs, with the highest participation recorded in Exotic Vegetables & Scaffolding (62.6%). Following this, significant involvement was observed in SRI & Poly Tunnel (48.9%) and System of Rice Intensification (SRI) &

Scaffolding (48.4%). Aquaculture & Scaffolding/Poly tunnel saw a participation rate of 32.1%, while Aquaculture & Poultry stood at 24.7%. The Goat-based Livelihood Program accounted for 4.7% of farmer participation. Please note, there were beneficiaries who were part of multiple programs.

Education Details

Education Details	Distribution
Illiterate	14.1%
Neo literate	6.3%
Up to 5	29.7%
Up to 8	29.2%
Up to 10	9.9%
Sr. secondary	5.2%
Diploma	0.5%
Graduation	4.7%
Post-Graduation	0.5%

Among the farmers surveyed, 14.1% were found to be illiterate, indicating that they had no formal education. Additionally, 6.3% were categorized as neo-literate, suggesting they had some basic literacy skills but lacked formal education. The majority of farmers had completed their education up to different levels: 29.7% had education up to the 5th grade, while another 29.2% had completed schooling up to the 8th grade. A smaller proportion, 9.9%, had education up to the 10th grade. Further, 5.2% had completed senior secondary education, and only 0.5% had attained a diploma degree. Similarly, 4.7% of farmers had graduated from college, and another 0.5% had completed post-graduation studies.

Findings

Findings

Through a meticulous analysis blending quantitative data and qualitative insights, TTC has assessed the ABL program implemented by the ACF under the OCED DAC framework. This evaluation has engaged various stakeholders to gauge the program's relevance, effectiveness, impact, and sustainability within the communities it serves.

4.2 Relevance

The section aims to establish relevance of the agriculture-based livelihood (ABL) program with the international, national and state level policies. Furthermore, the section would discuss regarding the relevance of the program to the program area, context specific program activities and their mode and approach of implementation followed by appropriateness of stakeholders.

The assessment has looked into the evidence generated by the ABL program, viz. detailed program reports and need assessment reports. These aspects have been validated through qualitative interactions with key stakeholders (internal and external) and review of secondary literature.

Alignment to Policies and Schemes

The relevance of any development program can be assessed based on how it aligns with the priorities of important multi-national, national and state governance structures. This sub-section aims to establish the relevance of the ABL programs in Howrah district, West-Bengal in this regard. The focus is on linking program interventions to the priorities of the United Nations (UN) Sustainable Development Goals (SDGs), national government policies and state missions.

4.2.1 Sustainable Development Goals

The ABL program being undertaken in West Bengal, covers a wide range of issues faced due to unsustainable and primitive farming techniques resulting in low income in farmers. The need for these interventions emerged from the community itself, and the program has focused on holistic community development which includes women mainstreaming in agriculture, promotion of climate smart agriculture practices, organic farming, collectivization of farmers through FPOs and diversification of income by focusing on allied sectors like livestock and fisheries.

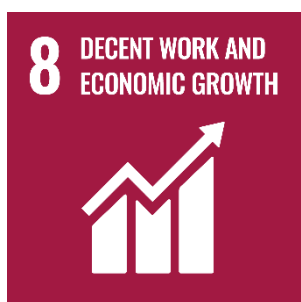
The core issues being addressed through these interventions are in line with the Sustainable Development Goals (SDGs) and India's commitment to fulfilling certain goals by 2030. The intervention directly addresses four SDG goals of SDG 1,5,8,10 as shown below. The change made within these communities also leads to addressing the remaining goals including zero hunger, climate action, peace, justice, and strong institutions, sustainable cities and communities, and good health and well-being.



Through the interventions, it is ensured that the village members and the beneficiaries are able to earn a decent income that is sufficient for them and their families to live a life of dignity. This is directly done through dissemination of information on practices, techniques and inputs with a focus on enhancing agriculture outcomes and diversifying incomes from the allied sectors.



With a special focus on gender mainstreaming, the ABL program increases the participation of women in agriculture by giving them awareness and handholding support to engage profitably in agriculture activity. This contributes to women independence, empowers them within the community and give them some level of autonomy.



The program has taken a participatory approach and has included the community members in not only the planning process but the implementation process as well. Wherever infrastructure development, volunteering support was needed, members from the community itself were employed. Further, by focusing on agriculture and animal husbandry, a secure source of livelihood has been procured for the farmers of the region.



All the work being done within these programs is ensuring that the community members have access to basic resources and thus are not disadvantaged in any sense. This has led to reduced inequalities as household income has risen, and overall well-being is ensured.

By working towards these goals, ACF has aligned itself with international standards and is also working towards fulfilling the government priorities. The core focus areas of the program directly tie into these and the overall aim of the ACF programs is to create a sustainable society where farmers have access to improved and technologically advanced farming techniques to augment their income.

4.2.2 Central Government Schemes

The Indian government focuses on agriculture sector through dedicated interventions. This is done in the form of various schemes and missions launched by the central government which are aimed to benefit the citizens in all states.

Pradhan Mantri Kisan Samman Nidhi: PM-KISAN is a central sector scheme launched on 24th February 2019 to supplement financial needs of land holding farmers, subject to exclusions. Under the scheme, financial benefit of Rs. 6000/- per year is transferred in three equal four-monthly instalments into the bank accounts of farmers' families across the country, through Direct Benefit Transfer (DBT) mode.

Pradhan Mantri Fasal Bima Yojana (PMFBY): PMFBY was launched in 2016 in order to provide a simple and affordable crop insurance product to ensure comprehensive risk cover for crops to farmers against all non-preventable natural risks from pre-sowing to post-harvest and to provide adequate claim amount. The scheme is demand driven and is available for all farmers. A total of 5549.4 lakh farmer applications were insured under the scheme since 2016-17 and Rs 150589.1 crore has been paid as claim.

Agriculture Infrastructure Fund (AIF): Under the scheme, Rs. 1 Lakh Crore will be provided by banks and financial institutions as loans with interest subvention of 3% per annum and credit guarantee coverage under CGTMSE for loans up to Rs. 2 Crores. Eligible beneficiaries include Farmers, Agri-entrepreneurs, Start-ups, Primary Agricultural Credit Societies (PACS), Marketing Cooperative Societies, Farmer Producers Organizations (FPOs), Self Help Group (SHG), Federations of FPOs (Farmer Produce Organizations) and Federations of Self Help Groups (SHGs).

Integrated Scheme for Agriculture Marketing (ISAM): ISAM supports state governments in governing the agricultural produce marketing through creation and improvement of market structures, capacity building and generating access to market information. During 2017-18, National Agriculture Market Scheme popularly known as e-NAM scheme has also been made part of the same. National Agriculture Market (e-NAM) is a pan-India electronic trading portal which networks the existing APMC mandis to create a unified national market for agricultural commodities. 1389 mandis of 23 States and 04 UTs have been integrated to e- NAM platform and more than 1.76 Crore Farmers & 2.5 Lakh traders have been registered on e-NAM portal.¹⁰

4.2.3 State Government Schemes

The West Bengal government executes several schemes to financially supporting farmers by getting them assured income insurance coverage. The scheme, **Kishak Bandhu Scheme**, seeks to provide the farmers with financial assistance of ₹10000 per year (₹5000 per acre in two instalments). The financial support under the Scheme is payable in two equal instalments, first during Kharif and second during the Rabi season each year.¹¹

¹⁰ [Schemes for Welfare of Farmers](#)

¹¹ myscheme.gov.in

Another crop insurance scheme by West Bengal is **Bangla Shasya Bima (BSB) Scheme**. It is a fully State Government funded crop insurance. The farmers do not have to pay any premium except for Potato and Sugarcane in which they have to pay maximum up to 4.85 % of sum insured. Since Kharif season the state is implementing technology based BSB Scheme wherein Remote Sensing, Satellite Imagery, Weather data and Ground Truthing (GT) are used to monitor crop health and claim assessment.

To prevent post-harvest loss and enhance farm level value addition, One Time Assistance is provided through “*Amar Fasal Amar Chatal*” at 50% of the cost limited to Rs. 21,714/-, for constructing a Farm Family level paddy processing yard for sun drying of par boiled paddy and Rs. 6336/- for constructing an improved low-cost paddy and grain storage structures.

4.2.4 Program Relevance

This section delves into the specifics in terms of the geographical context, the need for the interventions, and the program design which is one of the reasons for its success. It will highlight the different steps taken to address the needs, as well as how the program was able to identify core issues and then build on that to slowly involve the entire community and ensure that no beneficiary was left behind.

Relevance of program sites chosen for ABL

The geographical location of the intervention has been strategically chosen and is an essential component of the ABL program. Within the Howrah district, the program covers both Sankrail and Uluberia region.

The program area within Sankrail block is a semi-urban region which lies around the industrial belt, situated adjacent to a major local market and a railway station which is one of the busiest railway stations for both passengers and goods segment. The Hoogly river passes among ten Gram Panchayats of this block and availability of water is not a major issue in the region.¹² People usually earned their livelihood by opting for daily wage labour jobs in the local market or factories predominantly in task related to loading and unloading work. People mostly have small, fragmented pieces of land and they engage in agriculture as an alternate source of livelihood and mostly use the output for self-consumption.

On the other hand, Uluberia region is divided into Uluberia-I and Uluberia-II block. In Uluberia-I, the main occupation of the people of this block area are Zari work, agriculture, animal husbandry, fishery, day-labour, retail trade, service etc¹³. While in Uluberia-II, which is a semi-urban area characterized by a diverse population mix of both urban and rural residents. On one side, a significant portion of the population is employed in jute mills and various small and large-scale industries, representing a blend of cultures. Meanwhile, approximately 30% of the total population relies on agricultural pursuits¹⁴.

Farmers reported facing numerous challenges that hinder their agricultural productivity and income. One major obstacle they highlighted is the ownership of small, fragmented plots of land. They emphasized that this coupled with a lack of knowledge on how to maximize income from their holdings, forces them to rely heavily on traditional farming methods. These methods often involve using basic, non-optimized seeds and employing rudimentary techniques like manual weeding and outdated irrigation practices. Additionally, farmers mentioned their limited access to improved

¹² [Howrah-Sankrail](#)

¹³ [Howrah-Uluberia-1](#)

¹⁴ [Howrah-Uluberia-2](#)

seed inputs, further hindering their ability to boost productivity and income. While these practices provide some sustenance, farmers noted that they are inefficient and result in low crop yields.

"Previously, our agricultural practices focused mainly on traditional paddy cultivation. While paddy remained our main source of income, overall profitability within the agricultural sector was undeniably low. Additionally, the heavy monsoon seasons posed significant challenges by limiting our ability to cultivate crops year-round." - Farmer.

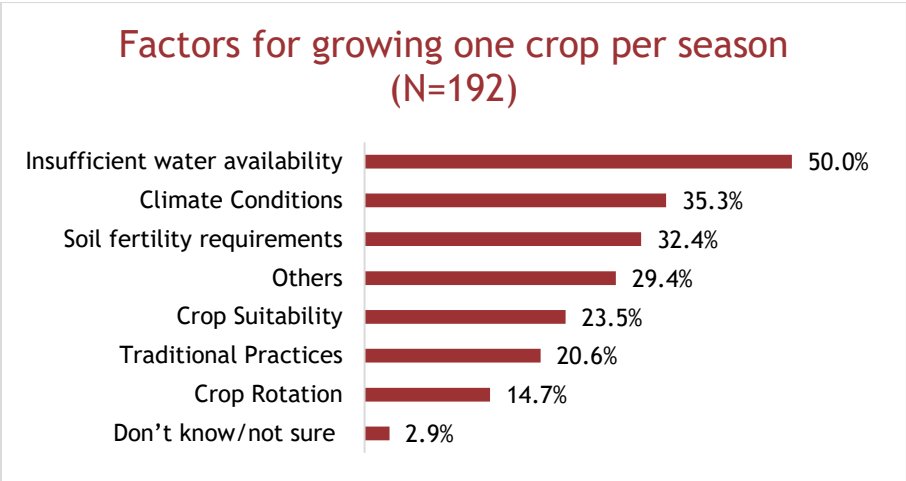
Highlighting their struggles further, farmers noted that the harsh rainy season disrupts agricultural operations for approximately three months annually. According to their observations, their knowledge gap extends to safety practices and effective irrigation methods, further impeding their endeavors. Moreover, farmers expressed concerns about pesticide overuse, stating that it poses threats to soil health and the environment.

" Before, I remember we farmers had limited options for what to grow, mostly sticking to one season and doing a lot of manual weeding. Protecting our crops from bad weather was tough too. Moreover, I had concerns about pesticide overuse, fearing it could harm our soil and the land productivity. - Farmer.

The limitations imposed by both land and knowledge constraints restricts farmers' options, as reported by them. They stressed that their crop choices are limited, often relying on single-season cultivation and labor-intensive methods like manual weeding. Moreover, farmers reported their dependence on basic seeds and traditional crops cultivated during specific seasons, resulting in only modest returns in local markets. They also highlighted the prevalence of weeds exacerbating their challenges, with uncontrolled growth leading to overgrown bunds. This compromises structural integrity and attracts pests and rodents, further complicating their efforts.

The quantitative data reveals that approximately 18% farmers grew crops during one season i.e. either Kharif or Rabi.

"Earlier, cultivating crops throughout the year presented a significant challenge. Limited water availability often restricted our ability to irrigate effectively. Additionally, unpredictable weather patterns and low soil fertility impacted crop suitability in certain seasons." -Farmer.

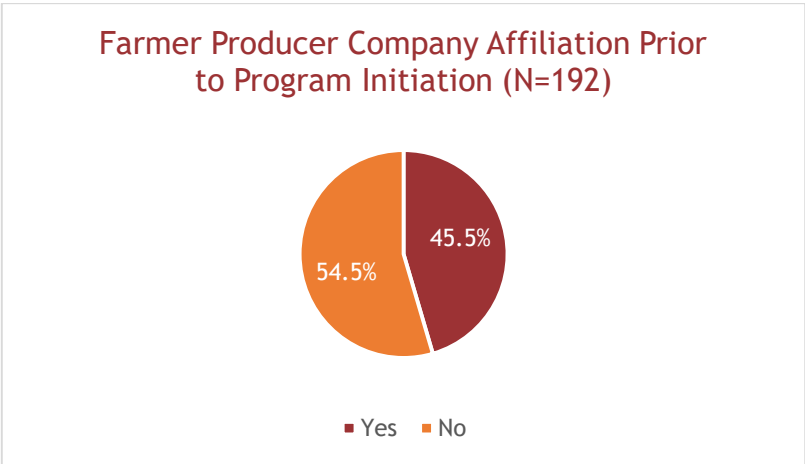


Their major reason for growing one single crops during one season was insufficient water availability (50%), followed by climate conditions (35.3%), soil fertility challenges (32.4%) and crop suitability (23.5%) and traditional practices. In the others option, farmers talked about market challenges and financial constraints.

Farmers stated that the involvement of women in livelihood activities was quite low across the communities. While some women engaged in the textile industry, their earnings were often limited. Many others, according to their observations, primarily remained as homemakers or contributed marginally to agricultural tasks. They noted that societal norms perpetuated issues such as gender inequality, educational disparities, and restricted economic opportunities for women within the community.

Moreover, farmers highlighted concerns about the lack of knowledge regarding proper animal care and health management, particularly in livestock raising activities. This inadequate understanding often resulted in high mortality rates among livestock, posing significant challenges to the economic viability of farming households. Overall, the farmers emphasized the need for greater empowerment and educational opportunities for women to enhance their participation and contribution to agricultural livelihoods.

“I neglected their health, and it caused a lot of problems for us. Many of our animals got sick and died because I didn't know how to take care of them properly.” - Farmer.



Farmers stated that the fragmented nature of farming, with 54.5% operating independently, presents significant challenges within the community. According to their observations, limited knowledge sharing about inputs and practices, along with restricted access to direct market linkages, has resulted in suboptimal performance across the agricultural sector. In response to these challenges, farmers emphasized the importance of promoting collective action among themselves. Farmers emphasized the importance of collaboration and cooperation in addressing the complexities and demands of modern farming practices. They highlighted that by working together, they could create a more unified and resilient agricultural community, better equipped to overcome challenges and achieve success in their endeavours.

4.2.5 Stakeholder Engagement

The ABL program prioritizes inclusive stakeholder engagement at various levels, fostering collaboration and knowledge exchange. This includes:

- **Farmers:** The program's core beneficiaries are actively involved in decision-making and capacity building activities.
- **Community members:** Their perspectives are considered to ensure program activities align with community needs and aspirations.
- **Panchayati Raj members:** These local government representatives play a vital role in mobilizing community support and facilitating program implementation.
- **Knowledge partners:** Experts from Krishi Vigyan Kendra and other institutions share their expertise on sustainable and profitable agricultural practices.
- **Funding partners:** Collaborations with organizations like NABARD ensure financial sustainability and resource allocation.
- **Para-professionals:** These individuals, drawn from the local community, act as vital intermediaries.

4.2.6 Program Approach

The ABL program takes a comprehensive approach to empower farmers and revitalize the agricultural sector. The baseline assessment was conducted in a manner which allowed ACF to understand the specific needs of the program landscape, while also recognising the potential of the program interventions.

This program empowers farmers through a comprehensive approach. They gain new skills through modern agricultural training, enabling them to diversify crops and increase yields and income. The program ensures that the production aligns with market demand by integrating across various agricultural sectors. Recognizing resource limitations, the program offers low-cost to expensive models, catering to diverse farmers' needs. Inclusivity is actively pursued by encouraging women's participation in agriculture. By strengthening farmer collectives like FPCs, the program facilitates better market access. Additionally, it promotes climate-smart practices and risk management strategies, empowering farmers to adapt to a changing environment and build resilience. The program has adopted the following approaches to implement its objectives:



Figure 2 Program Approach

1. **Household Approach:** The program focuses on all stakeholders from both farm and non-farm occupation-based farming with special attention to women and youth. Capacity building and interventions were designed to involve all eligible family members.
2. **Gender Mainstreaming:** While adopting a household approach, the program ensures that gender balance remains a distinct principle. Gender mainstreaming ensures equitable participation and benefits for all genders.
3. **Group-Based Approach:** Implementation of interventions occurs through village-level groups such as learning groups, farmer clubs, and common interest groups. These groups facilitate beneficiary identification, training, demonstrations, and community contributions.
4. **Market or Value Chain-Based Approach:** Interventions align with market demands and existing value chains. Distorting local markets is avoided, with minimal additional subsidies provided, particularly during expansion phases.
5. **Continuous Improvement and Learning:** The program's interventions strive for continual enhancement, aiming for improved performance each season. This includes enhancing attendance, gender and youth inclusion, topic coverage, adoption rates, cost reductions, and minimizing wastage.
6. **Para-Professionals for Last-Mile Connect:** Para-professionals play a vital role in program operations. Regular capacity building ensures they stay updated on the latest technologies and practices.
7. **Integrated Approach:** Integrating agriculture-based livelihoods with health, water, and skills is essential for achieving program objectives. Field teams utilize existing platforms to promote knowledge sharing, beneficiary selection, and integration with other sectors.

4.3 Effectiveness

This section seeks to evaluate the effectiveness of the ABL program concerning both its design and implementation. It also examines the effectiveness of the program's implementation model in attaining its intended targets. Lastly, the section also covers the challenges faced by beneficiaries.

4.3.1 Program implementation model

The agriculture-based livelihood program, spearheaded by the ACF team, is a transformative initiative aimed at empowering farmers to develop secure and sustainable livelihoods through the optimal utilization of their resources. Central to its design are two foundational pillars: knowledge dissemination and technological advancement, both crafted to meet the evolving demands of the market. At its core, the program is dedicated to enhancing farmers' capabilities, equipping them with the latest agricultural practices to elevate productivity and amplify income generation. Through comprehensive training, farmers are introduced to cutting-edge techniques such as the System of Rice Intensification (SRI), innovative vegetable cultivation methods, crop diversification strategies, as well as aquaculture, goat, and poultry farming.

Crucially, the program places a premium on fostering resource-efficient and environment-friendly practices, ensuring the longevity and sustainability of agricultural endeavours. This commitment to environmental stewardship highlights the program's dedication to holistic growth and development. Key partnerships with esteemed organizations, including the National Bank of Agriculture and Rural Development (NABARD), District Horticulture departments of the Government of West Bengal, Krishi Vigyan Kendra - Howrah-Nimpit-Murshidabad, Indusland Bank, and Block Agriculture and Livestock departments, have significantly bolstered the program's reach and impact. The program's success is underpinned by a robust Monitoring and Evaluation (M&E) framework, which leverages Management Information Systems (MIS) to facilitate continuous improvement. This structured approach enables both quantitative and qualitative analysis, ensuring that interventions are data-driven and responsive to the evolving needs of farmers.

As part of a collaborative endeavour, farmers undergo training facilitated by agricultural experts associated with agricultural departments. Initially, ACF assists farmers by providing critical inputs like micronutrients, granular pesticide for SRI and exotic vegetable seeds for vegetable cultivation with the expectation that farmers will later cover the costs on their own. Furthermore, specific Farmer Producer Organizations (FPOs) receive technological assistance such as power weeders, while certain groups of farmers benefit from tractor services. ACF also contributes a portion of the overall expenses for infrastructural developments, including the establishment of structures like polyhouses, particularly in partnership with chosen farmers.

Support from Para-professionals: To ensure effective knowledge transfer within the community, the program selects para-professionals from local farmers based on their commitment, interest, and consistency. These individuals receive continuous training and access to information resources (IEC materials) to enhance their knowledge and skills related to best agricultural practices.

When in-person support became difficult, para-professionals, alongside farmer club members, stepped up to provide essential technical support to their peers. This collaborative approach highlights the para-professionals' vital role in bridging the knowledge gap within the community and fostering farmer-to-farmer support.

Needs assessment: Recognizing the need for continuous adaptation and improvement, ACF conducted a thorough needs assessment. This process involved field visits to evaluate the current program status and engagements with farmers to explore new activities that could broaden the program's impact. Additionally, ACF organized workshops to foster community participation in

generating innovative ideas for further program development. This participatory approach allowed ACF to gather valuable feedback on potential interventions and innovations, paving the way for integrating them into existing programs. Importantly, this study aimed to develop a business plan and devise a systematic strategy to promote the FPO.

4.3.2 Gender Inclusion

Previously, women had limited involvement in agriculture, but through farmer collectivization and specialized training, their participation has increased significantly. The adoption of new agricultural technologies has also lessened their challenges. Various strategies have been implemented to enhance women's roles:

- Promoting women as para-professionals: This provides them with valuable skills and leadership opportunities.
- Encouraging participation in training and meetings: This ensures their voices are heard and their specific needs are addressed.
- Highlighting success stories: Sharing experiences through video films, IEC materials, and display boards inspires and motivates other women to participate.
- Experience sharing in meetings: Creating platforms for women to share their knowledge and challenges empowers them and fosters a sense of community.

These combined efforts have resulted in a significant increase in women's involvement in agriculture. This not only improves household well-being but also contributes to the overall sustainability and resilience of the farming community.

4.3.3 Target Planned vs Achieved.

Throughout the period spanning 2019-20 to 2021-22, the Agricultural Livelihood (ABL) program showcased remarkable resilience and efficacy by consistently meeting all its targets, even amidst the challenging circumstances posed by the global pandemic. Despite various obstacles, the ABL program successfully achieved its objectives year after year, demonstrating its commitment to supporting agricultural livelihoods. This consistent performance highlights the program's adaptability and effectiveness in ensuring the welfare of beneficiaries throughout the designated period.

Program	2019-20		2020-21		2021-22	
	Target	Beneficiary covered (Nos)	Target	Beneficiary covered (Nos)	Target	Beneficiary covered (Nos)
System of Rice Intensification (SRI)	1200	1472	1200	1562	1200	1579
Exotic vegetable cultivation	100	100	350	348	350	400
Creeper vegetables on scaffolding	112	112	112	112	112	112
Off season vegetable cultivation under Poly tunnels/rain shelters	100	100	150	150	150	150
Creeper vegetables seed production	150	150	200	200		

Aquaculture	300	300	300	326	300	348
Goat based livelihood Program	200	199	250	250		
FPC members	300	356	500	498	500	508
Bamboo structure Poly house	3	4	2	3		
Poultry based livelihood	250	250	250	250	19	19
Para-professional	32	32	32	32	32	32
					10	12
Total	2747	3075	3346	3731	2663	3148

Table 7 Target Planned vs Achieved (2019-22): ABL

The table illustrates the targets set and the actual number of beneficiaries covered for various agricultural and livelihood programs over the three-year period from 2019-20 to 2021-22. The programs include System of Rice Intensification (SRI), exotic vegetable cultivation, creeper vegetables on scaffolding, off-season vegetable cultivation, creeper vegetables seed production, aquaculture, goat-based livelihood program, FPC (Farmers Producer Company) members, bamboo structure poly house, poultry-based livelihood, and para-professional training. Each program has specific targets set for each year, alongside the actual number of beneficiaries covered.

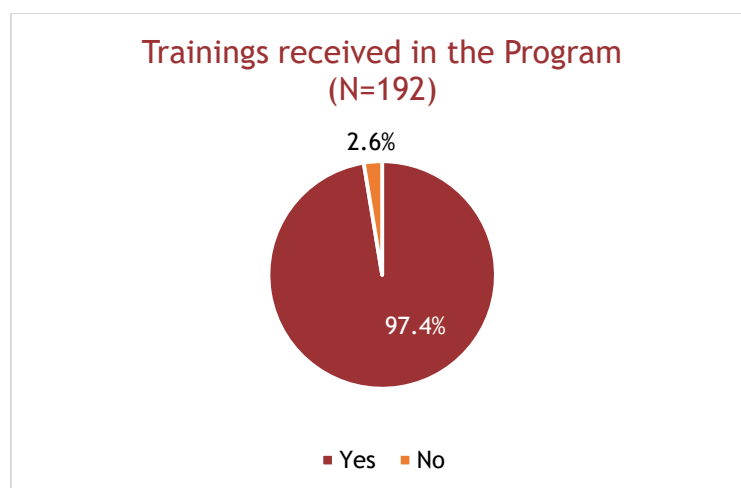
Observing the data, several trends emerge. The System of Rice Intensification (SRI) consistently met or exceeded its targets throughout the three years, indicating successful implementation. Similarly, programs like exotic vegetable cultivation and aquaculture also surpassed their targets in most years, reflecting positive outcomes. However, some programs marginally did not cover their targets, such as the exotic vegetable cultivation in 2020-21, goat-based livelihood in 2019-20 and FPC members in year 2020-21.

In conclusion, the provided table serves as a strong indicator of the ABL program's positive performance and its ability to navigate challenges. The program's consistent exceedance of target beneficiaries, despite the pandemic, highlights its commitment to supporting its beneficiaries and contributing to their success.

4.3.4 Programmatic Focus

Knowledge Transfer and Capacity Building:

Experts provide training on diverse topics, including seed selection, fertilizer management, polytunnel cultivation, aquaculture techniques, and coloured fish and prawn farming. Farmers benefit from regular training sessions, awareness meetings, and field visits, gaining exposure to cutting-edge technologies, innovative approaches, and successful implementation examples. This empowers them to make informed decisions and improve their agricultural practices. Based on quantitative findings, 97.4% farmers reported that they were provided with training for their specific programs they had enrolled in.



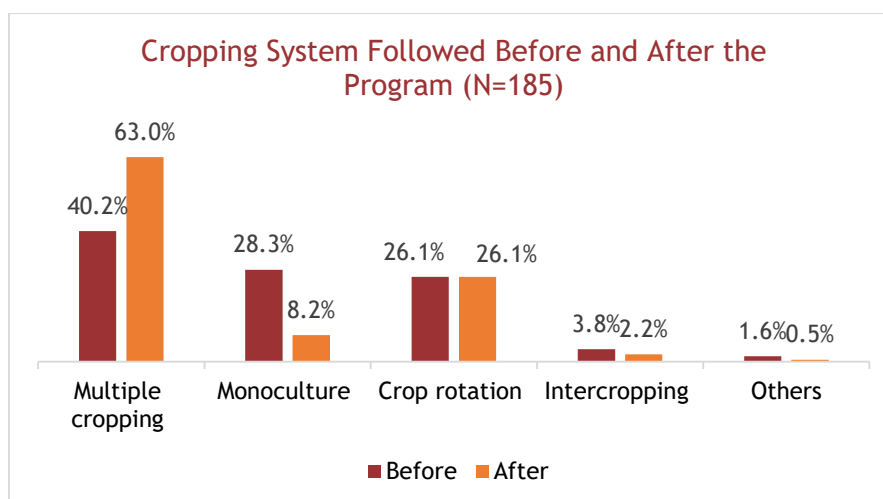
The program goes beyond providing initial training, offering ongoing support through a dedicated network of para-professionals. These individuals, carefully selected for their commitment and eagerness to learn, act as local champions, bridging the gap between farmers and vital technical expertise.

"Para-professionals were really helpful for us when it came to dealing with pests and diseases. Their training sessions were straightforward and practical, covering everything we needed to know. Plus, they made sure we always had the information we needed, whether through materials or that WhatsApp group. It was so helpful to snap a photo of a problem and get advice right away." - Farmer.

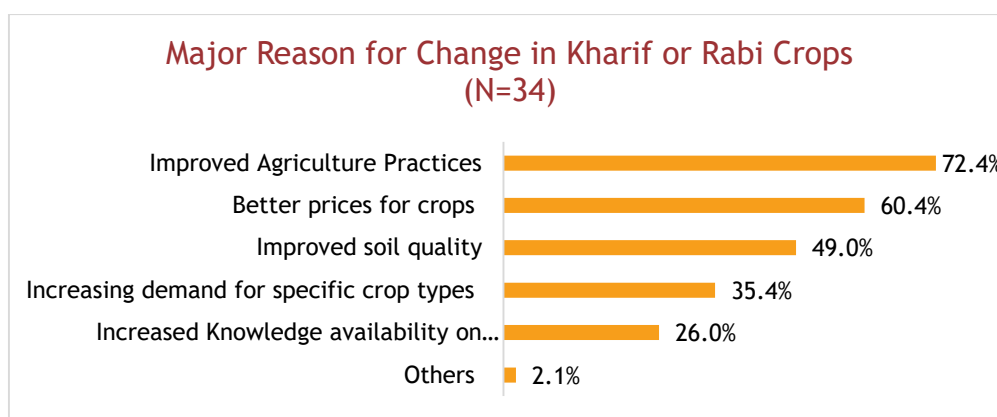
Farmers view para-professionals as instrumental in addressing pest and disease challenges effectively. They deliver basic and practical training sessions, covering essential topics and skills. Additionally, they conduct engaging field days, providing hands-on learning opportunities in real-world settings. To ensure continuous access to information, they readily share IEC materials, offering clear and concise guidance. A dedicated WhatsApp group facilitates communication, allowing farmers to share photos of their concerns. Para-professionals offer immediate guidance, and for complex issues, they swiftly connect farmers with ACF's technical experts, ensuring timely problem-solving. This proactive approach empowers farmers to navigate challenges effectively and confidently. **In response to the covid-19 lockdown**, these para-professionals created instructional videos showcasing farm operations, developed in collaboration with ACF, and shared them through farmers' WhatsApp groups. These videos ensured farmers remained informed and equipped to navigate the challenges posed by the pandemic.

4.3.5 Agricultural Performances

Cropping system: There has been a shift in the cropping patterns. The percentage of farmers practicing multiple cropping has increased notably, rising from 40.2% before the program to 63% afterward. This indicates a considerable decrease of 20.1% in monoculture.



With the rise in multiple cropping patterns, quantitative findings indicate that 83.15% of respondents have reported changing their primary rabi crop over the past three years. The primary factors driving changes in Kharif and Rabi crops are depicted in the graph below.



Improved agricultural practices, cited by 72.4% of respondents, emerged as the primary reason for crop change, followed by better crop prices (60.4%), enhanced soil quality (49%), increased demand for specific crop types (35.4%). Importantly, 26% also highlight the crucial role of better knowledge in selecting the right crops. This confluence of knowledge, innovation, and market awareness is paving the way for a more sustainable and prosperous future for these enterprising farmers.

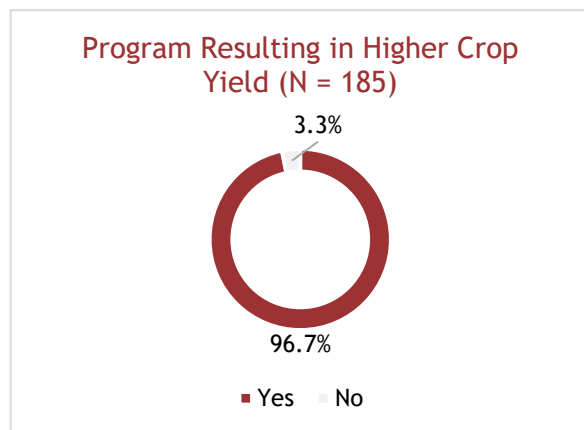
Crop Yield

Farmers reported that before the ACF program's intervention, farming practices in the community were rooted in traditional methods, with little exposure to modern advancements. They lacked knowledge of diverse seed varieties, cutting-edge agricultural techniques, and the potential to turn agriculture into a viable business. This resulted in restricted crop choices, single-season cultivation, and reliance on traditional, often laborious, approaches like manual weeding and limited protection from weather fluctuations. Previously, farmers faced climate challenges head-on with limited tools and knowledge of innovative solutions like polyhouses and polytunnels. These technologies now provide a shield for crops against harsh weather, leading to increased yields. Additionally, the introduction of advanced tools like power weeders and cleaners has significantly reduced manual labour and associated costs, further streamlining agricultural processes.

"Before the ACF program, we were stuck with old ways of farming. We didn't know much about different seeds or modern techniques. Our crops were limited, and we had to deal with weather problems without much help. But now, with things like polyhouses and new tools, our crops are safer from bad weather. And those power weeders? They've made a big difference, saving us a lot of hard work and money. Plus, using the SRI technique for paddy has improved our productivity." - Farmer.

Based on the quantitative findings, 96.75 percent farmers have reported an increase in yield of agricultural crops. Community members noted improvement in paddy productivity since adopting SRI technology, observing in their yields. Additionally, they are now able to cultivate spinach and cauliflower during the off-season.

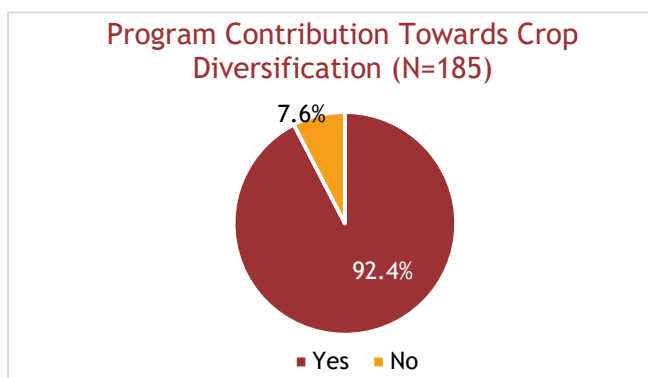
Team TTC has shortlisted 5 crops most popularly grown by farmers through the study and observed the changes in the yield of each crop before and after the program.



Row Labels	Amount harvested (quintal per acre) Before	Amount harvested (quintal per acre) After	% Difference
Broccoli	33.0	35.0	6.2%
Cauliflower	61.2	65.3	6.7%
Lettuce	37.6	34.9	-7.1%
Paddy	13.2	13.5	2.4%
Spinach	34.2	29.3	-14.3%

Before the program implementation, the average broccoli yield was 33.0 quintals per acre, which increased to 35.0 quintals per acre post-program, reflecting a 6.2% improvement. Similarly, the average cauliflower yield saw an increase from 61.2 quintals per acre to 65.3 quintals per acre, marking a 6.7% rise. Paddy yield increased slightly from 13.2 quintals per acre to 13.5 quintals per acre, showing a 2.4% improvement. On the other hand, spinach yield decreased from 34.2 quintals per acre to 29.3 quintals per acre, indicating a decrease of 14.3% and lettuce experienced a decrease in yield from 37.6 quintals per acre to 34.9 quintals per acre, representing a decrease of 7.1%. The reason for decrease still needs to be examined.

Crop Diversification



Today, farmers are embracing crop diversification, cultivating a wider range of crops like broccoli, cherry tomatoes, and colourful cauliflowers that command premium market prices. The quantitative data speaks for itself with 92.4% of farmers attribute crop diversification to the program. This shift towards commercialization, fostered by ACF, empowers them to move beyond subsistence farming.

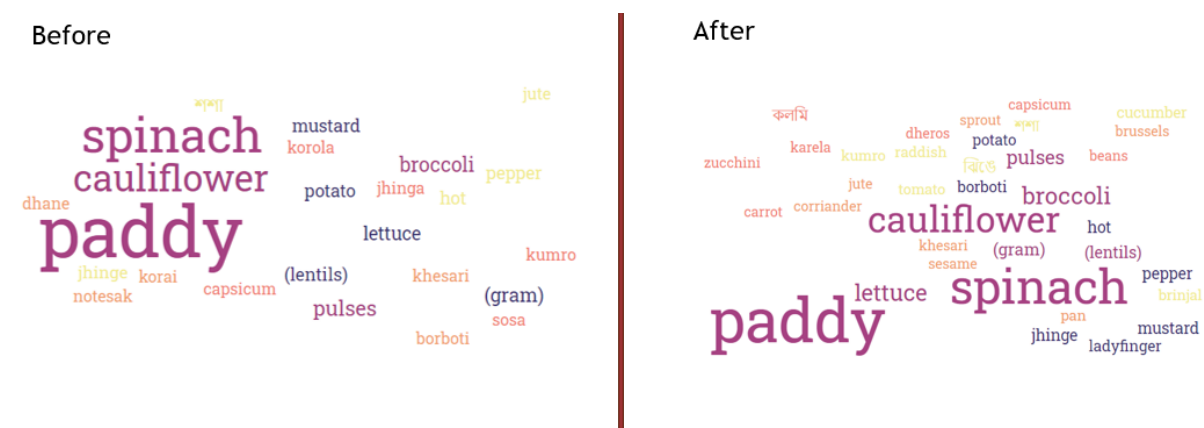
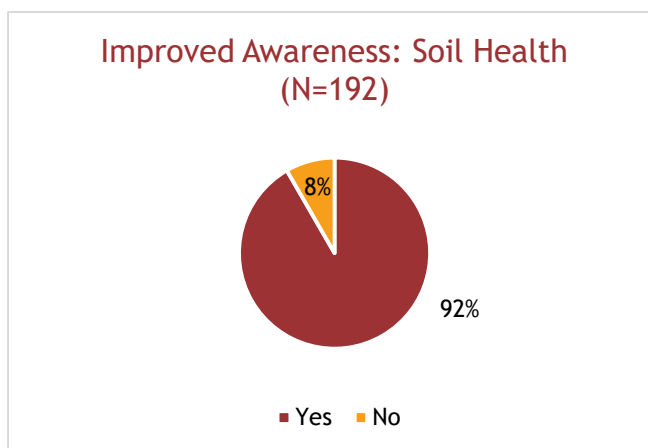


Figure 3 Word cloud depiction of crop diversification

The word cloud depicts the types of crops grown before and after the program. Prior to the program, farmers cultivated around 18-20 unique crops, whereas after the program, this number increased to 30-34 varieties. Notably, crops grown most frequently are represented in larger font sizes within the word cloud. This exciting shift sees farmers moving away from traditional paddy and vegetable cultivation to diverse and higher-value crops, including broccoli, coloured fish, coloured cauliflower (blue, pink, yellow), pepper, red cabbage, lettuce, and even mushrooms. This shift, coupled with the adoption of advanced techniques and awareness of exotic, high-value crops, has paved the way for a more prosperous and sustainable future for these farmers.

Soil Health



The ABL program has demonstrably improved farmers' understanding of soil health. 91.6% of farmers now exhibit increased knowledge in this crucial area. This translates into tangible results on the ground, with 94.8% of farmers reporting improved soil quality. This significant achievement can be attributed to the program's focus on promoting better farming practices.

Previously, unfertile land posed a major challenge for farmers. The program

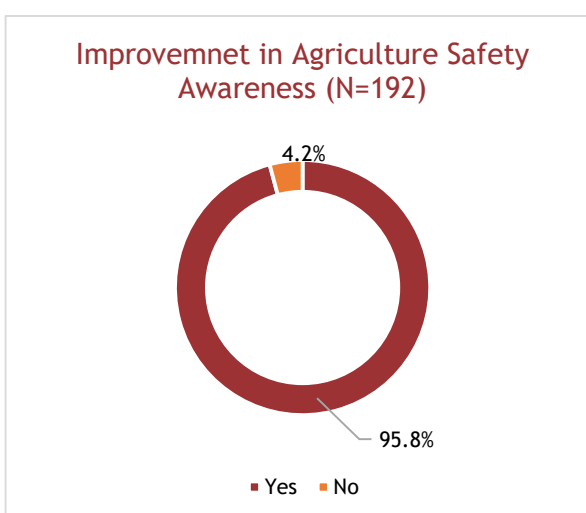
addresses this through expert-led soil testing, identifying the root causes of poor fertility. Based on

the insights from training, farmers were encouraged to move away from excessive use of ammonia and potassium fertilizers, which were ultimately detrimental to long-term soil health and productivity.

" Previously, our agricultural practices focused on intensive fertilization with potassium, urea, and other commercially available products. Over time, we became concerned about a noticeable decline in land productivity. Subsequently, through the program, we implemented a transition towards organic fertilizers such as manure and vermicompost. This shift has demonstrably improved soil health while simultaneously reducing our overall fertilization costs." - Farmer

Natural alternatives are now embraced, with farmers adopting composting and natural manure for fertilization. This shift aligns with the program's promotion of vermi-composting and sustainable practices. A key finding based on our interaction with farmers reveals a reduction cost for field preparation: farmers now spend INR 2000 using natural ingredients recommended by the program, compared to the previous INR 2500-3000 spent on market inputs. By promoting sustainable practices and fostering knowledge exchange, the ABL program has empowered farmers to manage their land more effectively and ensure long-term agricultural success.

Safety Awareness: Farmers reported that before the program, they faced challenges due to limited awareness of crucial safety and efficiency techniques. Many were unaware of the importance of wearing protective gear like masks while applying pesticides, the dangers of spraying against the wind, and the need for proper storage of farming utensils outside the home to prevent contamination. Furthermore, traditional practices like neglecting land mulching led to weed growth, fostering diseases and attracting snakes, jeopardizing farmers' safety.

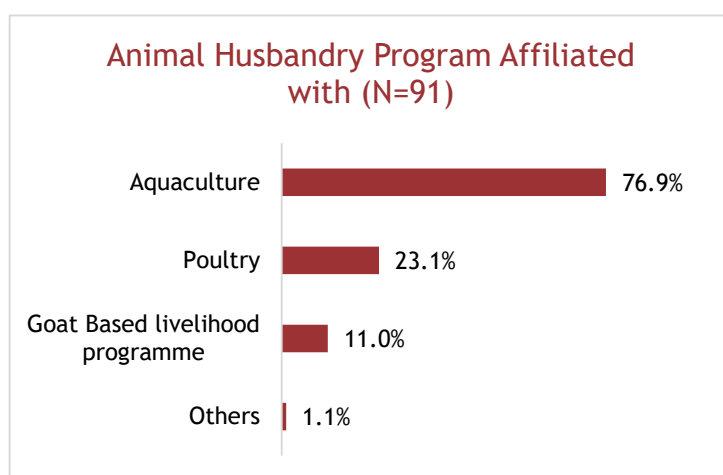


"Earlier, We'd often apply pesticides without appropriate breathing protection, even when wind conditions weren't favourable. Additionally, the tools would left around the house which presented potential health and safety hazards." - Farmer

After the program, approximately 95.8% farmers have stated that their awareness levels regarding agriculture safety have increased. Farmers receive dedicated training on pesticide application techniques, including proper mixing, handling, and storage, to minimize exposure and potential hazards, they also conduct land mulching training, reducing weed growth and creating a safer environment for farmers.

4.3.6 Livestock Management

Animal husbandry: This program acknowledges the vital necessity for income diversification within rural communities. Specifically targeting landless labourers lacking their own agricultural land, the livestock and aquaculture initiative offers opportunities to broaden their income streams beyond their alternative daily wages. Quantitative data reveals that about 47.4% of farmers were engaged in the Animal Husbandry Program. In our study, majority of the participants are involved in the aquaculture program (76.9%), followed by poultry (23.1%), and then the goat-based livelihood program (11%).



Prior to program intervention, animal husbandry practices were characterized by limited breed knowledge, inadequate understanding of nutrition and health requirements, and even their management, leading to suboptimal outcomes in milk production, egg-laying, meat quality, and market appeal. Furthermore, neglect of animal health, including deworming and vaccination, resulted in reduced growth, illness, and untimely death, causing significant financial losses for farmers.

“Before the program, we didn’t know much about selecting the right breeds or taking care of our animals’ health. This led to poor outcomes in milk production, egg-laying, and meat quality. We often faced losses due to illnesses and deaths among our animals. Thankfully, the program has taught us a lot. Now, we understand how to choose better breeds, take care of our animals properly, and ensure they get vaccinated and dewormed on time.”- Farmer

The program has addressed these knowledge gaps by providing trainings over the following:

- **Improved Breed Selection:** Farmers now understand the importance of choosing breeds based on desired outputs like milk, egg production, or meat quality.
- **Enhanced Animal Care:** Nutritional requirements are prioritized, with farmers providing appropriate feed for optimal growth and health.
- **Vaccination and Deworming:** The importance of timely vaccination and deworming is recognized, resulting in healthier animals that fetch higher market prices.
- **Future-proof Practices:** Farmers are now aware of artificial insemination, ensuring improved offspring and long-term sustainability.
- **Poultry Management:** Understanding the importance of proper ventilation, spacing, and sunlight in poultry farming has led to improved egg production and animal welfare.
- **Calcium Supplementation:** Recognizing the link between calcium deficiency and egg consumption, farmers have adjusted their feeding practices to provide calcium-rich food for their poultry.

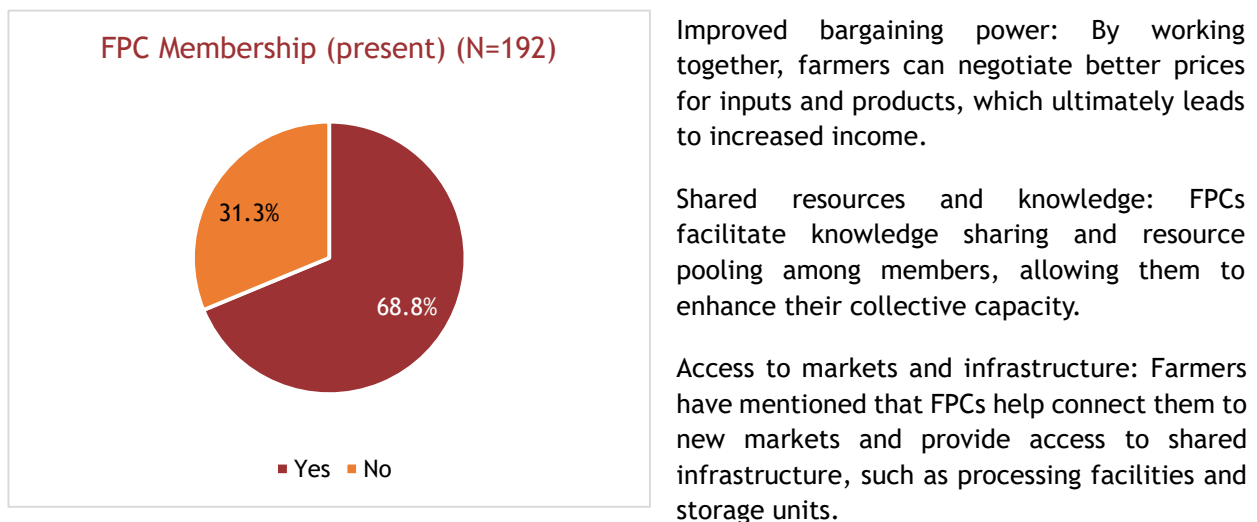
These changes have resulted in increased income, improved animal health, and a more sustainable livelihood for participating farmers. The program’s focus on knowledge dissemination, breed

selection, and good animal husbandry practices has empowered farmers to make informed decisions and achieve greater success.

4.3.7 Market Access & Collaboration

Collectivisation through Farmer producer companies FPC:

Farmers have reported that the ABL program actively promotes collectivization among them through the formation of Farmer Producer Companies (FPCs). According to them, these organizations offer numerous benefits, including:



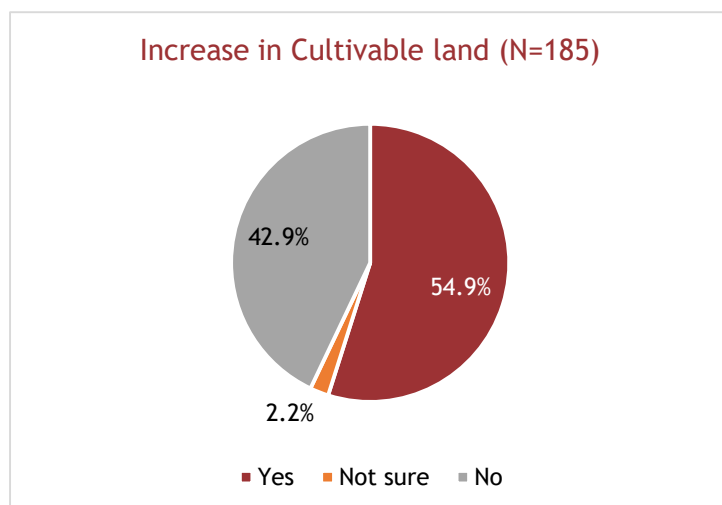
The program's successful efforts in establishing FPCs are evident in the significant increase in farmer participation. Initially, only **45.5% of farmers were part of an FPC**. However, through dedicated support and capacity building initiatives, this number **has grown to approximately 68.8%**. This 23.3% increase demonstrates the program's effectiveness in fostering collective action and empowering farmers to reap the benefits of collaboration.

4.4 Impact

To uncover the full scope of the ABL program's impact, team TTC conducted a rigorous assessment that delved into both intended and unintended positive outcomes of the program. This section was strategically guided by questions aligned with the program's key performance indicators (KPIs), including increased cultivable land, income diversification, food security, enhancement in livelihood and standard of living. By focusing on these crucial areas, the assessment provided a comprehensive evaluation of the program's influence on the participating communities and the agricultural landscape.

4.4.1 Enhancements in Cultivable Land and Improved Food Security

Cultivable Agricultural Land:



At the aggregate level, 54.9% of farmers reported an increase in cultivable land. However, this statistic masks regional variations. Interactions with farmers reveal that rapid industrialization and railway expansion projects in Sankrail have resulted in land acquisition, leaving many farmers with smaller and fragmented plots. This explains the fact that within Uluberia, 58.4% have reported an increase in cultivable land whereas in Sankrail about 51% respondent have stated an increase in cultivable land area.

“Through farmers' group, we finally got land under communal ownership, all of us pitching in. Now we can borrow bigger plots, way more than any of us could handle alone. More cultivable land means more crops to feed our families and even sell some at market.” -Farmer from Uluberia

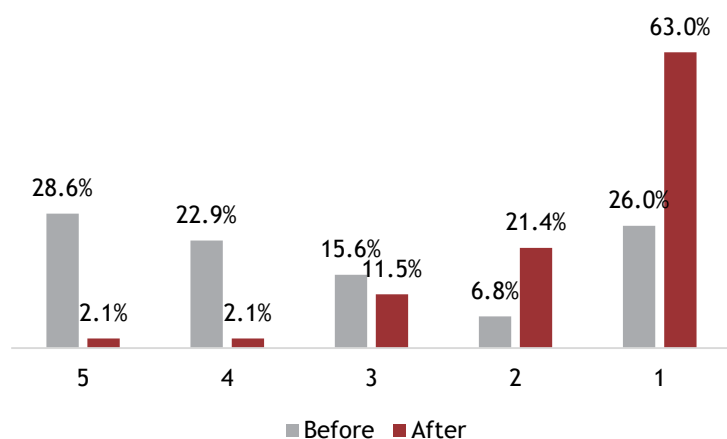
Farmer category	Before the program (Average)			After the program (Average)		
	Land in Acre tilling on their own	Land in Acre given on rent	Land in Acre borrowed for tilling (in case no self-ownership)	Land in Acre tilling on their own	Land in Acre given on rent	Land in Acre borrowed for tilling (in case no self-ownership)
a. Self-ownership	0.7	0.03	0.08	0.6	0.01	0.1
b. Communal (Shared with others)	0.3	2.8	5.2	0.1	3.1	6.4

Regarding land ownership, the farmland details have been categorized into self-ownership and communal. Land use patterns among farmers have undergone some interesting changes. When it comes to self-owned land, the average area cultivated by farmers themselves has dipped slightly, from 0.70 acres to 0.65 acres. Similarly, the land they rent out has also decreased from 0.03 acres to 0.01 acres. However, there's a positive trend in land borrowed for cultivation, with an increase from 0.08 acres to 0.14 acres on average.

Communal land ownership shows similar patterns. While individual farmers are cultivating less land themselves, the average area rented out has seen a significant rise, jumping from 2.84 acres to 3.13 acres. This trend is mirrored in land borrowed for cultivation under communal ownership, which has grown substantially from 5.21 acres to 6.49 acres.

Food Security: This section delves into the program's overall impact on food security within the target communities, focusing on self-reported accounts of food-related behaviours and experiences.

Concerns about Food Sufficiency (5 :meaning most of the times worried while 1 means rarely worried) (N=192)

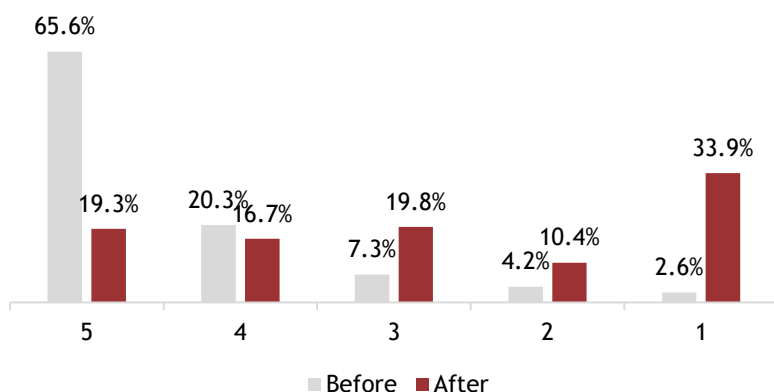


Before the program: 28.6% of farmers expressed high levels of concern about having enough food, indicating struggle with food security.

After the program, this concern has decreased to 2.1%, suggesting improvement in food availability. At present, 63% of farmers have rated their concern for food sufficiency as 1, indicating rare worry about food availability compared to 26% previously.

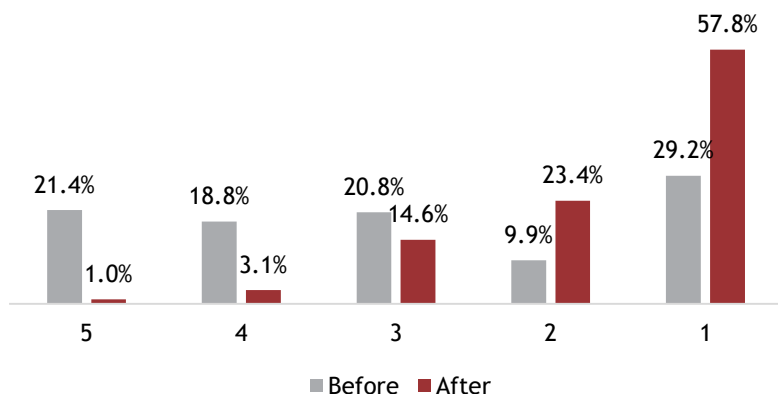
“Food used to be a constant worry before this program. Empty cupboards weren't uncommon. Now, thanks to new farming methods and storage tips, food's rarely a problem. We even have extra to sell! Now, running out of food is a rare occurrence. Most days, we have a good variety to eat, and there's even some left over to sell at market. It's a big relief, you know? No more sleepless nights wondering how to feed the family.” -Farmer from Uluberia

Food shortage in household (5 meaning - Very Often & 1 meaning - Very Rarely) (N=192)



Food shortages in household were observed before the program, 65.6% farmers stated that very often their household ran out of food before the program and after the program, this has fallen to 19.3%. Now presently 33.9% farmers have reported that very rarely their house ran out of food but compared to 2.6% farmers previously in the program.

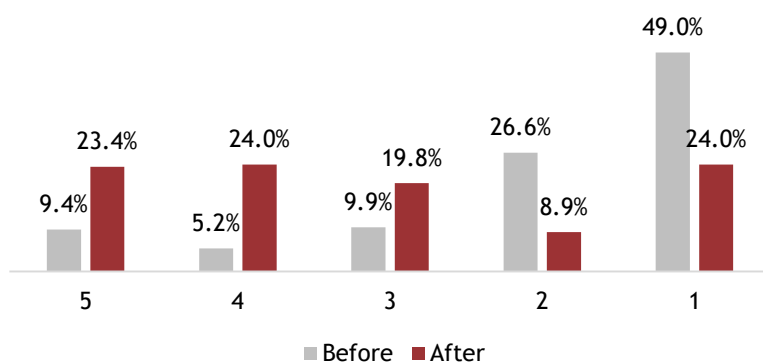
Skipping Meals (5 meaning - Very Often) (1 meaning - Very Rarely) (N=192)



Farmers noted that before the ABL program, they often had to skip meals per day due to economic constraints, but with the program's support and increased productivity, such concerns have diminished. Previously, 21.4% of farmers reported frequently skipping meals, but this has significantly reduced to 1%. Currently, 57.8% of farmers rarely find themselves in situations where they need to skip meals, compared to 29.2% in the past.

“Before the ABL program, we often had to skip meals due to financial struggles. But now, with the program's help and increased productivity, those worries are gone. I used to skip meals frequently, like many others, but now it's rare. More of us have access to nutritious food too. It's a big change for the better!” Farmer

Ability to consume nutritious food (1 means very rarely & 5 means very often), (N=192)



There has been a notable improvement in the consumption of nutritious food among farmers before and after the program. Previously, a significant percentage of farmers (49%) rated their consumption as "1" (Very Rarely), indicating limited access to nutritious food. However, after the program, this percentage decreased to 24%, reflecting an improvement. Furthermore, there has been a substantial increase in the percentage of farmers rating their food consumption as "4" (Very Often), rising from 5.2% before the program to 24%.

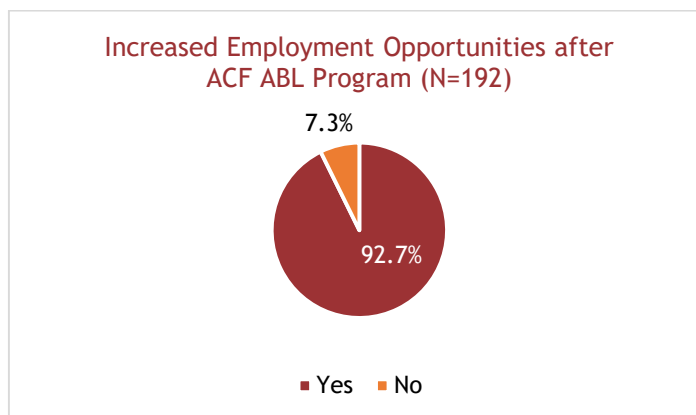
after. Similarly, the percentage of farmers rating their consumption as "3" (Often) also increased, from 9.9% to 19.8%, demonstrating a positive change in dietary habits across multiple categories.

4.4.2 Improved Livelihoods

Employment Opportunities

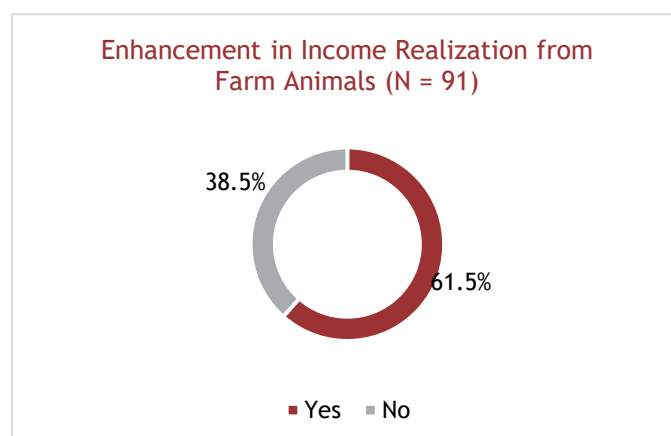
Approximately 92.7% farmers have stated that through this program, they were able to provide employment opportunities to community members. This was observed more in the Uluberia region compared to Sankrail region. With larger plots to cultivate, Uluberia farmers likely needed more hands to manage their expanded farms. Farmers mentioned that initially, when setting up

infrastructure like scaffolding structures or poultry and pond facilities, they could provide employment. Once the income started flowing in, they were able to hire workers for various stages of cultivation.



Income Diversification: Animal Husbandry

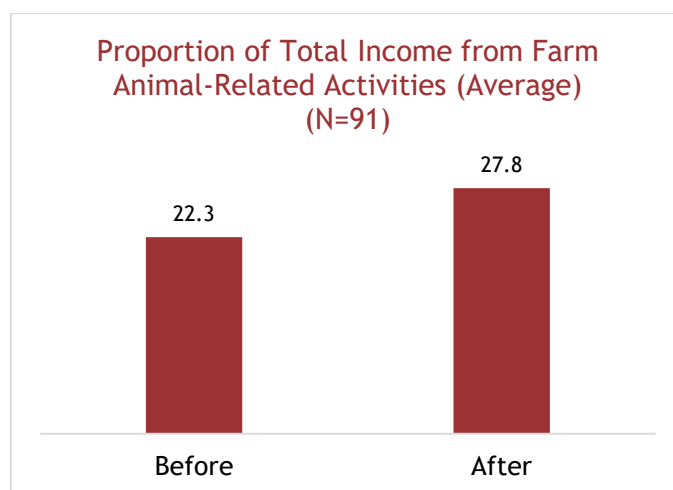
Through involvement in animal husbandry, 61.5% farmers experienced an enhancement in income from farm related activities. The program focuses on landless labourers, to provide them with an opportunity to diversify their income.



Farmers reported that animal husbandry practices encountered notable challenges in the past. They often fell victim to middlemen who held regional monopolies, unfairly dictating prices. High mortality rates among goats and poultry, stemming from inadequate care, further diminished farmers' income and occasionally pushed them towards borrowing. Animals were often fed leftover scraps and lacked proper deworming and vaccinations, leading to stunted growth and lower market value.

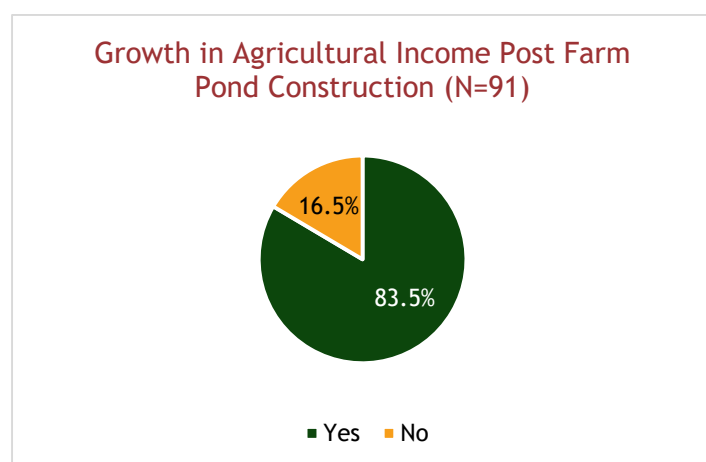
“Before, managing our livestock was a real headache. Dealing with unfair prices from middlemen and struggling with high animal mortality rates really took a toll on our income. Thankfully, the program equipped us with valuable knowledge and tools, leading to improved animal health practices and increased productivity. Our animals are healthier now, and they're producing more too!” -Farmer

However, the program has led to better farming practices for animals. Farmers now possess the knowledge and tools to combat exploitation. Improved animal health practices, including proper feeding, deworming, and vaccination, have markedly reduced mortality rates. Moreover, some farmers have gained insights into artificial insemination and high-yielding breeds, leading to increased offspring, milk, and egg yields. This not only boosts their income but also reduces reliance on loans, empowering them to forge a more sustainable and profitable future.



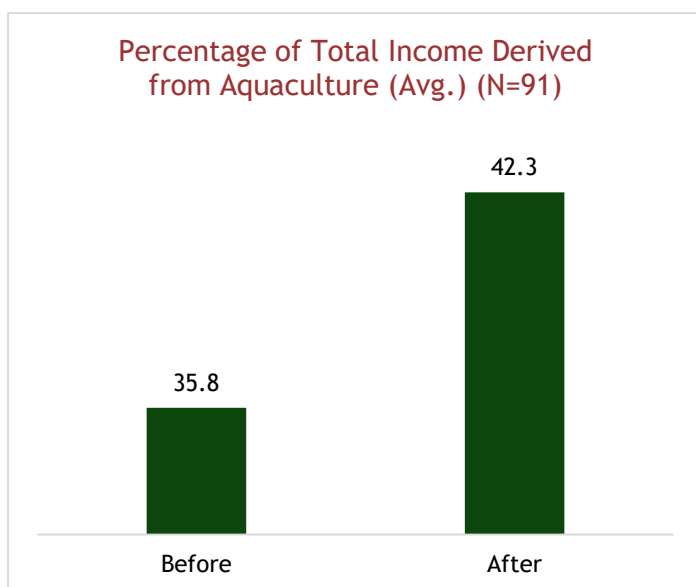
The proportion of total income from farm animal related activities rose from 22.3% to 27.8%. People were able to diversify their income from farm animal related activities.

Fisheries / Aquaculture:



Farmers engaged in aquaculture activities, experienced a considerable increase in income, with approximately 83.5% reporting improved financial returns. Moreover, they explored the viability of prawn farming alongside traditional fish breeds like rohu and magur (catfish), enhancing their income streams. This newfound knowledge also fostered the adoption of sustainable practices.

“This aquaculture program has been a big help. My income's gone up, just like for most of us here. We learned to farm prawns alongside the usual fish, which brings in more money. But it's not just about profits. They showed us how to be smart with our practices too. Chicken waste near the ponds feeds the fish, saves money. Even got special feeders to control the food - no waste! ”-Farmer



Farmers strategically positioned poultry farms near ponds, utilizing chicken waste as natural fish feed. Additionally, they embraced the use of automatic or manual feeders to regulate feeding and minimize waste, promoting an eco-friendly and efficient approach to aquaculture. By integrating income generation with sustainable methods, this program empowered farmers to pursue a secure and environmentally conscious future.

Those who opted for aquaculture, their proportion from aquaculture to their overall total income rose from 35.8% to 42.3%.

4.4.3 Socioeconomic Development

Increase in Income

Average of Total Income (Before vs After)



Figure 4 Average of Total Income (Before Vs After) (N=192)

Farmers have witnessed an increase in income, rising from INR 1,15,386.5 to 1,77,857, marking a 54% increment since the inception of the program. Farmers reported that the increase in their income can be attributed to various factors. According to them, one major contributor to their enhanced earnings is the improvement in crop yields, which they attributed to the adoption of modern agricultural practices. They emphasized that cultivating exotic crop varieties has been particularly beneficial, as these crops often fetch higher prices in the market. Additionally, farmers mentioned





that the adoption of off-season farming practices has played a crucial role in boosting harvests, allowing them to produce crops during periods when they can command better prices due to reduced supply.

“Newer farming methods are giving us bigger harvests, with some exotic variety crops mixed in. Plus, we’re learning to grow things in the off-season, which means better prices. It’s all about smarter farming, and it’s paying off.” -Farmer

Furthermore, farmers highlighted the importance of advanced agricultural technologies in reducing input costs and maximizing the use of available land. They reported that by leveraging these technologies, they have been able to cultivate multiple crops in a single plot, thereby optimizing land usage and increasing overall productivity.

Moreover, farmers mentioned that diversification into livestock and poultry has provided them with additional sources of income, contributing to income stability. They reported that venturing into animal husbandry alongside crop cultivation has allowed them to diversify their revenue streams and mitigate the risks associated with fluctuations in crop prices. Another significant factor mentioned by farmers is the adoption of direct selling through Farmer Producer Companies (FPCs). They stated that by bypassing traditional middlemen and selling their produce directly to consumers or larger markets, they have been able to command better prices for their products, resulting in improved returns on their investments.

Income and gender: During the gender analysis, it was observed that female farmers experienced a notable increase in earnings.

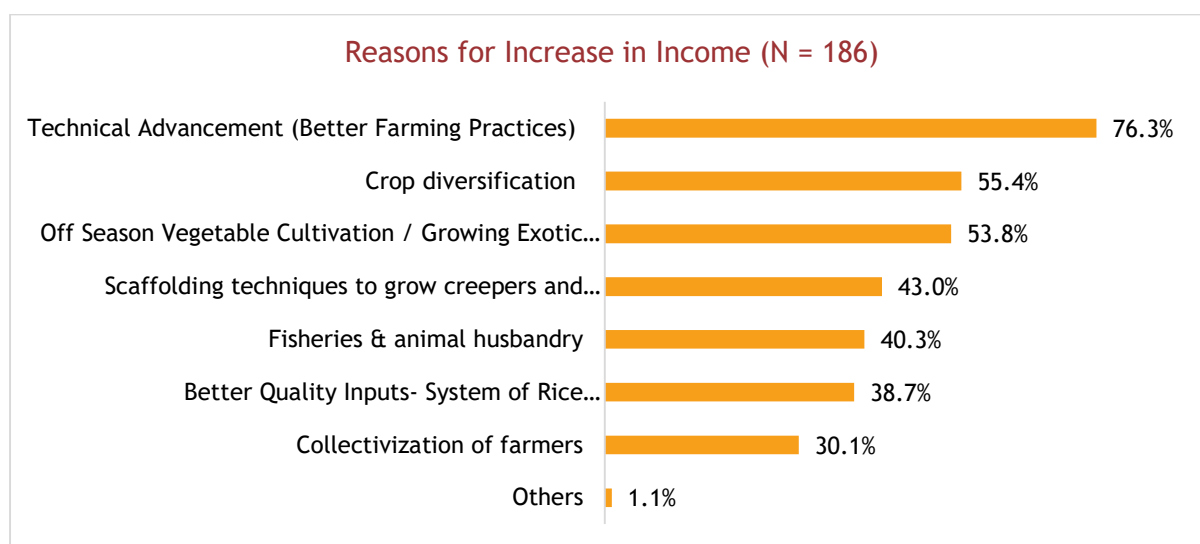
Gender		Before	After	% Increase
		INR 99,902	INR 1,57,817	58%
		INR 1,29,049	INR 1,95,539	51%

“The program’s new technology has been effective. It helps us save money on things like fertilizer and seeds, and we can even plant multiple crops on the same plot now, which gets us more out of our land. Plus, raising animals for meat and eggs alongside our crops gives us a steady income stream throughout the year,” - Female Farmer

Previously, the average income of female farmers stood at INR 99,902, which later rose to INR 157,817 indicating a significant increment of 58%. Male farmers also saw an increase in their earnings, with their average income rising from INR 129,049 to INR 195,539, reflecting an increase of 51.5%.

Factors for increase in income

The rise in income can be attributed to several factors working in tandem. Firstly, farmers are harvesting significantly more crops thanks to new techniques and the introduction of exotic varieties. Secondly, the adoption of off-season farming practices allows them to extend their growing season, generating income year-round. Technology has also played a crucial role by helping farmers reduce input costs, leading to higher profits. Additionally, a clever strategy of cultivating multiple crops within a single plot has optimized land usage, maximizing its income potential. Furthermore, diversifying into livestock and poultry rearing provides a stable income stream throughout the year, even when crop yields fluctuate. Finally, direct selling through Farmer Producer Companies eliminates middlemen, allowing farmers to capture a larger share of the market value for their produce and significantly improve their financial standing. Moreover, instruction in post-harvest techniques like adequate storage, grading, and sorting has resulted in better quality produce, commanding higher prices in the market. Enhanced storage methods facilitate the selection of premium-quality produce, leading to improved market prices.



The increase in income is primarily attributed to technical advancements or improved farming practices adopted by farmers (76.3%), followed by crop diversification (55.4%), off-season vegetable cultivation (53.8%), and scaffolding techniques (43%). Additionally, farmers have credited fisheries and animal husbandry (40.3%) for contributing to their increased income. Better quality seeds and the System of Rice Intensification (SRI) i.e. 38.7% are also mentioned as significant factors. Furthermore, the collectivization of farmers (30.1%) has played a crucial role in enhancing income.

According to farmers' reports, ACF plays a vital role in raising awareness about government schemes and subsidies available to them, enabling access to financial support. This information ensures fair compensation for their produce through minimum support prices. Previously, paddy farmers sold their produce to middlemen at around INR 1,700 per quintal, but with FPCs, they now directly engage with government markets, fetching a higher price of INR 2,183 per quintal. The program has also encouraged farmers to diversify their income streams by venturing into animal husbandry and fisheries.

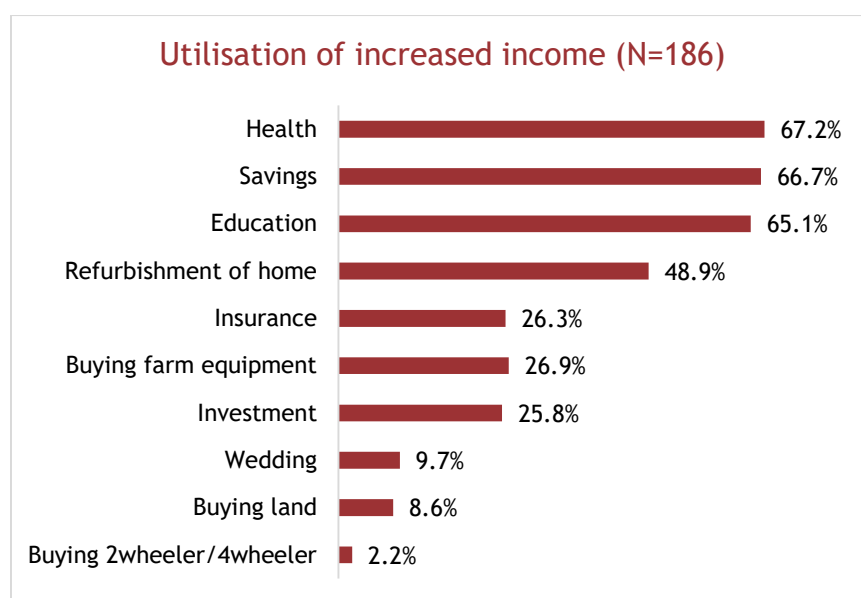
In the above quantitative findings, among the available options, 22% of beneficiaries chose a single option, while 21% opted for three options. Following closely, 16.6% selected four options, and 13% chose five options. Approximately 11.3% selected two options, and 9.7% opted for six options. Notably, the most common combination among those who selected three options included Technical

Advancement (Better Farming Practices), Crop Diversification, and Off-Season Vegetable Cultivation/Growing Exotic Vegetables.

“The ACF program has been instrumental in improving my agricultural practices. The proactive support from para-professionals and experts in addressing pest and disease outbreaks has significantly reduced crop loss. Overall, the program has demonstrably increased my income, improved my ability to adapt to market fluctuations, and reduced my dependence on middlemen.”- Farmer

Farmers reported that the proactive support of ACF para-professionals and experts in addressing pest and disease outbreaks has helped them mitigate risks and protect their crops. Additionally, they mentioned that selling produce at designated stalls like Sufal Bangla has provided them with additional marketing opportunities. Overall, farmers said that the program's interventions have not only increased their incomes but also improved their resilience to market fluctuations and reduced their dependency on middlemen. According to farmers, they are able to sell vegetables directly in the market without encountering significant issues, with the prime Dhulagarh market in the region serving as a hub for various agricultural products. Furthermore, some farmers reported that they also sell animals and coloured fishes, which are popular as pets among certain buyers.

Utilisation of increased income



The increased income has been utilized for various purposes, with the majority allocated to health expenses (67.2%) and savings (66.7%). Significant portions of the income have also been directed towards education (65.1%) and refurbishment of homes (48.9%). Other expenses include purchasing farm equipment (26.9%), insurance (26.3%), investments (25.8%), wedding expenses (9.7%), and buying land (8.6%).

“The extra money from the program has been a huge help. Most of it goes towards healthcare and saving for the future, but we're also investing more in our children's education and fixing up our homes. It's nice to finally have some money left over for things we really need”- Farmer

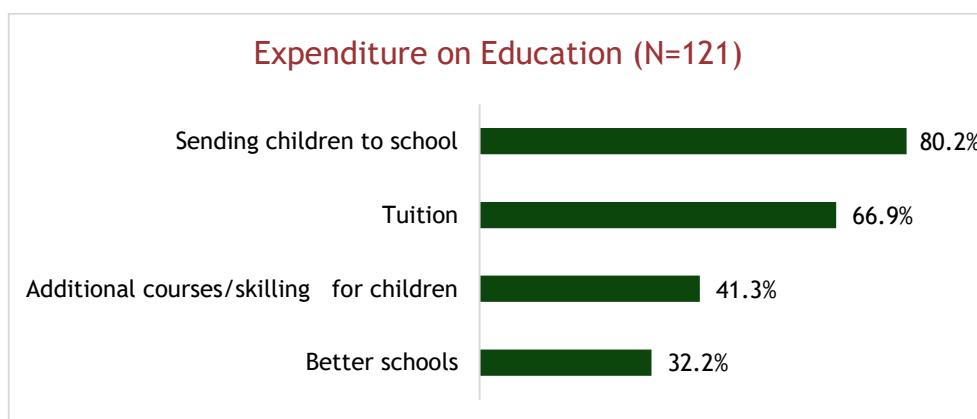
“This program's been a lifesaver. Before, I barely made ends meet. Now, thanks to new skills and higher-value crops, I'm earning much more. I can finally contribute to the household and even have some left over. It's amazing what a difference this program has made, especially for women farmers like me.” - Female Farmer

According to the quantitative findings, farmers have noted a rise in expenditure on housing, education, and health both before and after the program.

Expenses	Before	After	% Increase
Housing	76,585.9	104,082.8	36%
Education	18,767.7	27,075.5	44%
Health	16,208.9	21,374.0	32%

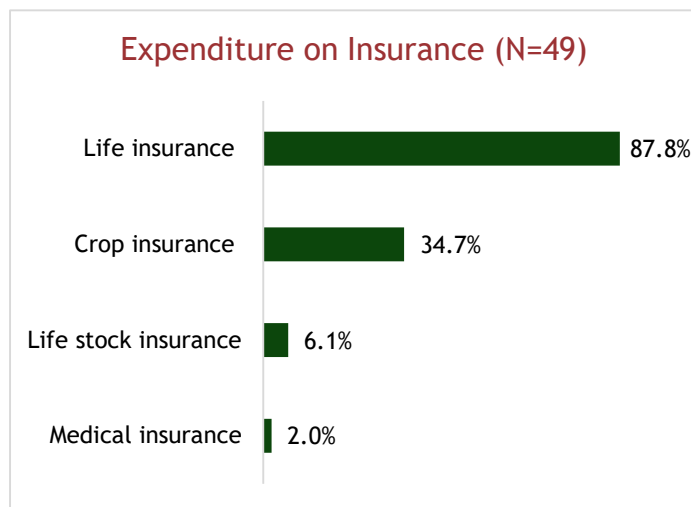
“This program's been a real blessing. The extra income has allowed me to do something I never thought possible - expand my house! I finally added that extra floor we always needed. It's a huge weight off my shoulders, knowing my family has the space they deserve. Thanks to the program, our home feels a whole lot more comfortable now.” - Farmer

As per the yearly expenditure details, the increase in income has empowered farmers to allocate more funds towards renovating or expanding their homes, with a significant 36% increase in housing expenditure. Additionally, expenses related to children's education have risen by 44%, reflecting an enhanced investment in their future. Similarly, health-related expenditures have seen a notable uptick of 32%, indicating improved access to healthcare services and a focus on well-being.



For education, the majority of respondents prioritize sending their children to school (80.2%), indicating a strong emphasis on formal education. Following this, a significant portion invests in tuition classes (66.9%) to supplement their learning and enhance academic performance. Additionally, a notable percentage opt for additional courses or skill development programs for their children

(41.3%), highlighting a commitment to holistic education and skill-building. Moreover, a considerable portion seeks out better schools (32.2%) to ensure quality education for their children.

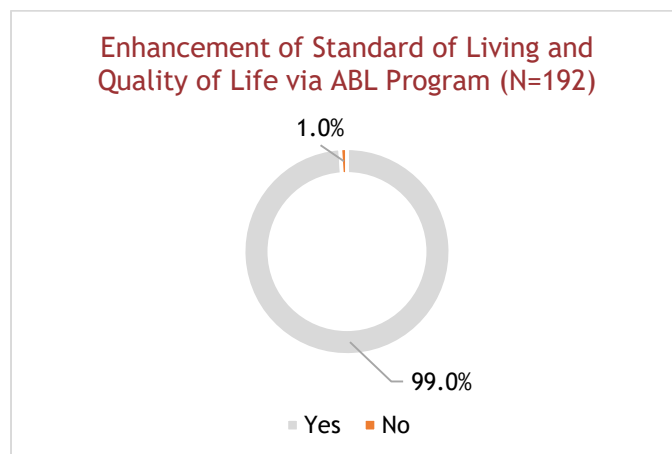


Among those who opted for insurance, the majority chose life insurance (87.8%), indicating a strong focus on securing the future of their families. Following closely, a significant portion invested in crop insurance (34.7%) to safeguard their agricultural yields from potential losses. Additionally, a smaller percentage opted for livestock insurance (6.1%) to protect their valuable assets. Moreover, a nominal portion considered medical insurance (2%) to address healthcare expenses, reflecting a growing awareness of the importance of health coverage.

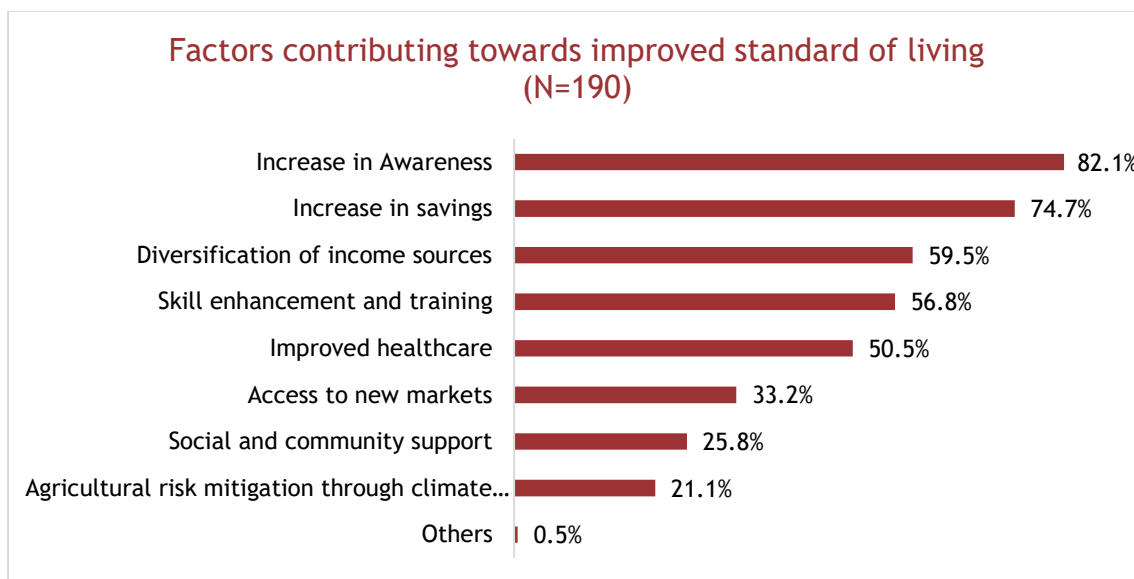
While we initially observed a lower uptake of medical insurance compared to other expenses, some farmers mentioned the government's free Ayushman Bharat health insurance scheme (represented by the Ayushman card) as a possible contributing factor in certain cases.

Standard of Living

The ABL program has demonstrably led to a significant enhancement in the standard of living and quality of life for 99% of beneficiaries. Several key factors have contributed to this success:



“After the program, we have observed that we consistently have some cash in hand. That means we can finally invest in our children's interests and hobbies, even contribute to their tuition fees. Through the introduction of machinery like power weeder, the physical constraint and the cost in-terms of time and effort has also reduced.”- Farmer.

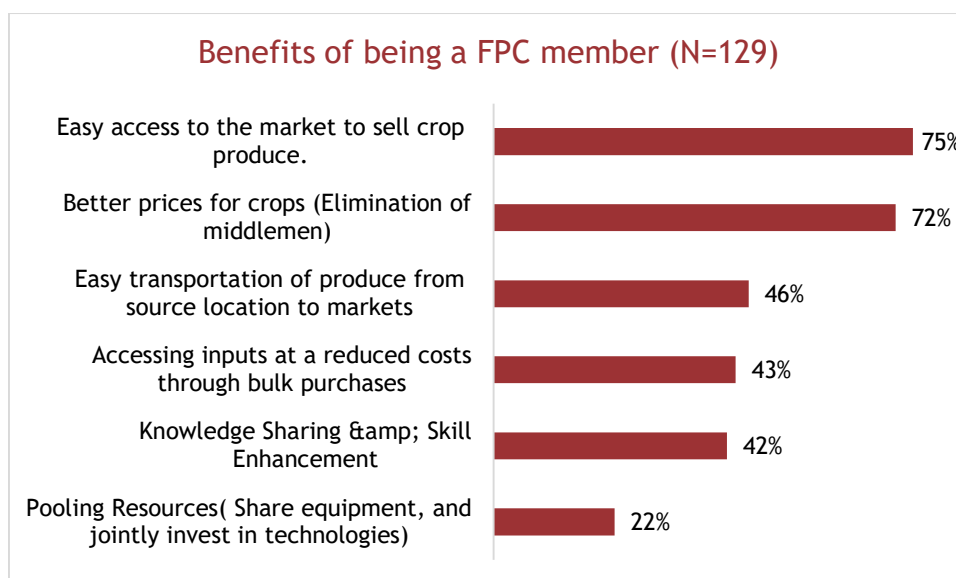


Improved living standards are primarily attributed to increased awareness (82.1%), indicating a growing understanding of how to leverage available resources for better outcomes. This is closely followed by a significant emphasis on savings (74.7%), highlighting a conscious effort towards financial stability. Diversification of income sources (59.5%) also plays a crucial role, indicating a shift towards more resilient livelihood strategies. Additionally, skill enhancement training (56.8%) has empowered individuals to explore new opportunities and enhance their earning potential. Furthermore, improved healthcare (50.5%) and access to new markets (33.2%) have contributed significantly to overall well-being and economic growth in the community.

“Learning new farming techniques, picking up skills, and diversifying my income has given me a sense of fulfilment. Feeling proud and grateful!” -Farmer.

Among the options provided, 17.2% of respondents opted for four and five options each, while 13% selected two and three options. The most common combinations chosen among those selecting four and five options were Increase in savings, Diversification of income sources, Increase in Awareness, Skill enhancement and training, and Improved healthcare.

Benefits of being a FPC member



“Selling paddy, which is our primary crop, previously involved dealing with middlemen who offered only ₹1700 per quintal. Thanks to the formation of Farmer Producer Company (FPC), we now sell directly to the government and receive a much better price of ₹2183 per quintal. This has significantly boosted our profits.”- Farmer.

Benefits of being an FPC member include easy and direct access to the market (75%), which allows for better prices for crops by eliminating middlemen (72%). Additionally, members benefit from pooling resources (22%) to share equipment and jointly invest in technologies, as well as from knowledge sharing and skill enhancement opportunities (42%). Moreover, they can access inputs at reduced costs through bulk purchases (43%) and enjoy easy transportation of produce from source locations to markets (46%).

The majority of beneficiaries, i.e. 21.7% of farmers, opted for either one, two or three options each. This was followed by 17% of farmers who selected four options. The major combination observed is of Easy access to the market to sell crop produce, better prices for crops (Elimination of middlemen), Knowledge Sharing & Skill Enhancement. Among those who chose four options, the primary combination included easy access to the market to sell crop produce, accessing inputs at reduced costs through bulk purchases, easy transportation of produce from source location to markets, and better prices for crops (Elimination of middlemen).

4.5 Sustainability

This section focuses on sustainability of the developmental practices amongst the beneficiaries. The ABL program recognizes the importance of sustaining the positive outcomes achieved beyond its lifespan. This section explores the program's strategies to ensure long-term impact through replication, continued adoption of improved practices, enduring positive results, and fostering a foundation for self-sufficiency among participating farmers.

4.5.1 Replication and Continuation

To ensure the program's long-term impact beyond its lifespan, the emphasis lies on fostering replication and continuation of its core elements.

Modern Techniques: The program encourages sustainable adoption of modern agricultural technologies beyond the program's duration through various means, such as training, field visits, and exposure to successful applications. This empowers farmers to continue utilizing these methods for long-term benefits.

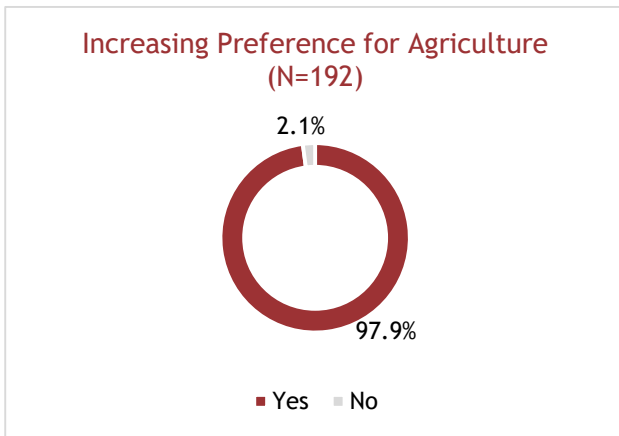
Income Diversification: This strategy encourages farmers to explore opportunities beyond just crops, delving into allied sectors like aquaculture, poultry, livestock, and even diverse crop production. By equipping them with these skills, the program empowers them to become more resilient. Income diversification acts as a safety net, mitigating risks associated with fluctuations in any single market. It also helps farmers unlock the potential for a more consistent and sustainable income stream throughout the year. Finally, with a wider range of products at their disposal, farmers gain the agility to adapt to evolving market demands, ensuring the continued viability of their agricultural endeavours.

4.5.2 Durability of Positive Outcomes

Addressing Resource Limitations: The program acknowledges the diverse needs and resource constraints of farmers. It offers flexible model options, ranging from low-cost to more expensive setups, allowing farmers of various backgrounds to participate and continue practicing sustainable agriculture.

Promoting Self-Sufficiency: The program gradually transitions from program-provided inputs to encouraging self-reliance. This is achieved by empowering farmers to make independent seed purchases and investment decisions, fostering long-term ownership and sustainability.

Sustainability through Profitability: By demonstrating the economic viability of the adopted practices, the program incentivizes farmers to persist with sustainable agriculture. This is achieved through improved yields, market access initiatives, and income diversification opportunities, creating a strong foundation for long-term success.



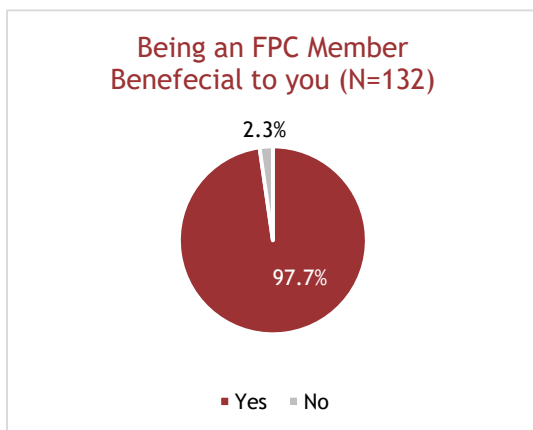
A testament to the program's effectiveness is the high rate of farmers (97.9%) who continue to pursue agriculture. This indicates the program's success in fostering sustainable practices and economic benefits that are likely to endure beyond its lifespan.

4.5.3 Farmer Collectivisation:

Collective action has emerged as a crucial pillar of the program's sustainability. By organizing farmers into collectives, the program has fostered a sense of community and cooperation. This is evident in several ways:

Knowledge sharing: Training sessions conducted by experts from Krishi Vigyan Kendra and agricultural institutes are no longer passive exercises in information delivery. These sessions empower members not just by imparting new skills and knowledge, but also by fostering a collaborative learning environment. Farmers actively participate, discuss their experiences, and share best practices with each other. This collective exchange of knowledge ensures that learnings are not only retained by individuals, but also disseminated throughout the group, creating a more knowledgeable and adaptable farming community. This collaborative approach not only strengthens the understanding of new techniques but also allows experienced farmers to mentor newer members, fostering a sense of shared success and collective progress.

Shared benefits: The community prioritizes collective well-being, evident in their collaborative approach to problem-solving. This extends to addressing crop disease/pest issues, technical inputs/practices and other concerns with para-professionals working together to find solutions. This collaborative approach to problem-solving strengthens the collective's resilience and promotes long-term sustainability.



Recognized benefits: The positive response from farmers, with 97.7% acknowledging the benefits of Farmer Producer Companies (FPCs), further reinforces the success of this collective approach.

Collectively, these factors demonstrate how the program has fostered a sustainable foundation built on knowledge sharing, collaboration, and a shared sense of community. This empowers farmers to continue reaping the benefits of the program's interventions after its completion, ensuring a lasting positive impact on their lives and the environment.

“The knowledge and techniques we've acquired so far have been effectively implemented in our fields. I believe we don't require frequent retraining on those aspects; perhaps a yearly refresher session would be sufficient. However, we'll continue to rely on ACF's support to learn about newer advancements and gain additional knowledge.” -Para-professional

Furthermore, discussions with para-professionals highlights their capacity to retain and apply the knowledge imparted to them. Given their demonstrated eagerness to learn, the program should consider providing additional resources and training opportunities to equip them with the skills and knowledge necessary to navigate developments in agricultural technologies and resource acquisition. This proactive approach will ensure that the para-professionals remain well-equipped to support participating farmers and contribute to the program's long-term sustainability.

“The program has established a strong foundation for long-term success. This stability allows it to strategically expand its reach, bringing these valuable resources to new villages every two to two and a half years.”-Krishi Vigyan Kendra official.

Based on interactions with Krishi Vigyan Kendra official, the program has established a solid foundation for sustainability, allowing ACF to gradually shift its focus to new villages after 2-2.5 years. By combining replication of successful practices, self-sufficiency through capacity building, and fostering a culture of collaboration through Farmer Producer Companies, the ABL program has laid a strong foundation for long-term sustainability. This approach empowers farmers to continue reaping the benefits of the program's interventions even after its completion, ensuring a lasting positive impact on their livelihoods and the environment.

4.6 Conclusion

The ABL program in Howrah district has demonstrably transformed the lives of participating farmers. By equipping them with knowledge, resources, and stronger market access, the program has yielded significant improvements in land productivity, income diversification, and overall food security. Farmers are now experiencing a more stable and prosperous future, evident in increased crop yields, a wider range of income sources through activities like animal husbandry, and a notable decrease in household food shortages.

The program's impact on income is particularly noteworthy. Increased land productivity and diversified income streams, beyond traditional agriculture, have led to a significant rise in overall earnings for participating farmers. This financial security has translated into a tangible improvement in their standard of living. Farmers can now afford better quality food, improved healthcare, and potentially invest in education for their children. Additionally, the program's focus on women's participation in agriculture further strengthens household income and empowers women to contribute more meaningfully to their families' well-being.

The ABL program's success story serves as a powerful example for empowering rural communities and revitalizing the agricultural sector across the country. By prioritizing knowledge sharing, sustainable practices, and market access, the program has paved the way for a more resilient and prosperous future for both farmers and the agricultural landscape.

4.7 Recommendations

Enhancing Market Linkages and Income:

To improve market access and income for farmers involved in goat, poultry, the program can strengthen market linkages through:

- 1 **Partnerships with hotels and restaurants:** Establishing predetermined agreements to supply specific breeds or qualities of animals at fixed rates can secure reliable markets and consistent income for farmers.
- 2 **Strengthening collaboration with Panchayati Raj Institutions (PRIs) in the Uluberia region** presents a significant opportunity due to several advantages:
 - **Local knowledge:** PRIs possess valuable insights into community needs and challenges, allowing ACF to tailor interventions more effectively.
 - **Resource optimization:** Collaboration can avoid duplication of efforts and optimize resource allocation, maximizing the impact of both ACF and PRIs' initiatives who are well aware of other corporate foundation work as well.
 - **Enhanced outreach and sustainability:** PRIs' established networks can broaden program reach, increase awareness, and lead to higher participation and long-term sustainability.
- 3 **Addressing Transportation Challenges:** While truck services or transportation assistance programs have been suggested to help farmers transport their produce, this recommendation may need further consideration based on the specific context and feasibility within the program's scope.
- 4 **Advance agriculture practices:** Since agriculture land is fragmenting due to rapid industrialization, the ABL program can embrace high-tech agricultural practices like precision farming and vertical farming. These innovative methods optimize resource utilization, boosting productivity and securing the program's long-term relevance in the face of a changing agricultural landscape.



Women Empowerment Program

5. Women Empowerment Program

5.1 Introduction

The Women Empowerment Program (WEP) aligns with the organization's vision of gender equality. Through economic empowerment by involving them in various occupations, providing access to loans, training, awareness on rights, and health initiatives, it empowers women to shape a more equitable future, fostering community development and individual well-being.

5.1 Background

The gender gap is a powerful barrier to global progress that appears in many areas of life affecting people, groups and even the entire country. Examining this glaring disparity illuminates the complex ways in which it influences socio economic status of the people. India ranking on the World Economic Forum's Global Gender Gap Index improved from 135th in 2022 to 127th in 2023, significant disparities persist across different domains. It has made progress in health and education, with the Health and Survival gap closed at 92.2% and the Educational Attainment gap closed at 93.4%. However, India faces significant challenges in economic participation and political empowerment. The Economic Participation and Opportunity gap is closed at only 36.7%, and the Political Empowerment gap is closed at just 14.4%. India ranks second lowest globally in the political empowerment subindex. Women's labour force participation remains lower than men's, and women are underrepresented in leadership positions¹⁵. In West Bengal, although the literacy rate is higher (76.2%) than the national average, the gender gap remains evident (81.7% for males vs. 70.5% for females)¹⁶. This disparity is particularly pronounced among tribal populations. In the West Bengal Assembly polls, it's notable that only 15% of Bengal MLAs¹⁷ are women, highlighting persistent challenges in achieving equal representation across parties and leadership roles.

To achieve gender parity, India must address these challenges. Policies promoting women's participation in the workforce and leadership positions are needed. Continued investment in education and healthcare, particularly for girls, is also essential. The government has taken various steps to tackle the gender gap, they include:

¹⁵ [Global Gender Report 2023](#)

¹⁶ [Census 2011](#)

¹⁷ [deccanherald-2021](#)

Prioritizing girls' education

Closing the literacy gap requires targeted initiatives to address regional disparities and cultural barriers, as emphasized by the Ministry of Education, Government of India.

Empowering women economically

Bridging the labour force participation gap necessitates creating safe and accessible childcare facilities, promoting entrepreneurship through programs like Stand-Up India, and dismantling discriminatory practices through initiatives like the Equal Remuneration Act, 1976.

Combatting gender-based violence

Strengthening legal frameworks like the Protection of Women from Domestic Violence Act, 2005, fostering community awareness through campaigns like Beti Bachao Beti Padhao, and providing support services through organizations like One Stop Centres are crucial for creating a safer environment for women.

Increasing women's political participation

Implementing quotas like the 33% reservation for women in Panchayati Raj institutions and promoting inclusive political spaces through initiatives like the Rajiv Gandhi Mahila Vikas Pariyojana can pave the way for greater representation.

While these steps are crucial, they may not be sufficient for a country like India with high population and complex societal environments. Various organizations must take proactive measures to address the gender gap issue.

The WEP by the ACF addresses the gender disparities in the marginal communities of India. By empowering SHGs, the program has made a profound impact by providing targeted training initiatives aimed at enhancing livelihood opportunities and fostering economic independence. These initiatives encompass a range of income-generating training programs:



Poultry Rearing



Mushroom
Cultivation



Food Processing



Goat Rearing

Women are empowered to generate more income which in turn increased their access to funds, thereby reducing reliance on conventional lenders and facilitating entrepreneurship ventures. These SHGs serve as spaces for open dialogue on social issues, bolstering solidarity, confidence, and problem-solving abilities among participants. The program is designed with a holistic approach towards achieving economic self-sufficiency for women, ensuring the structured functioning of SHGs, enhancing capacity through skill-building initiatives, and providing support for small-scale enterprises.

It also prioritizes raising awareness on **crucial health issues** through regular health check-ups, maternal and child health support, and advocacy for menstrual hygiene. In alignment with ACF's broader vision the program extends its reach to specialized healthcare services tailored for women and children. Deploying trained healthcare workers known as Sakhi's, the initiative emphasizes critical aspects of maternal and child health, antenatal care, and immunization, ensuring the well-being of vulnerable populations.






Findings

Findings

5.2 Relevance

5.2.1 Alignment with SDGs goal

The program not only underscores its commitment to the United Nations' transformative agenda but actively aligns with and addresses key SDGs. Specifically, the program aligns with several SDGs goals. By purposefully directing its efforts towards achieving these SDGs, the program becomes an integral part of the broader global agenda for sustainable development, contributing to the collective endeavour to build a more inclusive, equitable, and sustainable world.

SDG Goal	Indicator	Alignment of Activities for Women Empowerment Program
 <p>SDG 1: No Poverty</p>	Proportion of population living below the national poverty line	Economic empowerment efforts focus on creating sustainable livelihoods through income-generating activities, access to finance, and entrepreneurship training, thereby contributing to poverty reduction among women.
 <p>SDG 3: Good Health and Well-being</p>	Maternal mortality ratio, prevalence of anaemia among women	The program aims to improve healthcare services and awareness among women, addressing issues such as anaemia and maternal health, thereby contributing to improved health outcomes for women.
 <p>SDG 4: Quality Education</p>	Literacy rates among women	The program promotes education and capacity building among women, including continuous training for capacity building, leading to improved literacy rates and access to education for women.



SDG 5: Gender Equality

Gender parity index in education, economic participation, and political empowerment

The program's core focus is on gender equality, addressing socio-cultural, economic, legal, and political empowerment of women, aiming for equal participation and influence in all spheres of life.



SDG 8: Decent Work and Economic Growth

Labor force participation rate among women

Economic empowerment initiatives aim to increase women's access to and control over finance, promote income-generating activities, and facilitate entrepreneurship, leading to enhanced economic opportunities and sustainable livelihoods.



SDG 10: Reduced Inequalities

Income inequality among women

By empowering women from marginalized communities through SHGs and economic initiatives, the program works towards reducing inequalities, particularly in access to resources and opportunities.



SDG 17: Partnerships for the Goals

Existence of multi-stakeholder partnerships

The program collaborates with various stakeholders including banks, government agencies, and community organizations to enhance its impact and ensure sustainability.

5.2.2 Alignment with Central Government Schemes and Policies

ACF's WEP adopts a multifaceted approach to address key issues by prioritizing health, socio-cultural advancement, economic independence, and political empowerment through the

establishment of Self-Help Groups (SHGs), Village Organizations (VOs), and Federations. This holistic strategy resonates with various government schemes and policies, and amplifying impact across multiple fronts:

Mission Indradhanush: Collaborate with local health workers to organize community awareness campaigns, leveraging SHGs as mobilizers to disseminate information and dispel myths surrounding immunization¹⁸.

Janani Swasthya Abhiyan: Partner with Anganwadi centres to educate women about prenatal care and safe delivery options, facilitating interactions with community health representatives and fostering peer support networks within SHGs.

Rashtriya Bal Swasthya Karyakram: Conduct workshops on child hygiene and nutrition, involving mothers and young girls, while translating government health materials into local languages for distribution through SHGs.

Beti Bachao Beti Padhao Scheme: ACF's emphasis on enhancing mobility and social space access for women aligns with the scheme's objectives of promoting girl child survival and education.

National Mission for Swachh Bharat: ACF's focus on social change is complemented by improved sanitation facilities, which empower women and contribute to broader societal transformation.

Deen Dayal Upadhyaya Gramswaraj Yojana (DDU-GJY): ACF's approach to political empowerment mirrors the support provided by DDU-GJY to Panchayati Raj institutions, facilitating women's participation in local governance.

Stand Up India Scheme: ACF's micro-enterprise development efforts are reinforced by the scheme's provision of funding to women entrepreneurs, synergizing with SHG-based income generation activities¹⁹.

Pradhan Mantri MUDRA Yojana: The scheme's provision of loans to micro and small enterprises complements ACF's efforts to empower SHGs to expand their income generation activities.

Rani Lakshmi Bai Mahila Samiti Yojana: Encourages women SHGs in self-employment ventures, aligning with ACF's promotion of SHGs and income generation activities.

Swadhar Greh Scheme: Offers rehabilitation to women in challenging circumstances, complementing ACF's focus on empowering vulnerable women.

Mahila Shakti Kendra (MSK): Provides a platform for women's empowerment and leadership development, paralleling the role of ACF's Federations in fostering women's advancement²⁰.

Through strategic alignment with these government schemes and policies, **ACF's WEP maximizes its impact, creating synergies** that advance women's empowerment across various domains.

5.2.3 Alignment with State Government Schemes and Policies

ACF's Women Empowerment Program (WEP) seamlessly aligns with various schemes and policies initiated by the West Bengal state government, fostering a comprehensive approach to women's

¹⁸ [Mission Indradhanush](#)

¹⁹ [Stand up India](#)

²⁰ [Mahila Shakti Kendra](#)

well-being and empowerment. The synergy between WEP and these government initiatives is evident in the following collaborations:

Kanyashree Prakalpa: ACF's WEP complements this initiative by encouraging girls' education and social inclusion, aligning with Kanyashree Prakalpa's objectives of providing scholarships and conditional cash transfers²¹.

Swastha Sathi Swastha Bhavan: WEP enhances the impact of this scheme by supporting free healthcare services for women through designated hospitals and clinics, reinforcing the overall well-being of beneficiaries²².

Sabla Scheme: WEP synergizes with Sabla Scheme to improve the nutritional status and well-being of adolescent girls through health education, nutrition supplementation, and skill development.

Rupashree: ACF's program complements Rupashree by providing financial assistance to unmarried women aged 18-40 from underprivileged families, aligning with the goal of economic support.

Utkarsh Bangla: WEP reinforces this initiative by offering skill development training and financial assistance to women entrepreneurs, contributing to economic empowerment.

Self-Help Group (SHG) Mission: ACF's SHGs, integral to WEP, align with the mission by promoting income generation and financial independence for women.

Krishak Bandhu: ACF's collaboration with Krishak Bandhu ensures that female farmers benefit from various agricultural benefits and subsidies, strengthening the agricultural sector.

5.2.4 Sankrail Block

The program area situated within Sankrail block represents a semi-urban landscape closely tied to a major industrial hub and adjacent to a bustling local market. This region has undergone rapid industrialization, coupled with extensive railway network development, resulting in fragmented agricultural lands. Traditional labour-intensive roles in both markets and factories were unsuitable for women due to their physical demands. Prior to the program's implementation, many women in the area primarily served as homemakers or assisted their families in agriculture, with some earning modest livelihoods through handicrafts. Their roles were largely confined to domestic responsibilities, with limited participation in household or community decision-making processes.

Despite their desire to setup small enterprises, women faced challenges in securing financing, often resorting to traditional moneylenders who imposed high-interest rates. In the region, the educational attainment among women typically ranged from metric level or below, yet a significant proportion were literate²³. Despite their literacy, women in the area exhibited reluctance toward digitalization efforts, including tasks such as opening bank accounts, conducting financial transactions, and acquiring basic skills in business, marketing, and bookkeeping. Many had never previously held bank accounts, highlighting a significant gap in financial inclusion and digital literacy within the community.

The health program aimed to bolster the existing government health infrastructure, particularly in addressing the challenges faced by ASHA and Anganwadi regions due to the vastness of the area. In the Sankrail region alone, which comprises 16 gram panchayats²⁴, the existing frontline workers

²¹ [Kanyashree Prakalpa](#)

²² [Swasthasathi](#)

²³ [Sankrail Block](#)

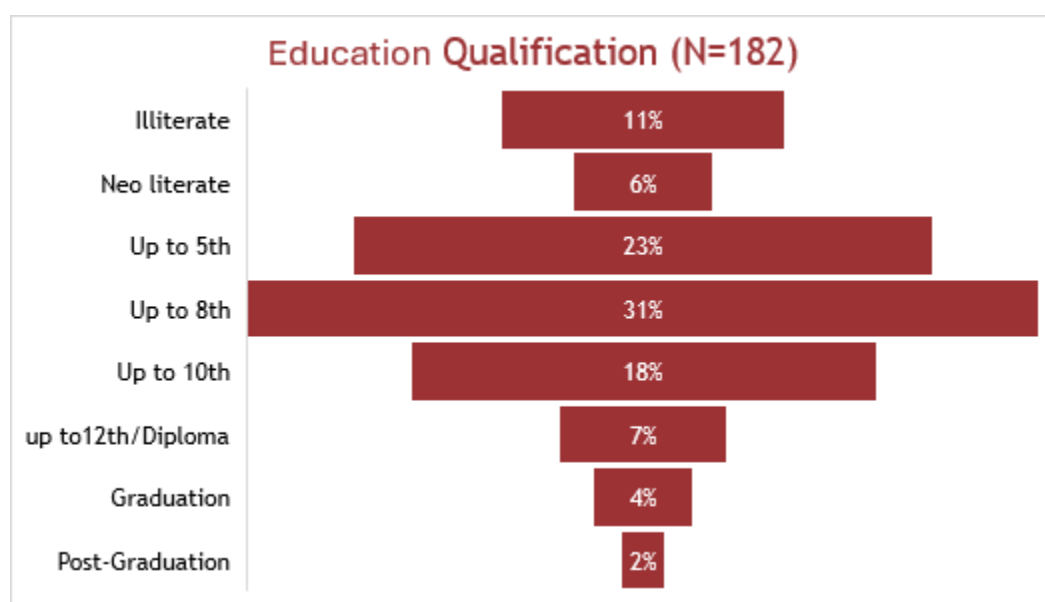
²⁴ [Panchayats](#)

struggled to cover all areas adequately, particularly in providing maternal and child health support and follow-up. To bridge this gap, collaboration with the government health department enabled coverage of the remaining villages through support from ACF volunteers.

Another issue in the region is early marriage, despite parental discouragement. Factors such as students completing education up to grade 12 and beginning to earn at a young age often lead to early relationships and marriages. However, early marriage brings its own set of negative consequences, including early pregnancy and insufficient mental readiness for associated responsibilities.

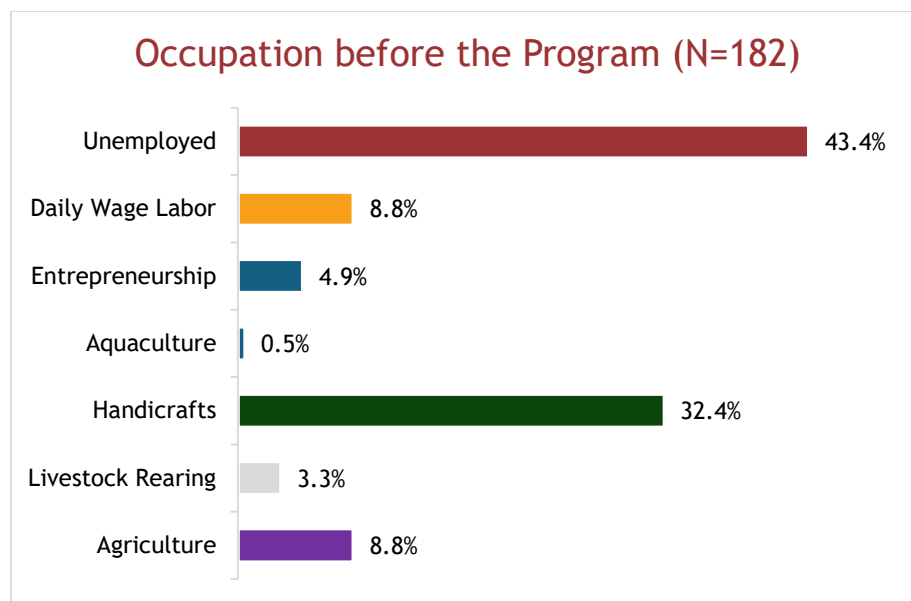
Stagnant water poses a significant challenge in West Bengal, serving as breeding grounds for mosquitoes, especially during the monsoon season. Additionally, water quality issues, including high levels of hardness²⁵ and decent pH and TDS levels, further compound health concerns in the region.

Through the quantitative findings, the average age of respondents was found to be **38 years**, with a 30.9% having completed education up to the 8th grade, 22.7% up to 5th grade, 33.33% with up to 10th grade and only 5.5% graduate. This distribution indicates a diverse range of educational backgrounds, with a **significant proportion having limited formal education, showcasing the program's inclusivity and accessibility across different demographics.**

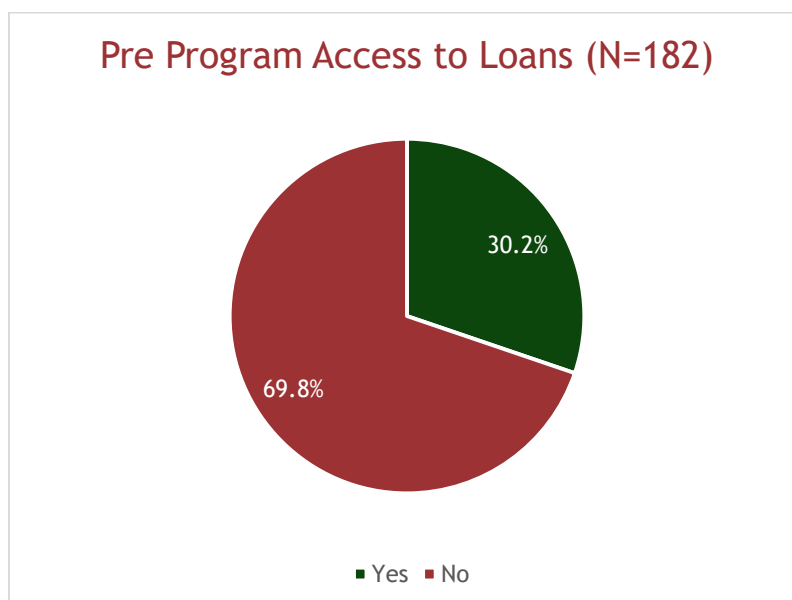


The study revealed that 58.8% of respondents reported the presence of pre-existing SHGs within their villages, out of them a substantial 83.2% confirmed that they were functioning well, suggesting a pre-established community network. This foundation **potentially facilitates the program's integration into existing community structures.**

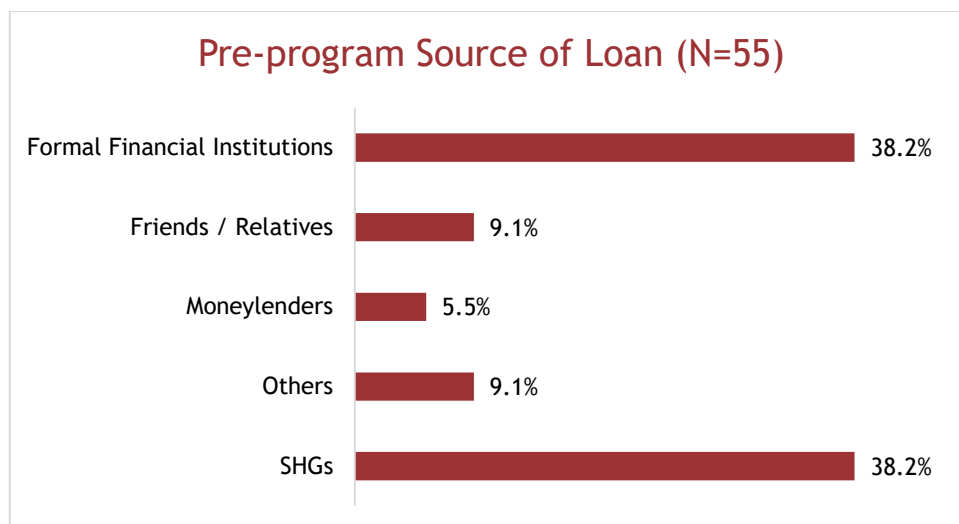
²⁵ [Water in the region](#)



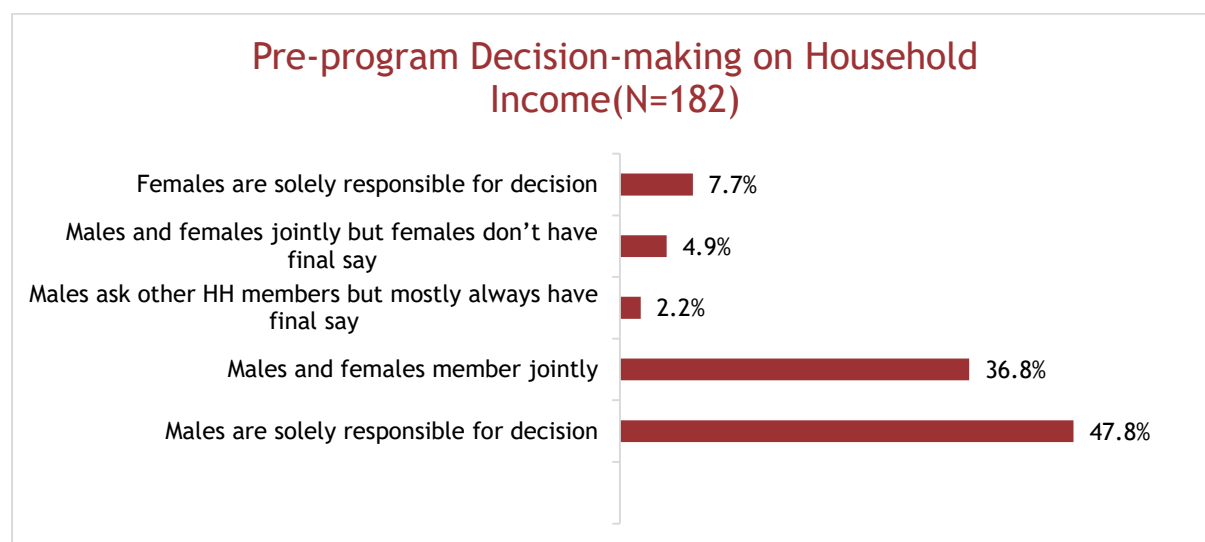
A major portion of respondents indicated that they were not involved in any occupational activities prior to the program, highlighting a **segment of the community with limited or no income-generating opportunities**, many of respondents were involved in handicrafts or artisanal work (32.4%), indicating a prevalent reliance on artisanal skills for livelihood. Additionally, a notable percentage engaged in agriculture or farming (8.8%), livestock rearing (3.3%), and small business/entrepreneurship (4.9%), showcasing the diversity of economic activities within the community. A considerable proportion of participants reported being engaged in daily wage labour (8.8%), reflecting the prevalence of labour-intensive work for income generation. Interestingly, only a small percentage were involved in aquaculture (0.5%), suggesting limited engagement in this specific economic activity.



In terms of accessing loans, only 30.12% of respondents reported having access to loans. Against this about 69.8% had no access highlighting a **need for improvement to enhance economic status of the entire community**.



The data underscores the diverse economic landscape of the community, with participants involved in a range of activities for income generation. This diversity highlights the relevance of the program, which aims to enhance economic opportunities and empower participants to diversify their sources of income through skill development, entrepreneurship support, and access to financial resources. **By addressing the specific needs and challenges identified in these income-generating activities, the program can effectively contribute to the economic empowerment and overall well-being of the community members.**

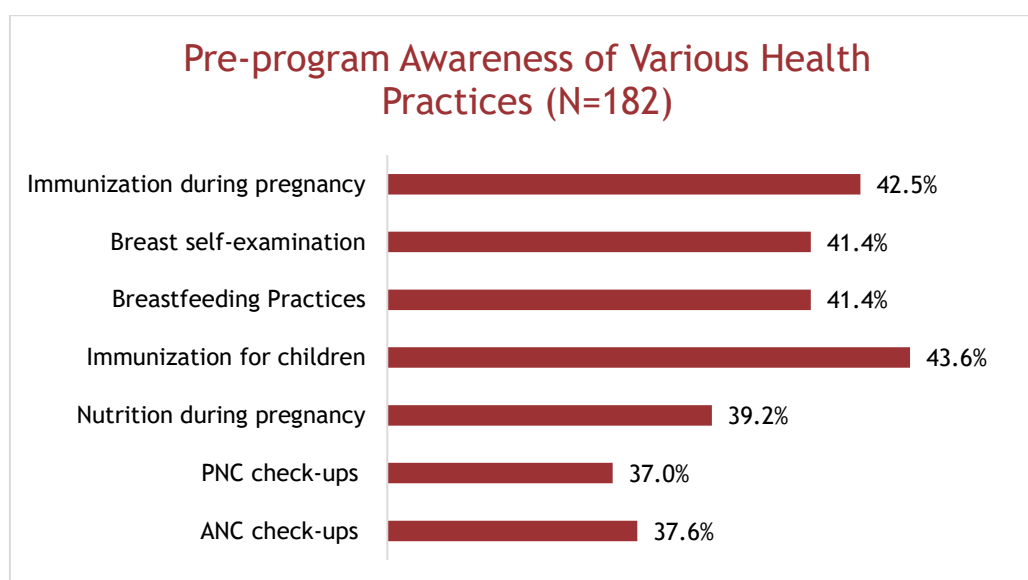


The study also revealed that decision-making on household income was predominantly male dominated, with 47.8% of participants stating that males were solely responsible for decisions. This underscores the **need for empowering women in household financial matters through initiatives promoting financial literacy and gender equality.**

“Before joining the program, I didn't have any work of my own. I relied on my husband for everything, even for little things. It felt like I couldn't really speak up or contribute to decisions around the house.”

Program Beneficiary

Similarly, decision-making on children's education and major household purchases was primarily shared between males and females, but with males often having the final say. This highlights a gender disparity in decision-making power within households, emphasizing the importance of **empowering women to have equal influence** in these areas through awareness campaigns and educational initiatives.



The study showed a moderate awareness of various health practices among participants before the program, with around 40% knowledgeable about ANC check-ups, PNC check-ups, nutrition during pregnancy, immunization for children, breastfeeding, breast self-examination, and immunization during pregnancy. This **suggests close to half of the community lack health awareness, which the program can build upon to further improve maternal and child health outcomes.**

The program is highly relevant as it can foster inclusivity, strengthen community networks, enhance the effectiveness of existing SHGs, and address the diverse economic needs of participants. **By empowering women in financial decision-making, promoting gender equality, and building on health awareness, the program aims to contribute positively to the social and economic development of the communities it serves.**

5.2.5 Alignment with ACF's Vision and Community needs

ACF's Women Empowerment Program is deeply rooted in its vision of fostering equality, driving impactful social change. Through its strategic initiatives like Self-Help Groups (SHGs), ACF champions collectivism and community engagement, challenging traditional norms and stereotypes. These platforms not only facilitate women's unity and mutual support but also serve as catalysts for reshaping the societal structures that dictate women's roles and opportunities, empowering women community.

In Sankrail region, ACF's program aims to empower women through skill development, entrepreneurship, and access to essential services. By offering tailored interventions such as agricultural training, financial literacy, and health awareness, ACF strives to promote gender equality, economic empowerment, and holistic development among women and communities.

Economic empowerment is critical aspect for sustainable progress and ACF's program is centred around it. By facilitating access to financial resources, training, and avenues for entrepreneurship through SHGs, ACF empowers women to achieve **financial autonomy** and contribute meaningfully to their households' economic stability. This focus on income-generating activities and micro-enterprise development resonates deeply with the community's aspirations for economic self-reliance, especially in rural areas where economic prospects are often limited.

Through **targeted community counselling and awareness** initiatives conducted by Federations and VO's, ACF advocates for gender equality at grassroots levels. By **offering support mechanisms** for instances of gender-based discrimination and violence, ACF addresses the community's imperative for access to justice and protection of fundamental rights, thereby fostering a cultural shift towards gender parity. ACF also provides a platform for women to advocate for their interests, voice concerns, and actively engage in political activism.

ACF's holistic approach extends to **health empowerment, recognizing the intrinsic link between health and overall well-being**. Addressing key areas such as maternal and child health, menstrual hygiene, and awareness of women's health rights, ACF complements existing government health infrastructure. Through initiatives like awareness camps, health check-ups, and training sessions, **ACF empowers women with the knowledge and resources to make informed decisions about their health, contributing to their overall empowerment and community development.**

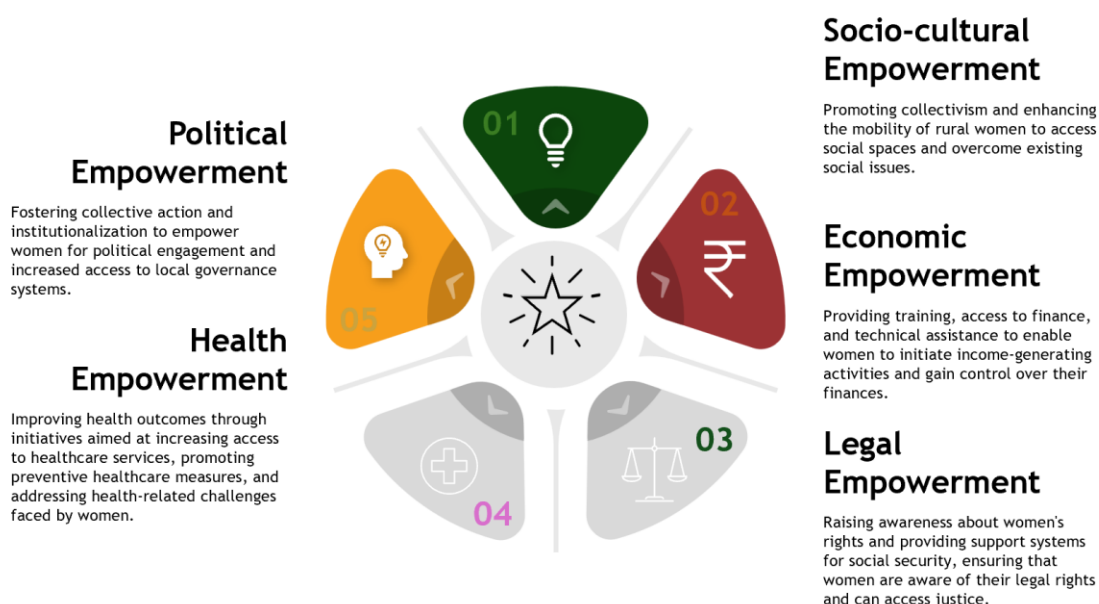


Figure 5 Pillars of ACF's WEP

5.2.6 Intervention during Lockdown

During the COVID-19 pandemic, ACF played a crucial role in supporting the communities in the Sankrail region through various initiatives aimed at mitigating the impact of the virus. With the onset of the pandemic and the subsequent nationwide lockdown, ACF recognized the **urgent need** to address the challenges faced by the community, including **limited access to healthcare, food**

insecurity, and economic instability. ACF took proactive steps to respond to the crisis and provide essential support to those in need.

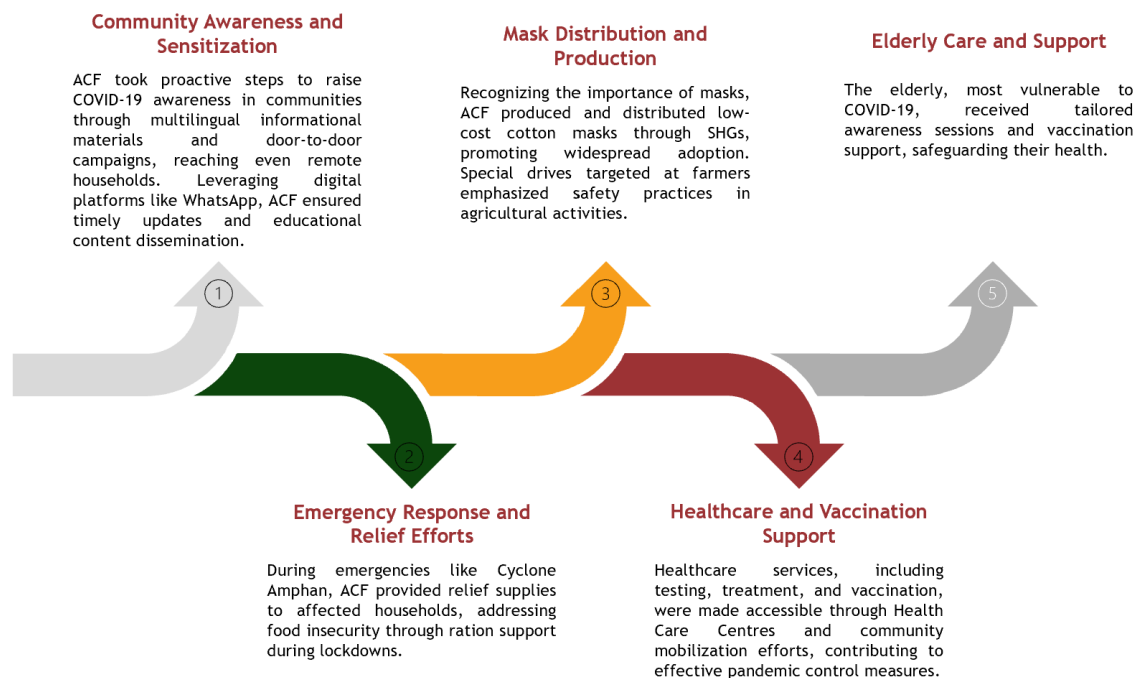


Figure 6 Covid care by ACF

These initiatives undertaken by the ACF during the COVID-19 pandemic exemplify its commitment to community welfare and sustainable development. By addressing the immediate needs of the population while also promoting long-term resilience and empowerment, ACF played a pivotal role in mitigating the impact of the pandemic and fostering social and economic recovery in the Sankrail region.

5.3 Effectiveness

5.3.1 Target Achievement

The Women Empowerment Program implemented by ACF in the Sankrail region over the past three years has aimed to bring about significant positive changes in various aspects of the community, particularly in healthcare and economic empowerment. The table presents a comparison between the planned targets and actual achievements of the Women Empowerment Program over the fiscal years 2019-20, 2020-21, and 2021-22.

Target - Achievement						
Programs	2019-20		2020-21		2021-22	
	Target	Achievements	Target	Achievements	Target	Achievements
Awareness of Village Women for new SHG Formation	350	374	200	208	200	229
New SHG Formation	20	19	10	13	10	11
Capacity Building Training	40	47	40	43	50	56
IGA Activities	200	216	200	208	250	263

Table 8 Target vs Achievement (SHG)

The targets for the second and third years were lower compared to the first year due to ACF's collaboration under the government program known as Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY). Participation in the (DDU-GKY) program during the 2019-2020 period allowed for higher targets. However, when the program collaboration ended after that year, targets were adjusted to reflect the new landscape.

Across the three years, the program consistently demonstrated effectiveness in several key areas. There was a consistent trend of surpassing targets in raising awareness among village women for new SHG formation, with achievements ranging from 4% to 14.5% over the set targets. This indicates a strong community engagement and receptiveness towards the program's objectives. Despite challenges such as the COVID-19 pandemic, the program has demonstrated resilience and adaptability.

New SHG formation achieved 5%-30% above the targets across 3 years, Capacity Building Training consistently exceeded targets by margins ranging from 7.5% to 17.5%, highlighting the dedicated effort to enhance skills and knowledge among program beneficiaries. The program has demonstrated effectiveness in exceeding targets for raising awareness, capacity building, and implementing income-generating activities. While there were fluctuations in SHG formation targets, the program-maintained momentum in empowering women and fostering economic self-sufficiency. This suggests a dynamic approach to addressing challenges and adapting strategies to maximize impact and sustainability over time.

Analysing the planned targets and actual achievements across multiple interventions within the Health Program spanning from 2019 to 2022 reveals interesting insights.

Target - Achievement								
S. No.	Intervention	Unit	2019 -20		2020-21		2021-22	
			Target	Achievement	Target	Achievement	Target	Achievement
1	Specialty Health Camps	No. of camps	28	32	36	23	36	41
2	Specialty Health Camps	Beneficiaries	1000	836	1400	1127	1500	1722
3	Camp Beneficiaries	No. of Women	600	501	840	676	900	1033
4	Camp Beneficiaries	No. of Children	400	335	560	451	600	689
5	Health Volunteers Capacity building	No. of training	6	6	12	20	12	18
6	Health Awareness Sessions	No. of Sessions	36	36	48	30	48	52
7	ICDS Awareness Session	No. of Sessions	36	36	48	18	48	56
8	MHM Awareness Session	No. of Sessions	20	22	24	18	36	40
9	Kitchen Garden Intervention	No. of Sessions	50	60	100	155	150	160

Table 9 Target Vs Achievement (Health)

The Specialty Health Camps data indicate a generally positive trend, with the number of camps consistently surpassing the targeted figures. Despite covid challenges in 2020-21 only a slight dip in achievements were observed but the program rebounded in the subsequent year. The Specialty Health Camps Beneficiaries data reveals commendable outreach efforts, as the actual number of beneficiaries consistently exceeded the set targets. This suggests effective community engagement strategies and a successful targeting of vulnerable demographics.

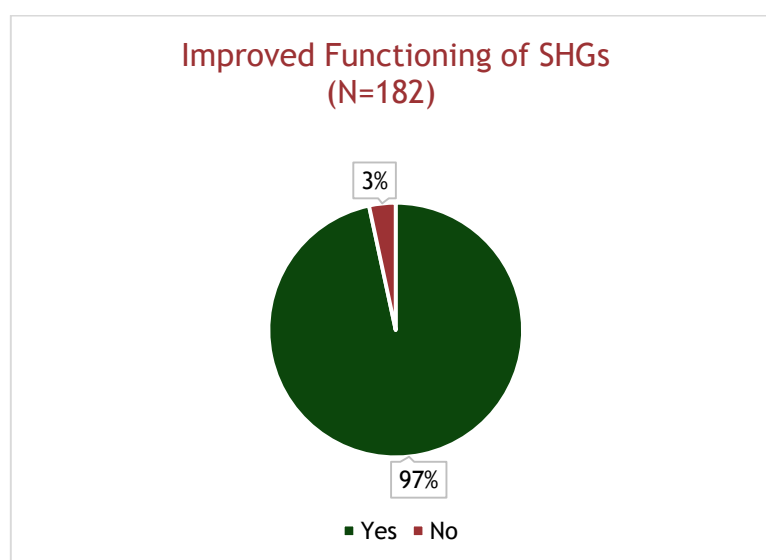
The Camp Beneficiaries statistics for women and children underscore the program's effectiveness on addressing healthcare needs among these groups. Achievements consistently outpaced targets indicating a robust targeting strategy and a proactive approach to addressing health disparities.

The program's focus on Health Volunteers Capacity Building demonstrates consistent achievements or surpassing of targets, showcasing commitments to enhancing community healthcare capabilities. The success in Health Awareness Sessions and MHM Awareness Sessions underscores the program's effectiveness in disseminating crucial health information and fostering community awareness.

The overall trend suggests the program is proactive, adaptable, and dedicated to improving community health outcomes through targeted interventions and robust capacity-building efforts. The past three years have seen significant achievements in improving healthcare access and economic empowerment in the Sankrail region. Despite challenges such as the COVID-19 pandemic, the program has demonstrated resilience and adaptability, continuously striving to meet the needs of the community and improve health outcomes.

5.3.2 Self-Help Groups

The Program has showed remarkable effectiveness in **strengthening the functioning of SHGs, increasing access to credit, and promoting positive socio-economic changes**. The program's interventions have significantly enhanced women's decision-making capacities, elevated income level resulting in overall empowerment.



A majority of **96.6%** of respondents confirm the program has **improved the effectiveness of SHGs** following the program's implementation. This is largely seen in terms of having regular meetings of SHGs, being able to manage the accounts/records themselves and increase in social cohesion. This signifies the program has strengthen the organizational structure and operational efficiency.

With **98.9%** of participants regularly participating, reflects a **robust level of engagement and commitment among members**. This high level of involvement not only indicates the effectiveness

of SHGs as platforms for women's empowerment but also suggests a **strong sense of community ownership and participation**.

Prior to the program, participants accessed loans from various sources, including moneylenders, friends/relatives, and SHGs. However, since joining SHGs, **86.7% of respondents have utilized loans provided within their SHGs**. This shift indicates the program's success in providing accessible credit and financial services to women who previously relied on alternative and often more expensive sources of financing.

"When our SHG first started, I was hesitant to take a loan. But it was like borrowing from family! We all supported each other to succeed. That feeling of community really helped me take the step and start my own small business."

Mushroom farmer

The program's impact extends beyond SHG effectiveness to encompass a range of positive outcomes for participants. These include:

Increased Mobility

57% of participants reported experiencing greater mobility within their villages, indicating an improved ability to engage in community activities and access resources.

Enhanced Access to Credit

With 65% of respondents stating improved access to credit and loans from Self-Help Groups (SHGs), the program has successfully provided financial support to women, enabling them to invest in various ventures and projects.

Strengthened Solidarity

Nearly 60% of participants highlighted the program's role in strengthening solidarity and mutual support among women. This suggests a more cohesive community network, fostering collaboration and collective action.

Improved Decision-Making

Over half (56%) of respondents reported improved decision-making ability through structured roles within SHGs. This indicates a shift towards more inclusive and participatory decision-making processes within the community.

Expansion of Income Generation Activities

68.0% of participants have expanded their income generation activities, indicating increased economic opportunities and financial stability.

Capacity Building for Business and Asset Development

Despite being slightly lower at 38%, the percentage of respondents reporting capacity building for business and asset development signifies the program's efforts to empower women with entrepreneurial skills and asset accumulation strategies.

Heightened Awareness

Over half (55%) of respondents reported heightened awareness on various issues, indicating the program's success in delivering educational and awareness-raising initiatives on relevant topics.

Figure 7 SHG's Effectiveness

The program's effectiveness in addressing diverse socio-economic challenges and empowering women is evident. By promoting financial inclusion, enhancing decision-making capabilities, and supporting income generation activities, the program has made significant steps towards sustainable development and the overall well-being of the community.

5.3.3 Livelihood Trainings

Through qualitative interaction with beneficiaries, it becomes evident that the program's targeted training initiatives has enhancing livelihood and has fostered economic independence.

Poultry Rearing Training: Beneficiaries received comprehensive training in poultry rearing, equipping them with the knowledge and skills needed to start and manage poultry farms. Training includes **optimal management of poultry feed**, including the selection of nutritious feeds and proper feeding schedules. They learnt how to balance the nutritional needs of poultry to promote growth, egg production, and overall health. They were also given **guidance on vaccination protocols** to protect poultry from common diseases and infections. Beneficiaries are educated about the **importance of timely vaccinations** to prevent outbreaks. This training has empowered beneficiaries to generate income through the sale of poultry products such as eggs and meat, thereby improving their financial stability and livelihood prospects.

Training mostly happens once a month, we can opt for courses based on the interest and its potential, mostly we had the option of mushroom cultivation, poultry, and food processing courses some are also provided with stitching training.

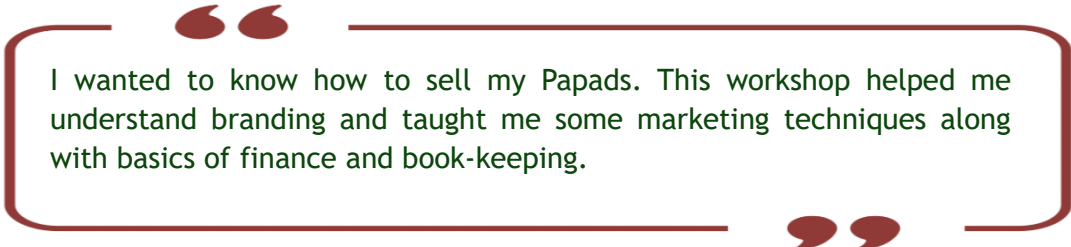
Workshop participant

Mushroom Cultivation Training: The training empowered beneficiaries to cultivate mushrooms as a **profitable agricultural venture**. They learned essential techniques for mushroom cultivation, including spawn preparation, substrate preparation, and mushroom harvesting. Beneficiaries discovered that mushrooms can be sold for up to 300 INR per kilogram, and they creatively utilized their sales to benefit the local community. Notably, children developed a fondness for mushroom pakodas, creating a market demand for mushrooms in this region.

Growing mushrooms turned out to be a great source of income! We could sometimes sell them for 300 rupees a kilo. Plus, they're packed with nutrients, so even the kids enjoy eating them fresh. And if there's any extra, we share them with our neighbours - they love them too!"

Mushroom farmer

Food Processing Training: Beneficiaries acquired valuable skills in food preservation and value addition. They learned techniques for making jams, sauces, and other food products from locally available ingredients. **Marketing and branding training proved invaluable, equipping beneficiaries with strategies to promote their products effectively.** However, there is a **recognized need for additional training to extend the shelf life of processed foods and enhance their marketability.**



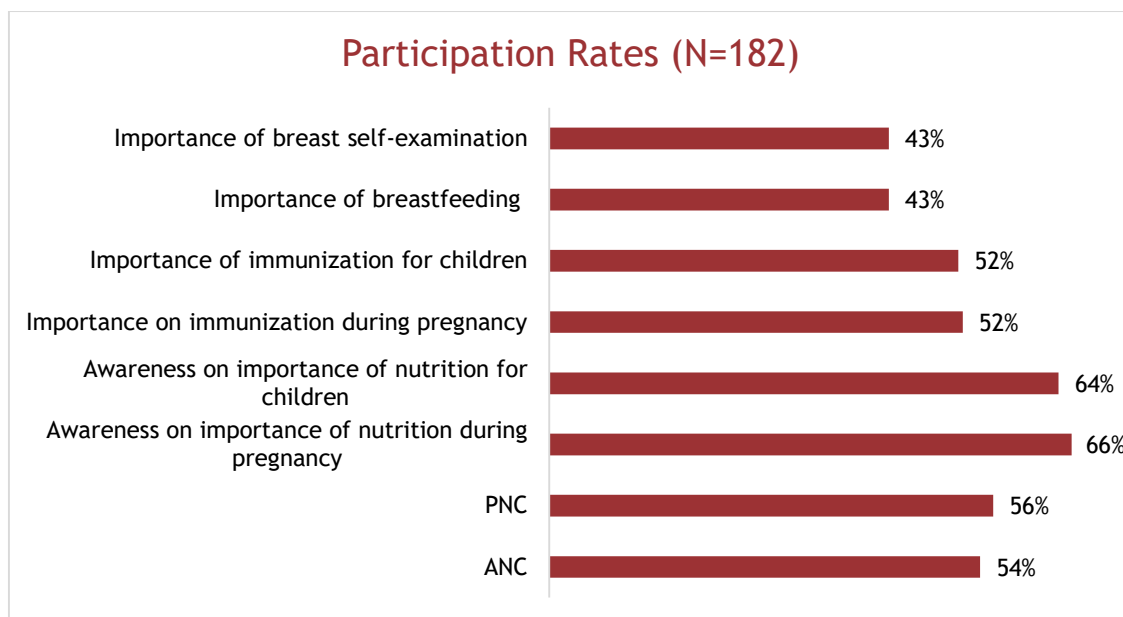
I wanted to know how to sell my Papads. This workshop helped me understand branding and taught me some marketing techniques along with basics of finance and book-keeping.

Training participant

Goat Rearing Training: Empowered beneficiaries with the knowledge and expertise needed to engage in goat farming as a profitable livelihood option. Beneficiaries receive training on feed formulation and management to meet the **nutritional requirements of goats at different stages of growth.** They learn to **identify and source appropriate feed ingredients**, as well as develop feeding schedules to optimize goat health and productivity. It also covers essential vaccination practices for goats, focusing on disease prevention and control. Beneficiaries are instructed on the types of vaccines required, vaccination schedules, and proper administration methods to safeguard the health of their goat herds. By participating in this training, **beneficiaries gained the confidence and capability to establish and manage goat farming enterprises effectively.** The program has empowered beneficiaries with **valuable skills and knowledge, enabling them to create sustainable livelihoods and improve their socio-economic status.**

5.3.4 Health Awareness

The program has been instrumental in addressing key health challenges faced by women in the community, particularly focusing on maternal and child health. Through a series of targeted initiatives, the program increased awareness, promoted healthy practices, and empowered women to take charge of their health and well-being. Various data points have been analysed, shedding light on the effectiveness of the program interventions. The program has successfully reached a major portion of the target audience, **with good participation rates observed across various health sessions.** For instance, participation rates for sessions on antenatal care (ANC) stood at 54% and postnatal care (PNC) stood at 56%. Similarly, awareness sessions on the importance of nutrition during pregnancy and for children have seen participation rates of 66% and 64.3% respectively followed by 43% participation rate for breast self-examination and breast-feeding.



Approximately 93.4% respondents expressed the belief that **programs addressing health issues, such as those offered by the ACF WEP, are essential**. This strong endorsement underscores the perceived need for interventions aimed at improving health outcomes within the community. It highlights the **significant support and recognition garnered by the program**, emphasizing its relevance and importance in addressing pressing health challenges. Comparative analysis of participants' knowledge before and after program sessions reveals noteworthy insights.

Around 40% of the participants demonstrated prior awareness of key health practices, there was a notable increase in awareness levels post-program participation. For example, awareness of immunization for children increased from 43.6% before the program to 72.5% after the program, indicating a significant impact in knowledge enhancement. **By enhancing knowledge and understanding, the program equips participants with the necessary tools to make informed decisions regarding their health and well-being.**

Qualitative insights from interactions with the medical officer of Sankrail shows the program's effectiveness. One of the key challenges identified was the prevalence of **misconceptions** surrounding **vaccination** among community members. **Through targeted awareness campaigns and educational initiatives, the program succeeded in dispelling these misconceptions, paving the way for improved vaccination coverage, particularly during the COVID-19 pandemic.** This **facilitated smoother vaccination drives** and contributed to better public health outcomes in the region.

There is a noticeable reduction in malnutrition rates among community members. Many people are undergoing check-ups at least once a year. This is a proactive healthcare-seeking behaviour. People know the importance of early diagnosis and

Block Medical Officer, Sankrail

“ Women are now more capable of making decisions about their health. They come to doctor directly rather than going to the village elders ”

Medical support staff, Sankrail

5.4 Impact

5.4.1 Improved Livelihood

The program has demonstrated impact as it promoted economic empowerment amongst the women in the region. The qualitative interactions with beneficiaries and community members lead to insights which highlight the program's focus on literacy and financial inclusion and how it has **empowered individuals to break the cycle of poverty and dependency**. Additionally, by imparting knowledge about banking operations and facilitating access to loans, **the program has empowered beneficiaries to take control of their finances and improve their livelihoods**.

“ Before, the paperwork and procedures involved in getting a bank loan seemed overwhelming, and I didn't even have a bank account! But this program changed everything. They not only supported us regarding the paperwork involved, but also helped me understand how to check my account and make payments. Now, I feel so much more independent and confident than before. ”

Program Beneficiary

Before the program, **only 30.2% of participants had access to loan**, of that only a smaller percentage had access to loans from formal financial institutions. More than **half of them found it challenging to secure loans**. This underscores a notable barrier to accessing formal financial services prior to their involvement in the program. Many beneficiaries lacked financial literacy and the confidence to seek help, leading to a lack of awareness about banking services.

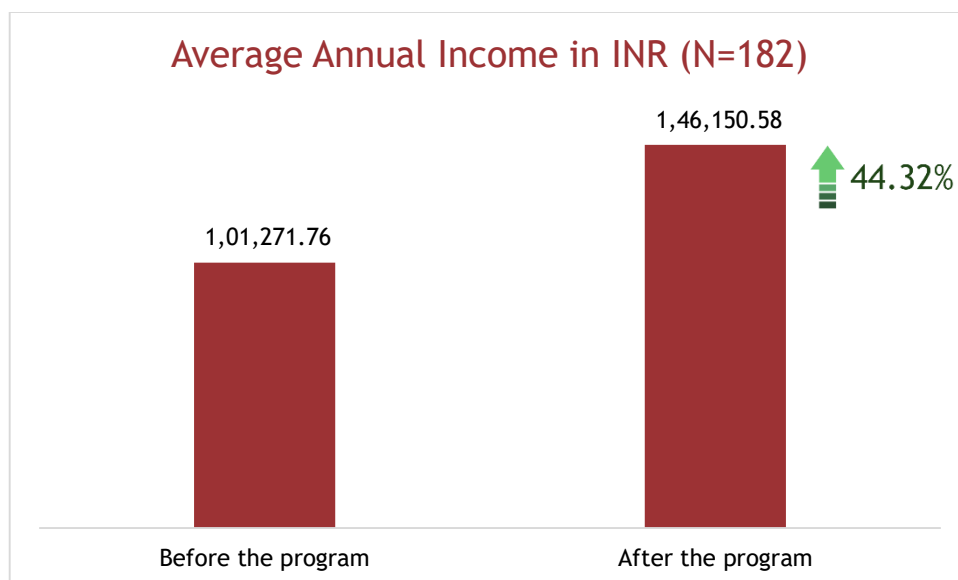
After the program awareness and confidence in managing their finances has reported to be increased, ultimately improving their living standards. The program has **facilitated financial inclusion by educating beneficiaries on banking operations and enabling access to loans**. Currently **86.7% of respondents report that they have taken loans from their SHGs**.

Before, getting loans used to be a real struggle - the interest rates from those money lenders were incredibly high. But thanks to the program, we can now access loans from regular banks! The process is much simpler, and the interest rates are fair. It's a huge difference for us.

Program Beneficiary

This underscores the program's impact in strengthening the financial capabilities of participants and promoting the utilization of formal financial services and loans at lower interest rates, the program empowers participants to invest in income-generating activities, business ventures, and asset acquisition, consequently enhancing their economic opportunities and livelihood prospects.

The program has brought improvements in living standards to the people of the community. **44.32% increase in disposable income post-program** indicates the tangible economic impact of the ACF WEP program.

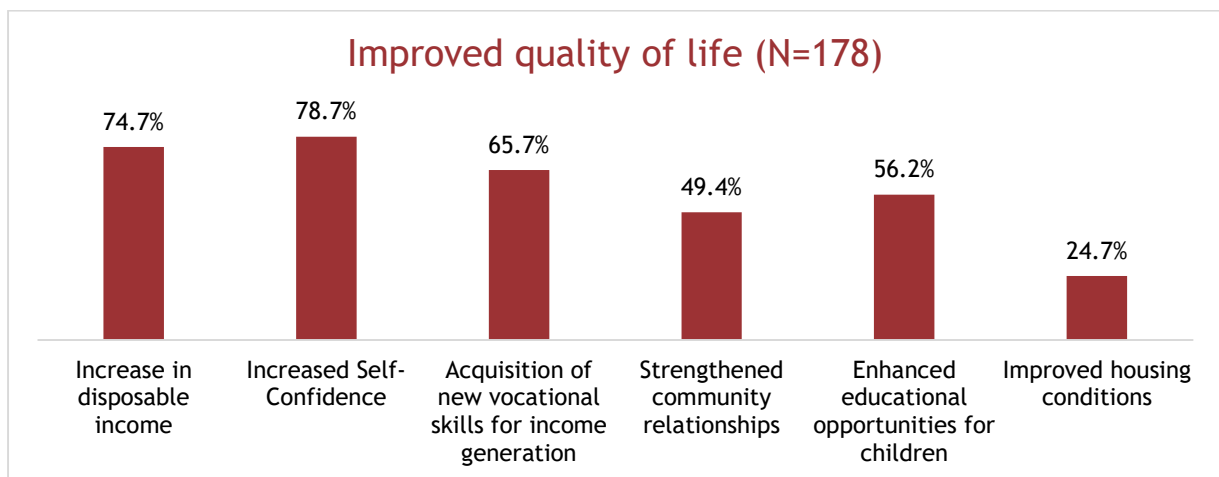


Participants attribute close to 60% of this income rise to the ACF WEP program, highlighting its pivotal role in their livelihood improvement.

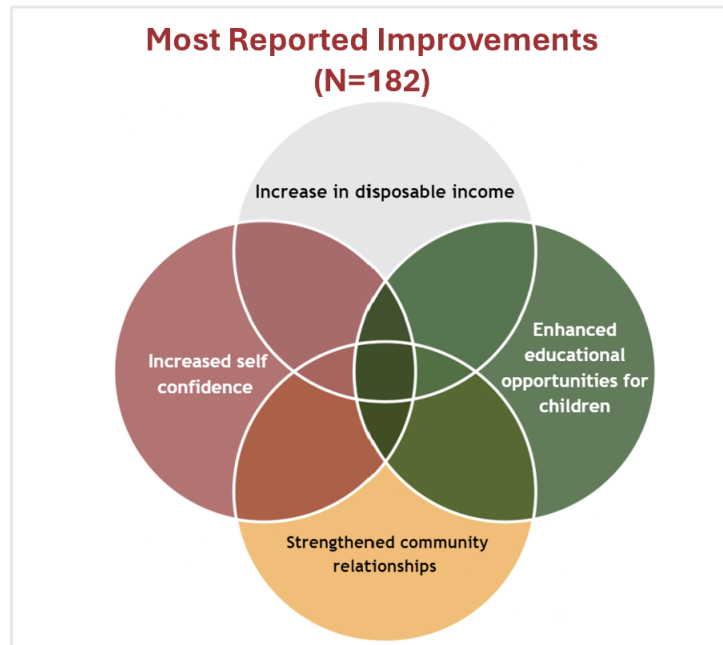
“With the money from mushroom business, things are a lot easier now! I can finally buy myself a few things, get the kids things they need for their hobbies, and even help my husband with his small business.”

Program Beneficiary

Approximately 78.7% of respondents reported **enhanced self-confidence** because of participating in the program. This demonstrates how well the program has supported women's empowerment and helped participants develop a feeling of confidence and self-assurance, which are crucial factors for success in various aspects of life.



Approximately 65.7% of participants said they had **learned new vocational skills** through the program indicating the program's effectiveness in providing valuable training opportunities that has equipped the women in the region with the skills and knowledge needed for income generation and financial independence. Further 49.4% of participants reported improved community ties as a result of the program. This reflects the positive social impacts of the program, including **improved social cohesion and solidarity within communities**. It not only contributes to a supportive and inclusive environment but also facilitates collective action and mutual support among community members, enhancing the overall well-being and resilience of the community. Respondents commonly reported improvements across various factors. Only 2% chose one option, while 11% selected two options, indicating multiple areas of improvement. Approximately 12% selected three options, and 26% selected four. **Increase in disposable income, increased self- confidence, strengthened community relationships, enhanced educational opportunities for children** is the most reported combination by the participants.

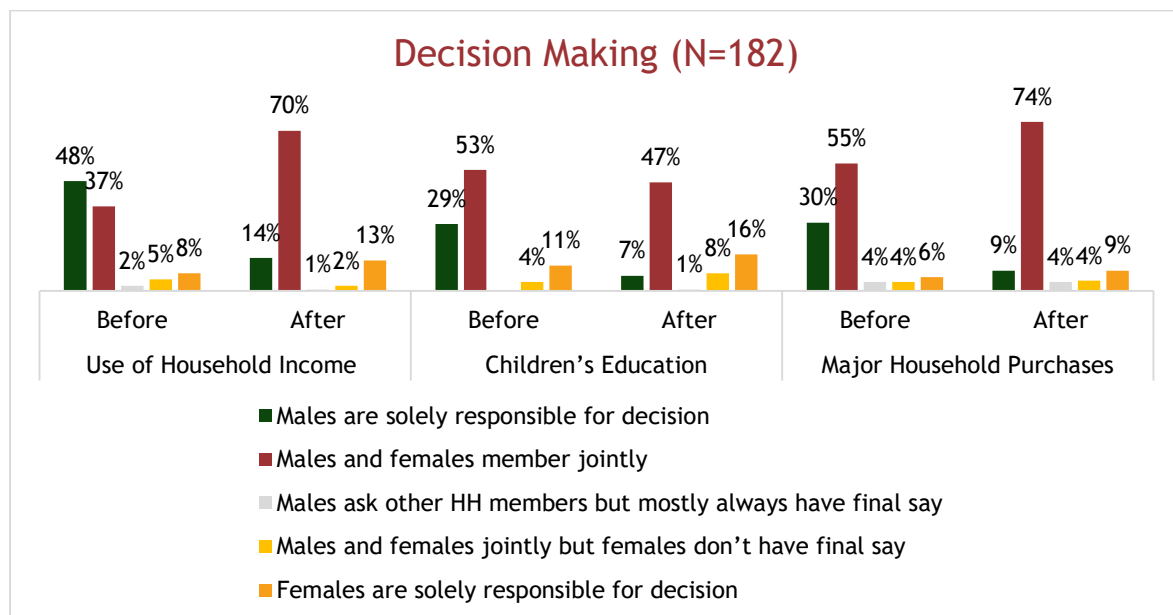


These findings highlight the **transformative impact of the program** in the region. By addressing economic empowerment, fostering self-confidence, providing vocational skills training, and promoting community cohesion, the program plays a pivotal role in improving the livelihoods and socio-economic status of women, ultimately contributing to the sustainable development of the communities it serves.

5.4.2 Empowering Decision Making

The program has sparked significant transformations in decision-making dynamics within households of Sankrail.

Before the program, decision-making was predominantly male dominated, with 48% of households reporting males solely responsible for decisions about household income but post-program, there has been a notable shift.



Only 14% of households reported males solely responsible for household income decisions and a remarkable increase in joint decision-making, with 70% of participants experiencing collaborative decision-making processes, **indicating a decrease in male dominance in financial matters**. This shift towards more inclusive financial decisions reflects **the program's success in promoting gender equality within households**. Similar trends are observed in decisions about children's education and in Major household purchases proving that **the program has led to greater gender equality in decision-making roles within households**.

These changes signify a **fundamental transformation in decision-making processes**, pointing

Previously, I relied on my husband for even small personal expenses, limiting my participation in household decisions. However, the training has equipped me with valuable real-world knowledge and understanding. I now contribute meaningfully to household discussions, and my voice is valued when making family decisions.

Program Beneficiary

toward more fair and inclusive family governance systems. By empowering women and encouraging their active participation in decision-making processes, the program has contributed to fostering gender equality and enhancing women's agency within households. These findings demonstrate the program's success in catalysing positive socioeconomic improvements and enabling women to take control of their lives and futures in the region.

5.4.3 Societal Empowerment

Qualitative interaction with beneficiaries highlights impact of the program in elevating their socio-economic status. Through in-depth engagement with program participants, the program has helped people become more financially independent. It is also contributing to a gradual shift in certain cultural norms.

Now, we girls talk openly about periods without feeling shy anymore. But to be honest, some boys still act immature about it. Some just stay quiet, while others even crack jokes. I wish they could understand why it's important for us to be open about this. The ACF training was very helpful!

Program Beneficiary

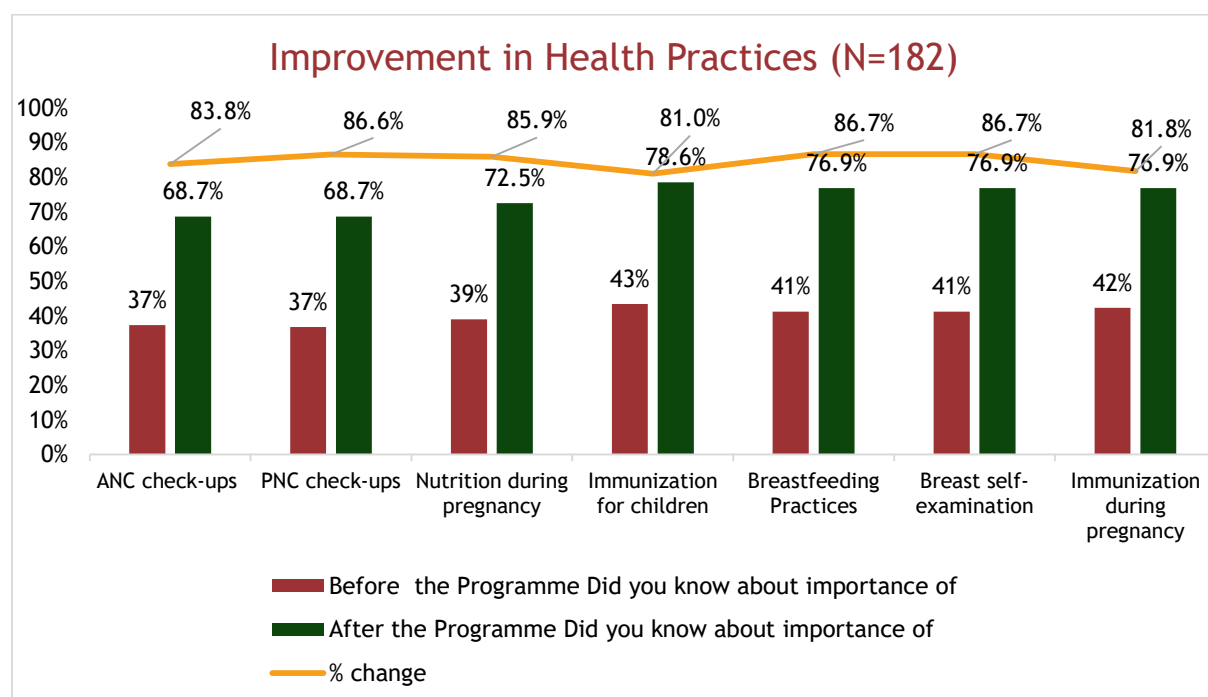
An outcome of the program is the **marked shift in menstrual hygiene practices** among beneficiaries. Prior to the intervention, many women relied on cloth to manage the flow. However, with comprehensive awareness campaigns there has been a **notable transition towards more hygienic practices** such as use of pads thereby enhancing the overall well-being of women in the community. The program has been **instrumental in dismantling traditional taboos and customs surrounding menstruation**. Women who previously refrained from attending school, taking head baths, or participating in religious rituals during menstruation have now embraced their right to engage in these activities **without discrimination or stigma**.

The societal impact of the program extends beyond menstrual hygiene to address broader social issues such as child marriages and teenage pregnancies. Through targeted interventions and community outreach efforts, the incidence of these practices has witnessed a decline, **signalling a positive shift towards a more equitable and rights-based society**. This change is a **testimony to the program's success in promoting gender equality and women's rights**.

The program stands as a **beacon of hope and progress** in the region, driving meaningful change at both individual and societal levels. By empowering women economically, challenging social norms, and promoting gender equality, the program has laid the foundation for a more inclusive and prosperous community.

5.4.4 Improved Health

The study reveals **substantial improvements in participants' awareness and understanding of key health practices**. By comparing data on knowledge levels before and after program participation, significant positive impacts can be observed across various health indicators, highlighting the program's impact in driving meaningful change within the community.



Before the program, varying levels of awareness existed regarding the importance of antenatal care (ANC), postnatal care (PNC), nutrition during pregnancy, childhood immunization, breastfeeding, breast self-examination, and immunization during pregnancy. However, after program participation, **considerable improvements in awareness were observed across all domains**. For instance, awareness of ANC check-ups increased from 37% to 68.7%, reflecting a rise of 83.8%. The program led to substantial enhancements in understanding the significance of nutrition during pregnancy,

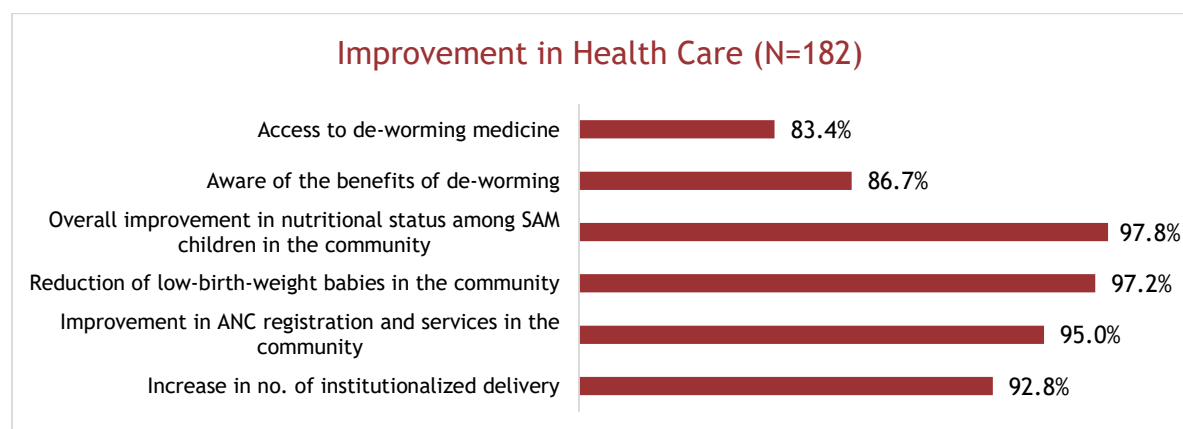
representing an increase of 85.9%. Awareness levels of childhood immunization, breastfeeding, and breast self-examination soared by 35%. These improvements highlight the program's ability to disseminate essential health-related knowledge and **fostering positive behavioural changes** among participants. 96.7% of respondents reported an increase in the uptake of ANC/PNC services following their engagement with the program. This highlights the program's impact in promoting maternal healthcare-seeking behaviour and encouraging women to prioritize their well-being during pregnancy and after childbirth.

Through interactions with Sakhi, I now understand the different stages of pregnancy and what's best for both me and the baby in terms of nutrition. Before, we sometimes didn't follow doctors' advice exactly, sticking to old family traditions. But now, we listen closely to the doctors. They know what's best for us!

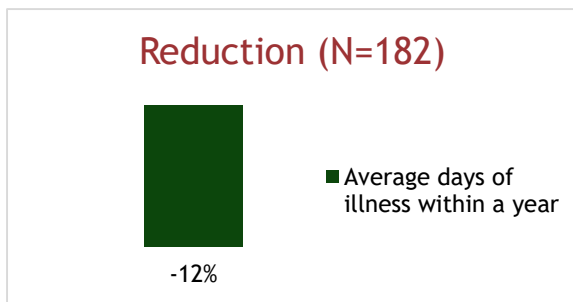
Program Beneficiary

92.82% of participants recognized the program's contribution to the rise in institutionalized births, indicating a positive change. An overwhelming majority of 95.03% of participants affirmed improvements in ANC registration and services, 97.24% on reduction of low-birth-weight babies 97.79% on overall enhancement of nutritional status among severely acute malnourished (SAM) children.

These findings reflect the program's comprehensive approach to addressing maternal and child health challenges, encompassing awareness-raising, capacity-building, and service delivery components.



The program has also improved the access to essential healthcare interventions as more than 80% of the respondents are aware of the benefits of deworming and have access to deworming medicine. This highlights the program's efforts to promote preventive healthcare practices and ensure access to essential medicines and services. The study confirms significant positive impact of the ACF WEP program on maternal and child health outcomes, signalling a tangible improvement in healthcare utilization, service quality, and health knowledge within the community.



The data also shows the change in healthcare utilization and illness prevalence among the participants. Before engaging with the program, respondents reported that they experienced illness for an average of 5.70 days annually. However, after participating in the program, there was an improvement, with respondents reporting a reduced average of 4.99 days annually, **representing a 12.46% decrease in illness days**

attributed to the ACF program.

An average of 60.21% of this reduction in health ailment has been attributed to ACF WEP program. This suggests that participants perceive the program to have played a substantial role in improving their health and well-being, leading to fewer instances of illness and a reduced need for medical consultations.

By empowering women with the knowledge and tools to prioritize their health and that of their children the ACF WEP program has contributed significantly to improving maternal and child health outcomes of the community, **thereby fostering holistic well-being and sustainable development.**

5.5 Sustainability

5.5.1 Continuous capacity building

The program is designed to uplift women socioeconomically and foster gender equality through multifaceted approach. These include raising awareness and mobilizing women to join SHGs, providing economic opportunities for women by offering skill training and healthcare initiatives. The program's approach revolves around various strategies aimed at achieving sustainable impacts. It emphasizes reviving and strengthening existing SHGs as well as forming new SHGs to organize capacity-building programs tailored to the community needs. Through credit linkages and income generation opportunities, WEP facilitates access to funds for SHGs, guiding them in making productive investments and supporting them in income-generating activities.

Regular attendance at SHG meetings is crucial for the sustainability of the program as it fosters community cohesion and continuous learning and capacity-building. The consistent engagement of participants in SHG meetings indicates their willingness to contribute to and to benefit from the program's objectives. With 98.9% respondents regularly attending SHG meetings suggests a strong commitment to and engagement with the program. **This reflects a sense of ownership and active participation among the community members in the SHG activities.**



This metric serves as a crucial indicator of the program's sustainability, as it **reflects the ongoing commitment and financial investment of participants in the program's activities and initiatives.** A consistent monthly contribution and high attendance rate towards SHGs **enable the program to maintain its operations, fund future initiatives, and address emerging needs within the**

community shows that the WEP program has **empowered women holistically, enabling them to lead positive change within their communities and contribute to sustainable development.**

5.5.2 Growing Health Commitment

The data also indicates that a majority of 96.7% respondents have reported that their uptake of ANC/PNC services has increased. This high percentage suggests a strong endorsement of the program's effectiveness in **promoting maternal healthcare-seeking behaviour and improving access to essential healthcare services among women within the community.** It implies that participants perceive a tangible improvement in the utilization of ANC/PNC services following their engagement with the program.

The sustained increase in ANC/PNC service uptake is indicative of the program's lasting impact on maternal and child health outcomes. By encouraging women to prioritize their health during pregnancy and after childbirth, the program fosters a culture of proactive healthcare-seeking behaviour, which is essential for sustaining positive health outcomes in the long term.

5.5.3 Development of Self Reliance

The comprehensive approach of the program has collectively fostered a culture of self-reliance among the people in the region. By equipping individuals with the knowledge, skills, and resources needed to pursue entrepreneurial ventures, manage their finances effectively, and make informed health decisions, **the program has empowered them to take control of their lives and livelihoods.**

Through trainings such as poultry rearing, mushroom cultivation, food processing, and goat rearing, beneficiaries have gained the expertise to generate income independently. These skills enable them to establish and manage small-scale enterprises, reducing their dependence on external sources of income and **enhancing their economic autonomy.**

Awareness campaigns and health interventions have empowered individuals to prioritize their health and well-being. By disseminating crucial information on preventive healthcare practices, vaccination protocols, maternal and child health, and menstrual hygiene, the program has enabled individuals to make informed choices about their health. This knowledge empowers them to seek timely medical care, adopt healthy lifestyle practices, and prevent health issues before they escalate.

Financial literacy programs have equipped individuals with the skills to manage their finances responsibly, access banking services, and make informed decisions about savings and investments. By promoting financial independence and entrepreneurship, the program has reduced reliance on external financial assistance and empowered individuals to pursue their economic aspirations autonomously.

The program has created a sense of self-reliance among the people in the region. **By fostering economic independence, promoting health awareness, and enhancing financial literacy, the program has laid the foundation for long-term empowerment and resilience within the community enabling them to harness their potential, overcome challenges, and build sustainable livelihoods.**

5.6 Conclusion

The program has ignited a sense of purpose and aspiration among its participants, igniting a transformative journey towards personal and communal development. In discussions, beneficiaries enthusiastically shared their reflections on the program's impact and their aspirations for the future.

responsible for vector control. This could involve engaging with the Health Department and Municipal Corporation to implement joint efforts. These efforts could include mobilizing residents and authorities for community clean-up drives, targeting stagnant water sources within drainage systems.

- **Improving Waste Management Infrastructure:** Advocate for the installation of more public dustbins in the region to facilitate the safe and hygienic disposal of waste in the region.
- **Strengthening Maternal Health Services:** Advocate for the deployment of qualified healthcare professionals, especially gynecologists, to address the specific needs of women in the region, particularly in maternal health.



Skill & Entrepreneurship Development Institute (SEDI)

6. Skill & Entrepreneurship Development Institute (SEDI) program

6.1 Introduction

The Skill & Entrepreneurship Development Institute (SEDI) program aligns seamlessly with ACF's vision of fostering holistic development and sustainable livelihoods in communities. ACF envisions a world where every individual has access to opportunities for growth and empowerment, particularly those in underserved regions like Sankrail and Uluberia.

6.1.1 Background

India, with over 66% of its population²⁶ under 35, boasts the world's largest youth population. However, inadequate skill development hampers their potential, hindering both individual and national progress. Addressing this skills gap is crucial to unlocking India's full potential. One primary challenge is the mismatch between industry needs and the skills possessed by the workforce. The rapid evolution of technology demands a dynamic skill set, leaving many workers outdated. The education system's failure to align with industry requirements exacerbates this problem. Upskilling is not just about personal development; it is closely related to the broader notion of improving one's means of subsistence. Investing in education and training becomes imperative to secure sustainable livelihoods, as industries demand a wider range of skills. Learning new skills is essential for improving one's employability and being a major factor in the country's overall economic growth. Acknowledging this mutually beneficial relationship, it is crucial to support initiatives that promote relevant and easily available skill development programs. These programs successfully close the skills gap between current workers and the changing demands of the labour market, promoting a culture in which lifelong learning is equated with better living conditions.

The necessity for upskilling and skill development in India has grown critical given how quickly the global economy is changing. The technological revolution of businesses is leading to a rising disparity in the skills that the workforce possesses and the talents that new sectors require. Initiatives for skill development are crucial for providing people with the modern skills needed for a variety of vocations. Upskilling makes sure that seasoned experts remain relevant in their domains by adjusting to new tools and processes²⁷. This improves employability while also fostering innovation and economic progress. Additionally, a trained labour force encourages entrepreneurship and gives people the ability to successfully navigate the changing job market, both of which are critical to the socioeconomic advancement of the country. Emphasizing and investing in skill development is crucial for India to harness its demographic dividend and build a workforce that can thrive in the evolving global landscape.

The Skill & Entrepreneurship Development Institute (SEDI) program is a dynamic initiative designed to empower youth from rural areas with the vocational skills needed to thrive in today's job market. Offering short and intensive courses in various trades, SEDI focuses on the holistic development of underprivileged youth, aiming to create sustainable livelihoods through quality training. The program is committed to providing practical, hands-on training in key trades such as

²⁶ https://www.ilo.org/newdelhi/info/WCMS_175936/lang--en/index.htm

²⁷ Behera, B., & Gaur, M. (2022). Skill development training fueling employability in India. *Journal of Xidian University*, 16(2), 332.



**Mobile Repairing
Technician**



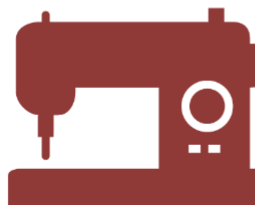
**Automobile 2 & 3
Wheeler Repairing Technician**



**Customer Care
Executive**



Beautician



**Industrial Sewing
Machine Operator**

With a special emphasis on placement, the program ensures that trainees are not only equipped with essential skills but also connected to employment opportunities. ACF fosters enriched learning experiences and enhances trainee employability by collaborating with relevant industry partners. This is achieved through support in curriculum development, guest lectures by industry professionals, high-quality study materials, and on-the-job training opportunities. SEDI's goals are ambitious yet achievable, aiming to institutionalize itself as a sustainable training institute of high quality while providing a variety of entrepreneurial and livelihood training opportunities to underprivileged youth. With a focus on gender perspective and female participation in skill training, SEDI strives to create inclusive and equitable learning environments.

The program embodies a vision of empowerment and opportunity, aiming to transform the lives of underprivileged youth by equipping them with the skills and resources needed to succeed in today's competitive world.






Findings

Findings

6.2 Relevance

6.2.1 Alignment with SDGs goal

The program not only highlights its commitment to the United Nations' transformative agenda but actively aligns with and addresses key SDGs. Specifically, the program aligns with several SDGs. By purposefully directing its efforts towards achieving these SDGs, the program becomes an integral part of the broader global agenda for sustainable development, contributing to the collective endeavour to build a more inclusive, equitable, and sustainable world.

SDG Goal	Indicator	Alignment of Activities for SEDI
 <p>SDG 1: No Poverty</p>	Poverty Rate	ACF focuses on providing skill-training programs for unemployed and underemployed youth, aiming to reduce poverty by enhancing employability.
 <p>SDG 4: Quality Education</p>	Education Attainment	ACF's program contributes to quality education by offering training in emerging courses as per the latest industry standards.
 <p>SDG 5: Gender Equality</p>	Female Enrolment	ACF actively promotes gender equality by aiming for a 50% enrolment of female youth in technical courses.



SDG 8: Decent Work and Economic Growth

Unemployment Rate

ACF addresses the issue of unemployment by providing placement-linked skill-training programs, contributing to decent work and economic growth.



SDG 9: Industry, Innovation, and Infrastructure

Fourth Generation Courses

ACF aligns with this goal as it aims to introduce courses in Fourth Generation technologies like Big Data Management, AI, and Robotics, fostering innovation in the skill development sector.



SDG 17: Partnerships for the Goals

Partnership Programs

ACF actively engages in various partnerships, including funding, knowledge, infrastructure, and placement, demonstrating commitment to collaborative efforts for achieving common goals.

6.2.2 Alignment with Central Government Schemes and Policies

The program is aligned with several central government schemes and policies, thereby amplifying its impact and reach across the nation. Specifically, the program aligns with:

Skill India Mission: The program directly supports the Skill India Mission, a flagship initiative of the Government of India aimed at skilling millions of youths to make them job-ready. By providing placement-linked skill-training programs for unemployed and underemployed youth, the program contributes to the mission's goal of creating a skilled workforce.

National Education Policy (NEP) 2020: The program aligns with the NEP 2020 by focusing on quality education and skill development. It emphasizes emerging courses like Artificial Intelligence and Data Science, which are in line with the NEP's emphasis on promoting holistic and multidisciplinary education.

Pradhan Mantri Kaushal Vikas Yojana (PMKVY): The program's emphasis on skill development and training is in line with the objectives of PMKVY, which aims to enable a large number of Indian

youths to take up industry-relevant skill training. By offering training programs in various sectors and facilitating placement, the program contributes to PMKVY's goal of enhancing employability and productivity²⁸.

NSDC Initiatives: The program collaborates with NSDC and its affiliated SSCs to ensure that the training provided is aligned with industry requirements and standards. This alignment enhances the employability of the trained youth and supports NSDC's mission of creating a skilled workforce for the country.

Make in India Initiative: The program indirectly supports the Make in India initiative by providing skilled manpower in sectors identified under the initiative. By training youth in areas such as advanced manufacturing, IT, and entrepreneurship, the program contributes to the growth of domestic manufacturing and the overall economy²⁹.

These alignments underscore the program's strategic importance and relevance in the national development agenda. By leveraging synergies and capitalizing on existing frameworks, the program can maximize its impact, empower youth, and contribute to the socio-economic growth of the nation. This also demonstrates the program's commitment to complementing and advancing the government's vision for a skilled, empowered, and prosperous India.

6.2.3 Alignment with State Government Schemes and Policies

The program seamlessly aligns with various schemes and policies initiated by the West Bengal government, facilitating targeted interventions and localized impact:

Utkarsh Bangla: The program aligns with the Utkarsh Bangla scheme initiated by the Government of West Bengal, which aims to provide skill training to youth for enhancing employability. By complementing the objectives of Utkarsh Bangla through its placement-linked skill-training programs, the ACF program contributes to the state's efforts in addressing unemployment and promoting economic growth.

Karma Sathi Prakalpa: As part of the Karma Sathi Prakalpa scheme, the West Bengal government provides financial assistance and support to unemployed youth for establishing and running their enterprises. The ACF program, by offering entrepreneurship development programs and fostering a culture of innovation and enterprise among youth, aligns with the goals of Karma Sathi Prakalpa, thereby facilitating self-employment opportunities and economic empowerment³⁰.

Kanyashree Prakalpa: The program promotes gender equality and empowerment, aligning with the Kanyashree Prakalpa scheme aimed at improving the status and well-being of girls in West Bengal. By actively encouraging the enrolment of female youth in technical courses and providing them with equal opportunities for skill development and placement, the program supports the objectives of Kanyashree Prakalpa, thereby contributing to the socio-economic development of women in the state.

Amphan Rehabilitation: In the aftermath of Cyclone Amphan, the West Bengal government launched rehabilitation schemes to rebuild affected communities and restore livelihoods. The ACF program, by offering skill-training programs tailored to the needs of disaster-affected areas and facilitating employment opportunities in relevant sectors, supports the state's efforts in post-disaster recovery and rehabilitation.

²⁸ [PMKVY](#)

²⁹ [NSDC](#)

³⁰ [Karma Sathi Prakalpa](#)

These alignments underscore the program's commitment to addressing local priorities and catalysing socio-economic development at the grassroots level.

6.2.4 Alignment with ACF's Vision and Community needs

The program's alignment with ACF's vision and attentiveness to community needs is fostering comprehensive development and enduring positive outcomes. In regions such as Sankrail and Uluberia, the program aims to empower local youth through skill development and entrepreneurship initiatives. Through tailored interventions ACF aims to foster economic empowerment and holistic growth among community members.

Community Needs Assessment: The program demonstrates a clear understanding of community needs through a systematic needs assessment. The emphasis on emerging courses, long-duration programs, and partnerships reflects an alignment with the identified needs of the community. This ensures that the program is tailored to address specific challenges faced by the community, such as unemployment and skill gaps.

Partnership Programs: ACF's commitment to partnering with various entities, including government agencies, corporate partners, and community-based organizations, aligns with its vision of collaborative development. By engaging in partnerships, the program ensures a more comprehensive and integrated approach to address community needs, leveraging diverse resources and expertise.

Sustainability and Self-Sufficiency: ACF's vision emphasizes sustainability, and the program aligns with this by introducing long-duration self-sustainable courses. This approach ensures that the community, once equipped with skills, can sustain its own development. The emphasis on resource mobilization and leveraging partnerships for funding further strengthens the program's commitment to self-sufficiency.

Gender Equality and Social Inclusion: ACF's vision includes a commitment to gender equality and social inclusion. The program aligns with this by actively promoting the enrolment of female candidates in male-dominated courses, breaking gender stereotypes, and fostering an inclusive learning environment that caters to the diverse needs of the community.

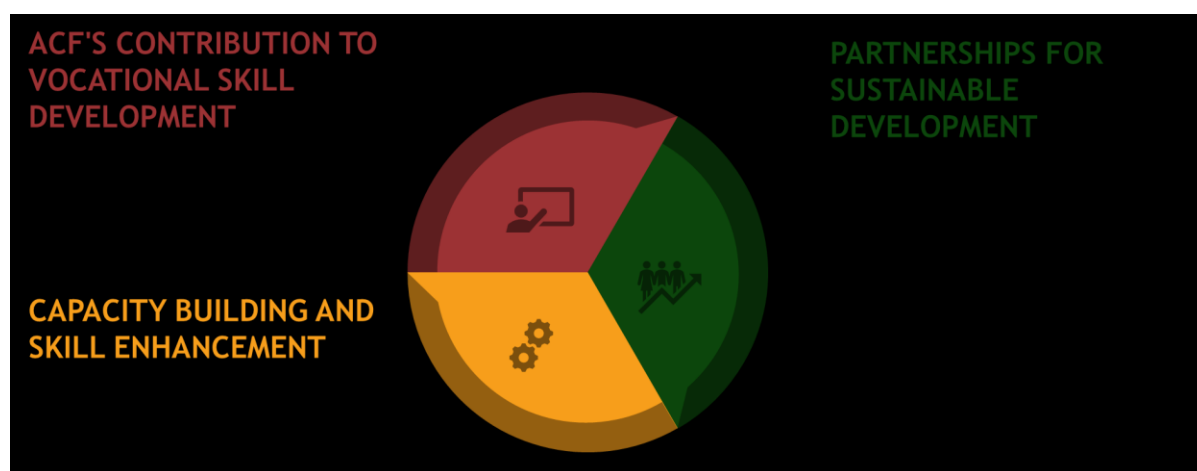


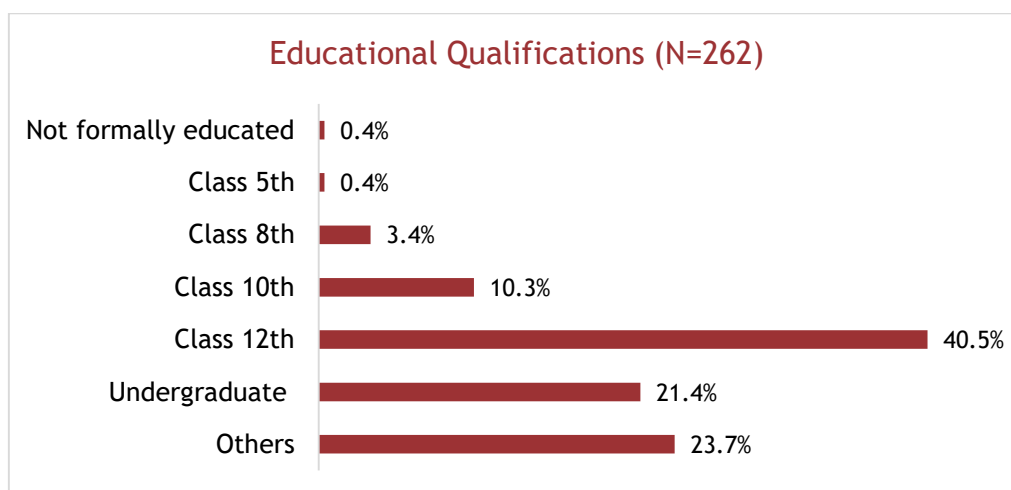
Figure 9 Aspects of Program's Vision

The alignment of the program with ACF's vision and its responsiveness to community needs underscores a commitment to sustainable, inclusive, and community-driven development. By staying true to ACF's vision and addressing specific community challenges, the program ensures a meaningful and lasting impact on the lives of individuals and communities served. This alignment

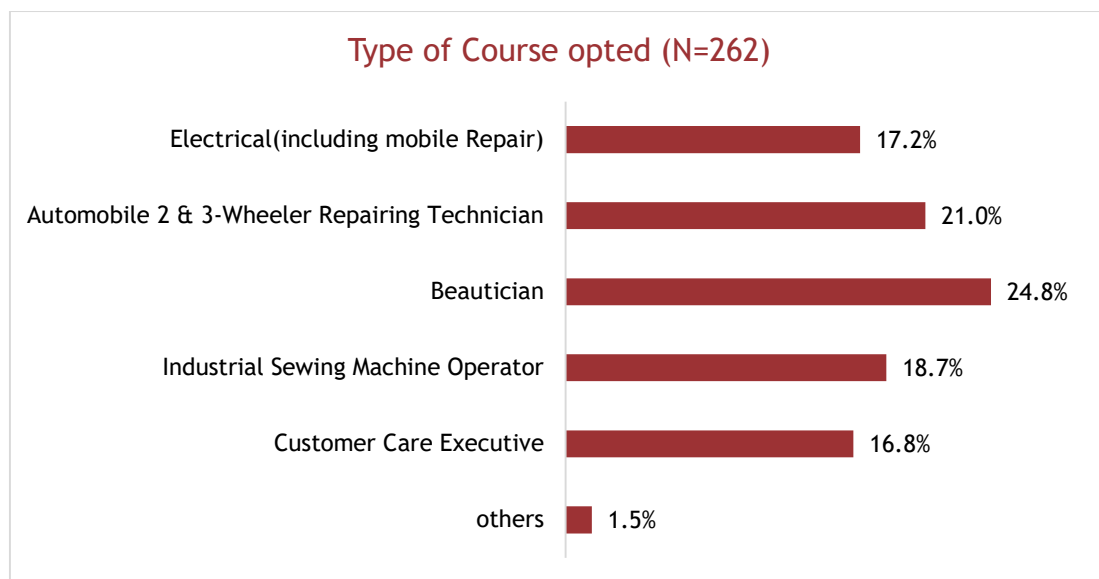
reinforces the importance of context-specific interventions that resonate with the overarching vision of the implementing organization and the unique needs of the community.

In the economically backward regions of Sankrail and Uluberia, there exists a strong aspiration among individuals to achieve financial independence despite the challenges posed by limited educational opportunities and socioeconomic constraints. For many people formal education often serves as a pathway to secure employment and improve their economic standing. However, with educational attainment typically limited to grade 12, there is a pressing need to bridge the gap between academic qualifications and the demands of the workforce. The need to get trained on newer skills, particularly linked to placement was elicited by most stakeholders. The program responded to this need and designed skill building courses which are currently in demand, and which offer jobs and entrepreneurship opportunities too.

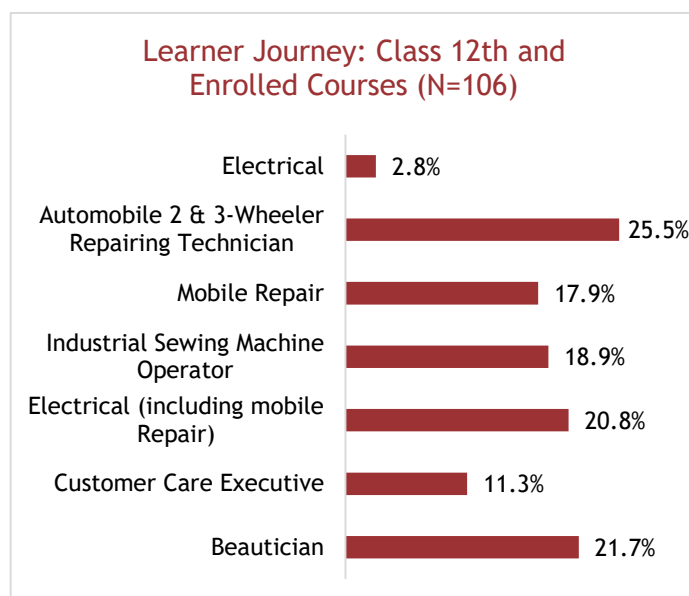
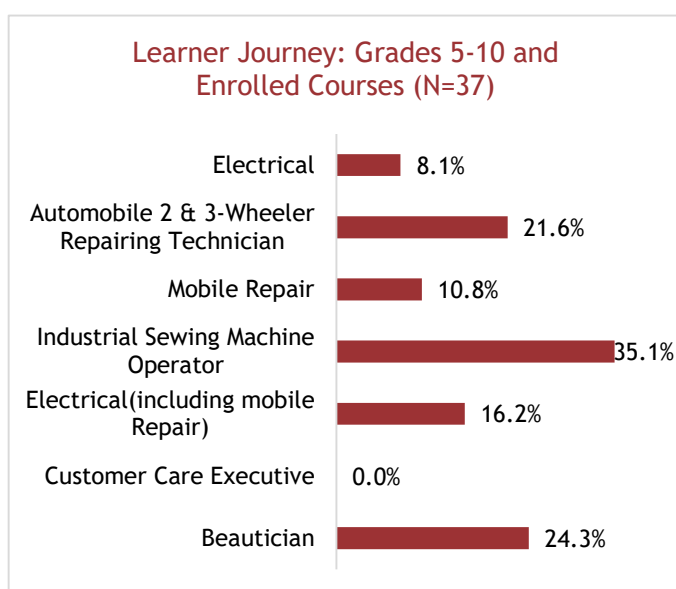
Analysis of quantitative data indicates that the largest group comprises 40.5% of participants who have completed education up to the 12th grade. Approximately 21.4% are undergraduates, 23.7% are within the others category. The "others" category encompasses individuals who have completed their diplomas, participated in ITI vocational training programs, or finished their post-graduate degrees. Based on insights from the primary database, post-graduate degree holders constitute approximately 2-3 percent of the overall trainee list. The participants with lower levels of education constitute a smaller percentage compared to those with higher educational attainment.



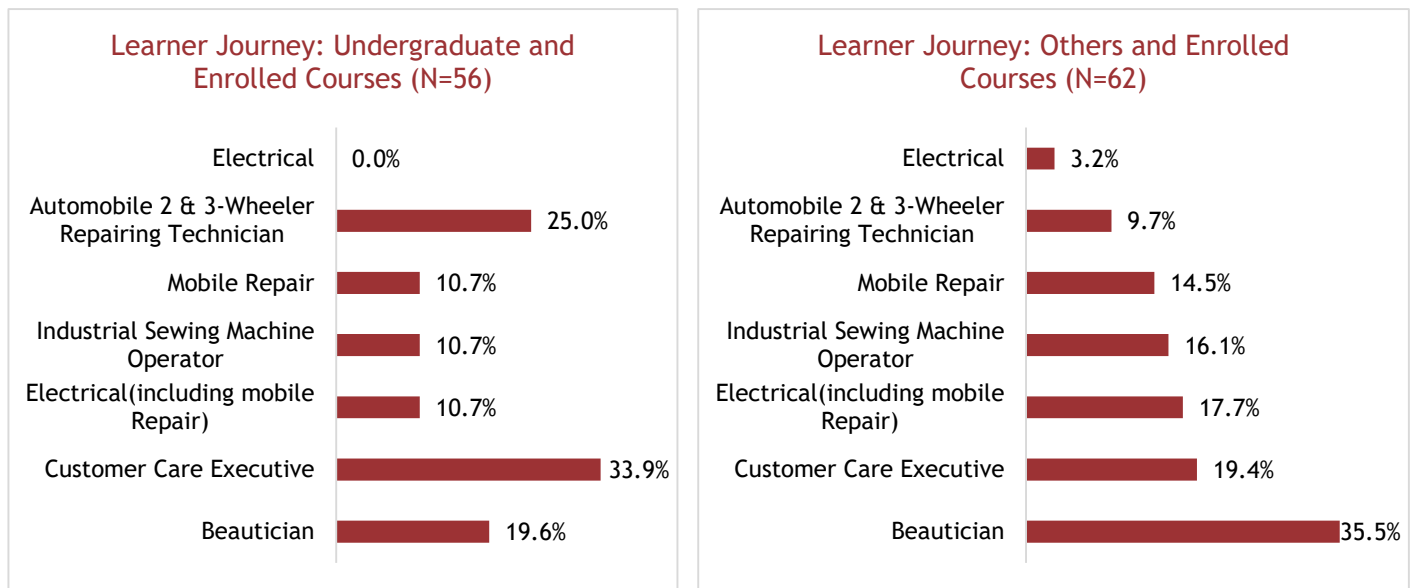
Understanding the type of courses these people opted shows that the highest percentage of participants, at 24.8%, have opted for the Beautician course. Following closely, 21.0% have chosen the Automobile 2 & 3-Wheeler Repairing Technician course. Industrial Sewing Machine Operator and Electrical (including Mobile Repair) courses have relatively similar participation rates, with 18.7% and 17.2% respectively. Customer Care Executive course has 16.8% of participants.



Education background and the courses enrolled:



The majority of trainees with educational backgrounds ranging from grade 5 to 10 opted for the Industrial Sewing Machine Operator course, followed by the Beautician course, and then the Automobile 2 and 3 Wheeler course. Conversely, students who had completed grade 12 were predominantly enrolled in the Automobile 2 and 3 Wheeler course, followed by the Beautician and Electrical courses.



Undergraduate trainees primarily favoured the Customer Care Executive course, followed by the Automobile and Beautician courses. Conversely, within others category, trainees predominantly opted for the Beautician course, followed by the Customer Care Executive and Electrical courses.

Taking these courses is crucial for participants as they offer practical skills and knowledge that directly align with market demands and employment opportunities:

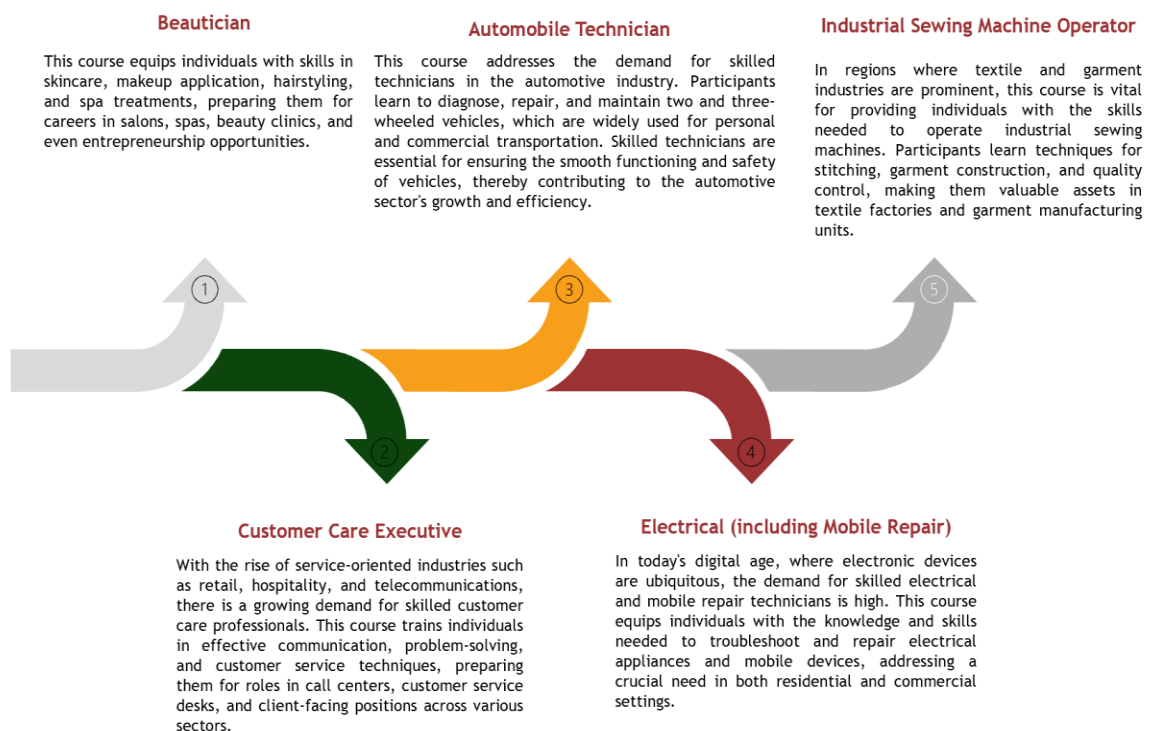
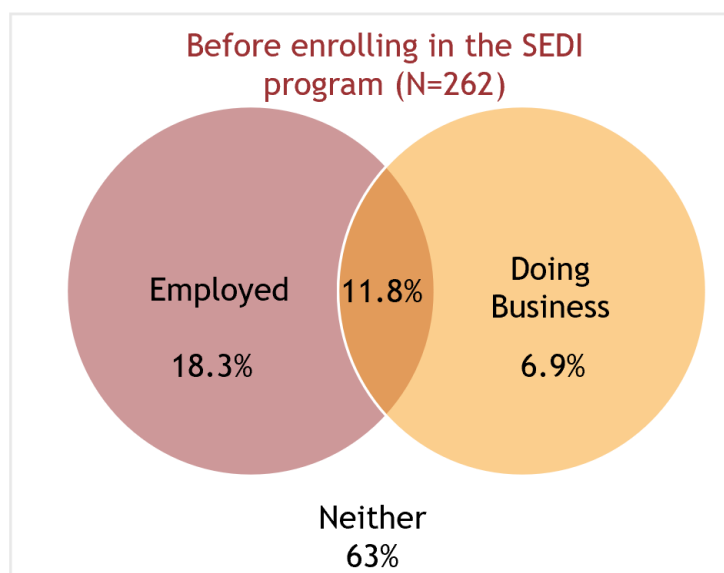


Figure 10 Details of the most opted Courses

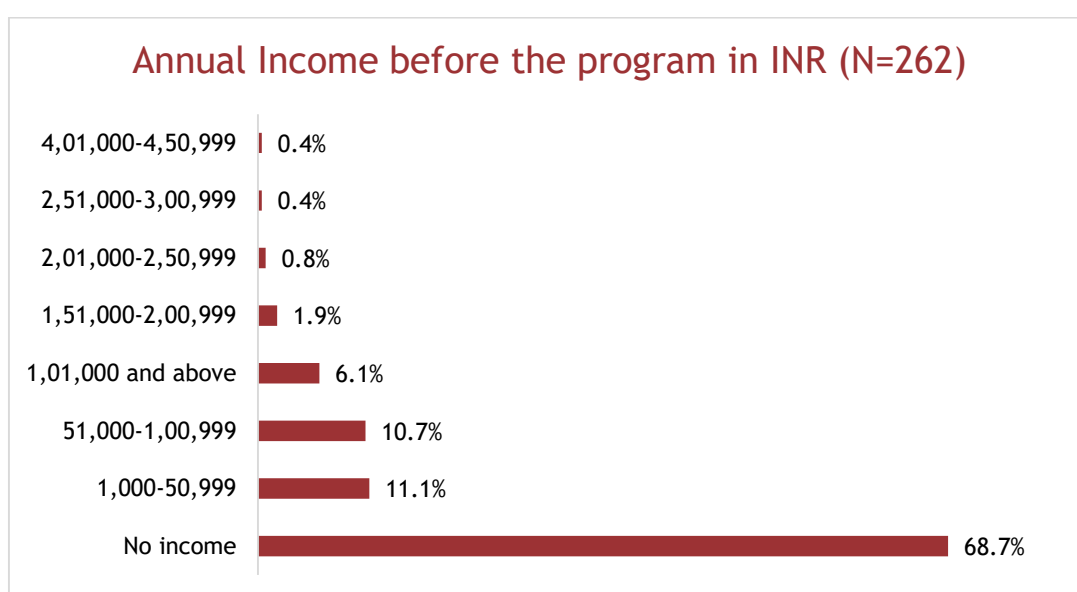
These courses provide participants with practical skills that are directly applicable to the current job market, enhancing their employability prospects and enabling them to contribute effectively to their respective industries.

The study also revealed participants' employment status before enrolling in the SEDI program showcasing a diverse range of backgrounds and motivations.



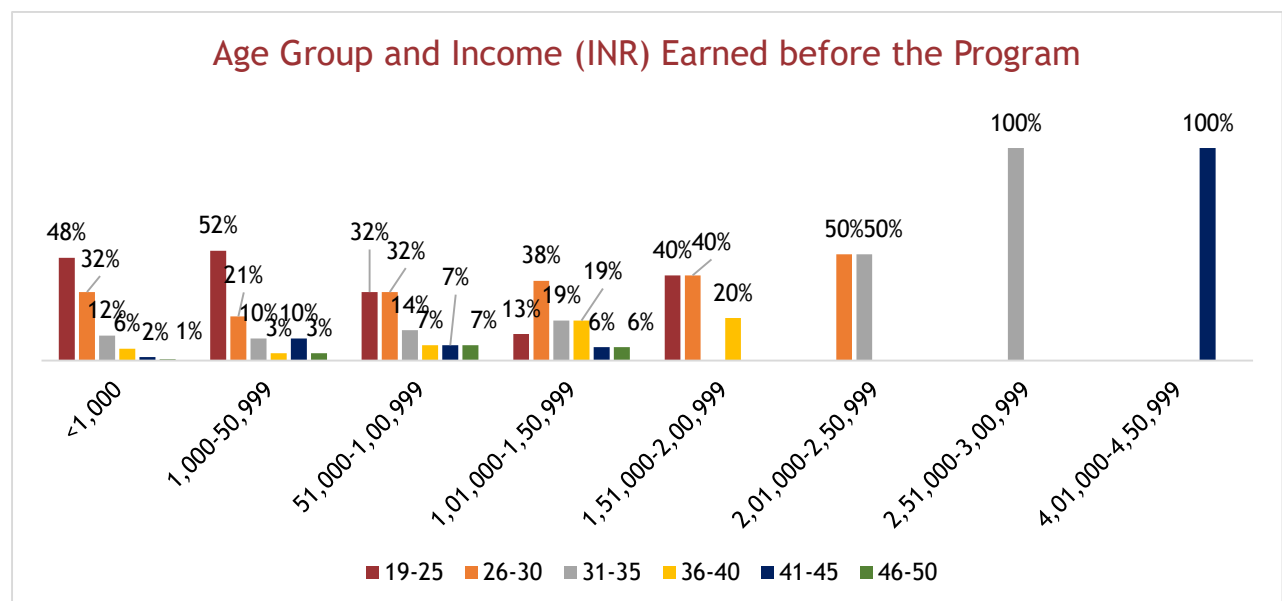
A significant majority of participants came from unemployed backgrounds (63%). Among those who were either employed or engaged in entrepreneurial ventures, there was a clear recognition of the importance of upskilling to enhance career prospects and business competitiveness. Moreover, participants who were both employed and involved in business activities highlighted a desire for holistic skill development to excel in both domains.

The data underscores the **program's relevance in addressing the diverse needs** of participants, whether it be for **securing employment, advancing careers, or strengthening entrepreneurial ventures**, through tailored skill development initiatives offered by the SEDI program.



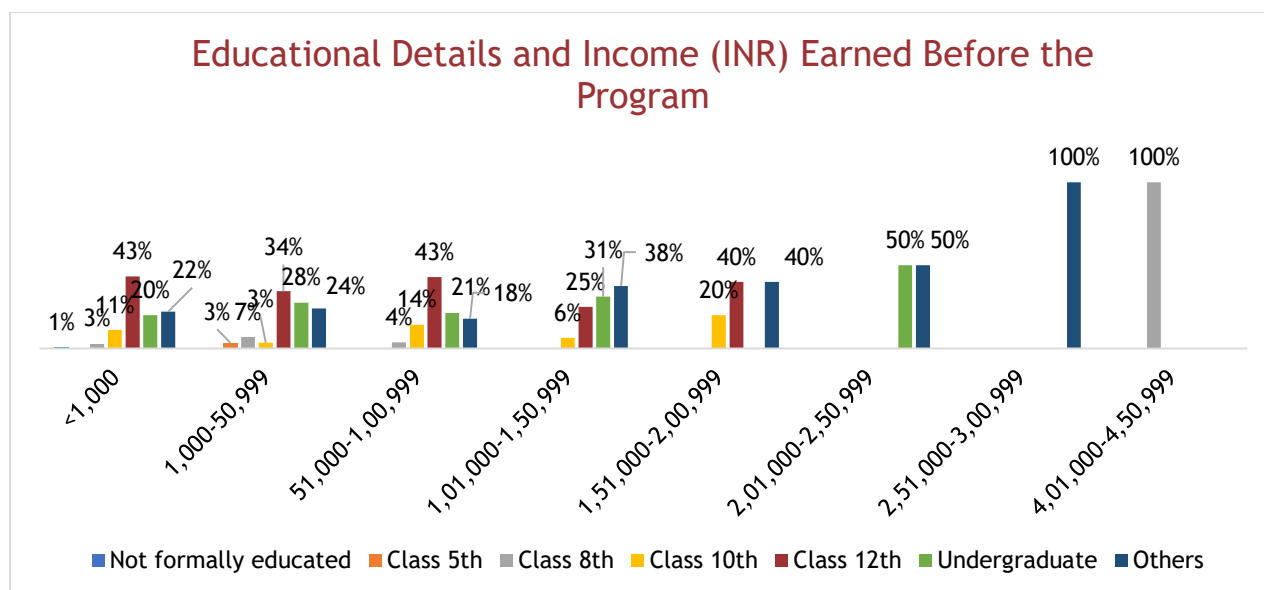
Analysing the pre-program income levels data reveals that the majority of participants (68.70%) reported no income before joining the SEDI program, which indicates that there exists a demand for economic opportunities and livelihood support. Among those who did report income the distribution reflects a wide range yet all of them fell below 5 lakh rupees per annum. This suggests that the participants are economically marginalized and would require avenues for upward mobility. This **highlights the importance of the SEDI program** supporting them with skill development and empowerment opportunities to improve their financial prospects and enhance their quality of life.

Age-group and Annual Income before the program



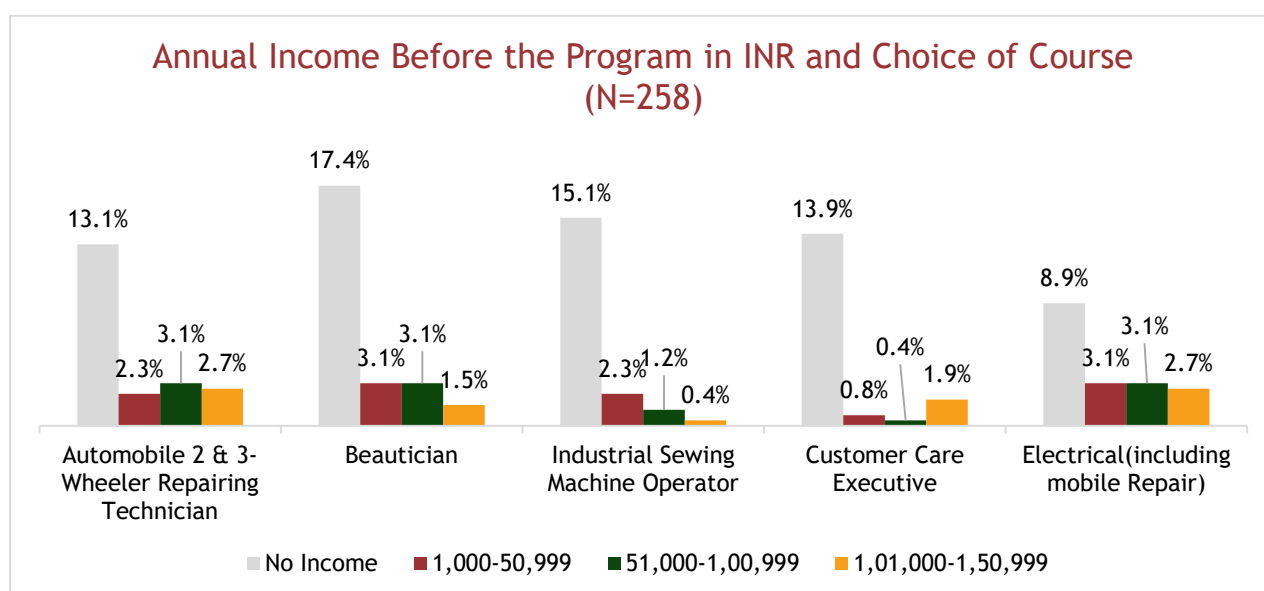
Based on the data provided, it is evident that the distribution of age groups varies across different income brackets before the program. For instance, within the income category of less than INR 1,000, most of them are within 19-25 age category. In the income range of INR 1,000-50,999, the majority of individuals in the 19-25 age group constitute 52%, followed by 21% in the 26-30 age group. Similarly, in the income bracket of INR 51,000-1,00,999, the distribution is more evenly spread, with 32% each in the 19-25 and 26-30 age groups. Furthermore, as the income level increases, there is a shift towards older age groups. In the income range of INR 1,01,000-1,50,999, the highest proportion of individuals falls within the 26-30 age group at 38%, followed by 19% each in the 31-35 and 36-40 age groups. This trend indicates a correlation between income levels and the age distribution of participants before the program.

Educational Qualification and Annual Income before the program



The data reveals a notable pattern in the distribution of educational qualifications across various income brackets before the program. For instance, in the lowest income category (<1,000), a significant portion of individuals had completed their education up to Class 12th, comprising 43%, while 22% were within others category. As the income level rises, there is a shift towards higher educational qualifications. In the income range of INR 1,000-50,999, the majority of individuals had completed their education up to Class 12th, accounting for 34%, followed closely by undergraduates at 28%. Similarly, in higher income brackets, such as INR 51,000-1,00,999 and INR 1,01,000-1,50,999, a larger proportion of individuals were undergraduates and others category, indicating a positive correlation between income levels and educational qualifications before the program.

Annual Income before the program and course enrolled



The breakdown of participants' annual income before joining the program segmented into various income brackets alongside their selected courses reveals that individuals without any reported income have enrolled in the program across all popular courses in nearly equal proportions. Among those with some income, diverse preferences emerged. This underscores the program's relevance

and inclusivity, as it caters to individuals from various socio-economic backgrounds, providing them with opportunities for skill enhancement and employment prospects. Such a comprehensive approach ensures that **the program addresses the diverse needs of the community, contributing to its overall socio-economic development.**

6.3 Effectiveness

The section aims to evaluate the effectiveness of the SEDI program in the regions of Sankrail and Uluberia. The program, designed in alignment with NSDC guidelines, focuses on empowering individuals with relevant skills for employment opportunities in various sectors.

6.3.1 Achievements

The evaluation of SEDI's performance indicators across the fiscal years 2019-20, 2020-21 and 2021-22 provides valuable insights into the program's progress and effectiveness in achieving its targets.

SEDI Indicators	2019-20		2020-21		2021-22	
	Target	Achievements	Target	Achievements	Target	Achievements
No. of Enrolment	560	575	380	408	400	430
No. of Trained	560	529	380	390	400	376
No. of Female Candidate trained	168	212	114	156	120	207
No. of Trainee Placed	392	377	266	286	280	313

Table 10 SEDI Program Target vs Achievement 2019-22

The program sets its targets internally, with the second and third years seeing lower targets than the first due to ACF's involvement in the government's Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) program. The collaboration with DDU-GKY in 2019-2020 allowed for higher targets, but after the collaboration ended, targets were adjusted accordingly. The presence of the Covid-19 pandemic led to unforeseen circumstances, requiring further adjustments in subsequent years. The Covid-19 pandemic presented significant challenges. Lockdowns, factory restrictions due to safety protocols, and public reluctance to travel during multiple waves disrupted program activities. Additionally, the program had to adapt by developing online modules, which presented its own hurdles. Mobilizing new students during waves 2 and 3 proved particularly difficult. As a result, the targets for years two and three were lowered to reflect the new operational landscape.

Across all years, SEDI consistently surpassed its targets for enrolment, indicating a strong demand for the program within the community. This consistency existed even during difficult covid time, as classes happened online during that period, reflecting the program's popularity and reach. The number of trained individuals also exceeded the set targets each year, demonstrating SEDI's ability to effectively deliver vocational training to a significant number of participants.

SEDI has set a placement target of 70%, with the actual numbers varying annually based on the set targets. Additionally, SEDI aims for 30% of total enrolment to consist of female participants across all vocations. One notable trend is the increasing participation of female candidates in the program, with the number of trained females surpassing the set targets in each fiscal year. In 2019-20, the achieved number of trained female candidates exceeded the target by 26.19%, reflecting a substantial overachievement in this aspect of the program. In 2020-21, the achieved number of female candidates trained surpassed the target by about 36.84%, indicating a continued positive trend in empowering female participants. In 2021-22, this trend further amplified, with the

achieved number of trained female candidates surpassing the target by a margin of 72.50%. These percentages signify the program's effectiveness in attracting and engaging female participants, thereby exceeding the predefined targets and demonstrating a commitment to gender inclusivity and empowerment.

Another key performance indicator is the number of trainees placed in jobs, which consistently met or exceeded the set targets across the years. This indicates the program's success in facilitating employment opportunities for its participants and contributing to their socio-economic advancement. The program's commitment to its objectives and its effectiveness in delivering training, empowering individuals, and facilitating their transition into the workforce. Despite the challenges posed by the COVID-19 pandemic and the uncertainties of the post-COVID scenario, ACF demonstrated remarkable resilience by not only meeting but surpassing competitive targets. The overachievement in target outcomes deserves special acknowledgment, showcasing the organization's adaptability and commitment to excellence in the face of adversity.

Career Advancement

The program's emphasis on practical training, soft skills development, and industry-relevant curriculum has equipped individuals with the necessary skills demanded by the market. The program's affordability, with fees approximately **1500 INR compared to market rates of 25,000 to 50,000 INR**,³¹ has made skill acquisition accessible to economically disadvantaged individuals.

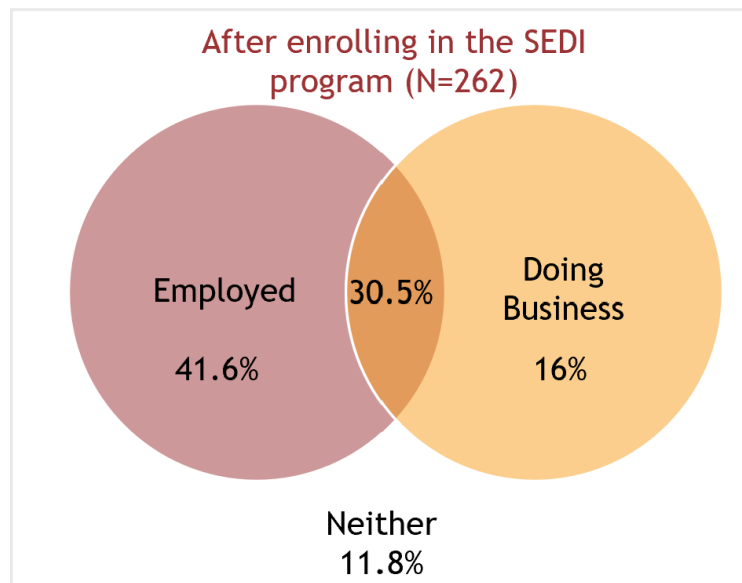
The placement package data reveals the prospects awaiting individuals upon completing the courses offered by the program. Graduates of the Mobile Repair course can anticipate monthly earnings ranging from INR 8,000 to 10,000, while those trained in Auto (2-wheeler + 3-wheeler) repair, after a three-month program, can secure positions earning INR 6,000 to 15,000 monthly. Some also opt to do an additional advance course for three more months.

S. No.	Course	Duration	Placement - Package INR per month
1	Mobile Repair	3 months	10k - 12 k
2	Auto (2-wheeler + 3-wheeler)	3 months	6k -15k
3	BPO - Customer Executive	3 months	11k - 15k
4	Stitching/ garment industry	3 months	11k - 15k
5	Beautician	3 months	6k - 8 K

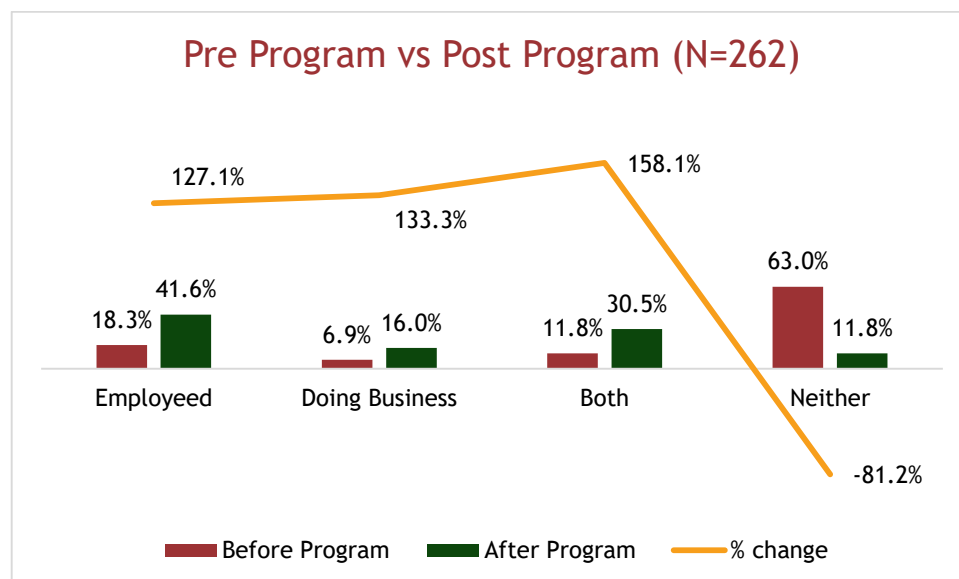
Table 11 Average placement package for respective courses

The BPO - Customer Executive course, spanning three months, opens doors to lucrative opportunities with placements offering INR 11,000 to 15,000 per month. Graduates from courses in Stitching/Garment Industry and Beautician training are poised to earn INR 11,000 to 15,000 and INR 6,000 per month, respectively. These figures not only depict the diverse employment avenues available but also highlight the program's emphasis on tailoring courses to meet specific industry demands. By providing practical skills training and facilitating job placements with competitive packages, the program ensures participants are equipped to secure sustainable livelihoods, thereby contributing to their economic empowerment and overall well-being.

³¹ <https://skillspedia.in/wp-content/uploads/2021/02/SKILLSPEDIA-Common-Norms-5TH-Notification.pdf>



The distribution of participants' employment status after enrolling in the SEDI program reveal that 41.6% of participants are solely engaged in jobs, while 16.0% are exclusively involved in business endeavours. 30.5% are engaged in both jobs and business activities simultaneously. Conversely, only 11.8% of participants are not engaged in either jobs or business ventures post-program. These percentages provide insights into the varied pathways pursued by program participants following program completion, reflecting a diverse range of post-program engagements. The comparison between pre-program and post-program statuses illustrates noticeable shifts.



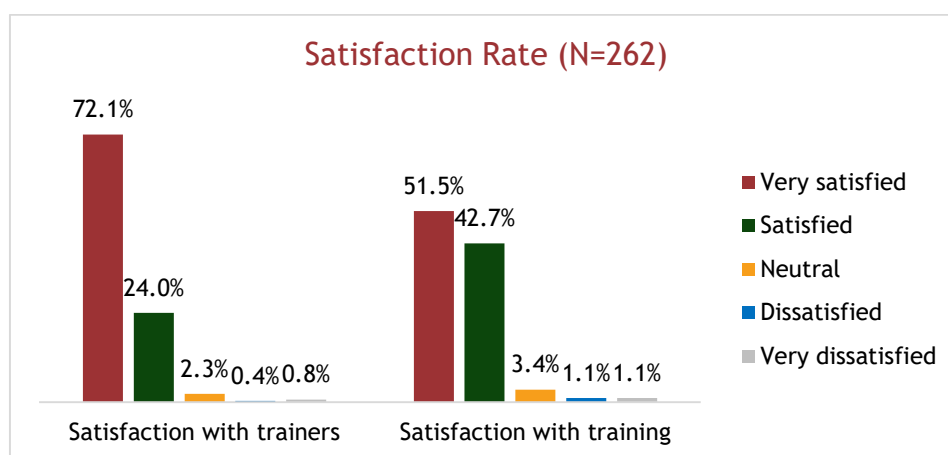
Prior to the program, 18.3% were employed, whereas after the program, this figure increased to 41.6%, indicating a 127.1% rise in employment rates. The percentage of individuals engaged in business activities saw an increase from 6.9% before the program to 16% after, marking a 133.3% surge. The percentage of participants involved in both employment and business activities concurrently escalated from 11.8% to 30.5%, reflecting a notable 158.1% increase. The percentage of individuals neither employed nor involved in business ventures decreased significantly from 63.0% before the program to 11.8% after, representing a -81.2% change. These figures highlight the program's effectiveness in **facilitating diverse pathways to employment and entrepreneurship**

among participants. One primary reason trainees cite for unemployment is their reluctance to migrate from their primary village areas to cities for employment.

ACF's strategic partnerships with industry players like TVS, Yamaha, OnePlus, Jio, Tech Mahindra and Q connect have facilitated **direct placement opportunities** for program graduates. Despite challenges such as limited industry partners for mobile repair placements, the program maintains a commendable **placement rate of above 75%**. Regular industry visits for trainers ensure alignment with evolving industry needs, enhancing the program's relevance and effectiveness.

6.3.2 Beneficiary Satisfaction

The analysis of participant satisfaction and training evaluation within the training program administered reveals significant insights into the effectiveness of the initiative. Participant feedback regarding trainers' performance, training satisfaction, relevance of course content, and overall training delivery provides valuable perspectives on the program's effectiveness.

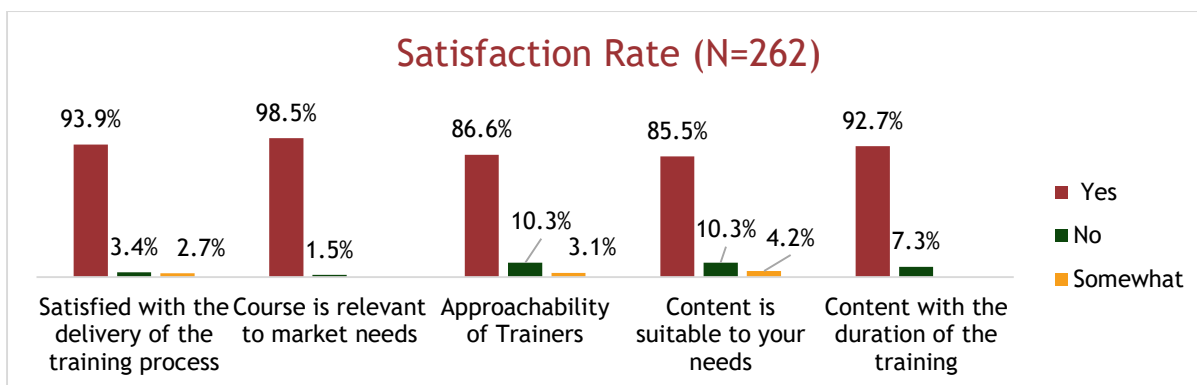


Participants expressed satisfaction with trainers' performance, with over 72% indicating they were "very satisfied" and 24% reporting being "satisfied." Similarly, more than 90% of participants reported satisfaction with the training they received, highlighting the program's effectiveness in meeting participant expectations. The feedback underscores the success of the program in delivering quality vocational training that equips participants with relevant skills.

"Even after I finished the course at ACF, they checked in with me to see how I was doing! They called me to talk about my career goals and made sure things were going well. It was nice to know they cared even after the classes ended."

- Automobile 2&3 Wheeler Repairing student

Through interactions with trainees, most of them expressed satisfaction with the quality of content and the teaching approach of the trainers, who were more like friends and supported them even after class hours. Overall, they were happy with the course as it catered to their needs. Even after completing the course, ACF conducts feedback calls with them to understand the direction of their careers and ensure that they are progressing well.



Regarding training evaluation, the majority of participants affirmed satisfaction with the delivery of the training process, indicating effective implementation by trainers. Almost all participants acknowledged the relevance of the course content to market needs, demonstrating the program's alignment with industry requirements. During interactions with students who secured placements, we understood that the core objective of the program is to facilitate entry into an industry. After that, through regular learning and practical experiences, they aim to climb up the career ladder. They believe that within three to four years, they would achieve comparable or higher earnings than traditional graduates who have less practical experience. ACF is successful in achieving this objective.

"As parents, we were quite pleased with the entire program. The fees were reasonable, and the quality of the education was excellent! We were particularly happy that the program offered both options for our children - starting their own businesses or pursuing jobs. Honestly, the school system focuses heavily on theory and book learning, which doesn't always translate to real-world skills. This program, however, was different. It provided industry-standard training, preparing them to not just enter the workforce but potentially work with larger companies. We're truly grateful for this experience." -Parent

While a majority found the content suitable to their needs, there is room for improvement to better cater to individual requirements. Although the course module is structured based on NSDC guidelines, and the duration is typically three months, some students have expressed a desire for the course duration to be increased.

"I think it would be really helpful if we could have more field trips (exposure visits). Also, I think the training could be a bit longer. There's so much to learn, and I feel like we could benefit from having more time to practice and solidify our skills."

-Present Batch Student - Automobile 2&3 Wheeler Repairing

The evaluation reflects the program's effectiveness in meeting participant needs and contributing to the socio-economic development of the region.

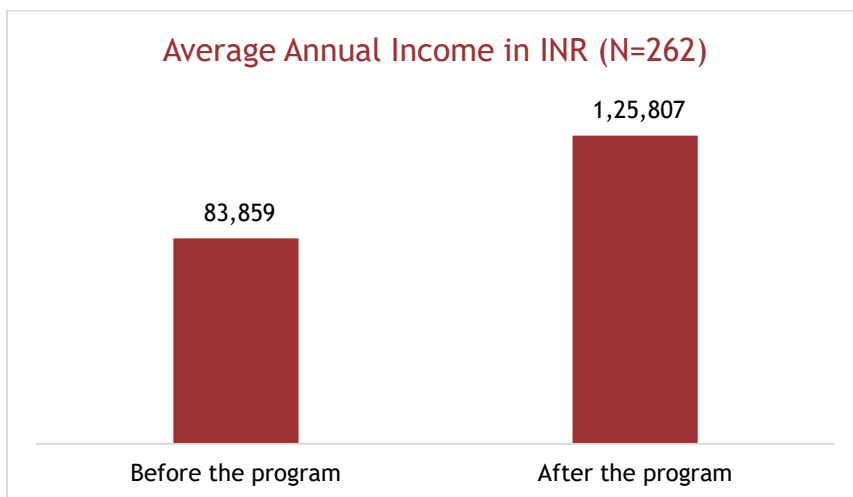
6.4 Impact

The section aims to evaluate the impact of the SEDI program through the outcomes of the SEDI program implemented in the regions of Sankrail and Uluberia. Through a comprehensive evaluation,

this section aims to assess the program's influence on individuals, communities, and the broader socio-economic landscape.

6.4.1 Improved Livelihood

The program led to an average annual income increase of 50.03%, with participants' income rising from around 83,858 INR before the program to about 1,25,807 INR after.



From an average monthly income of 2000-5000 INR the course has increased it to 10,000-15,000 INR. This increase highlights the effectiveness of the program in enhancing the economic well-being of the participants.

" After graduating from high school, I found myself in a situation where I needed to earn a livelihood due to the financial conditions at home. I had to figure out my occupation as I didn't have both time and money for going to college. Previously, I couldn't contribute to my family's savings and relied on them for my personal expenses.

I finally landed a job in the field I'm passionate. Not only am I financially independent now, but I can also help out with family costs and even contribute to their savings." -*Alumni working with a popular two-wheeler company*

"I used to be worried about my son's future. But after this program, he learned a skill and eventually opened his own shop! Now he contributes to the household savings and takes care of his own expenses. I'm feel quite relieved" -*Parent*

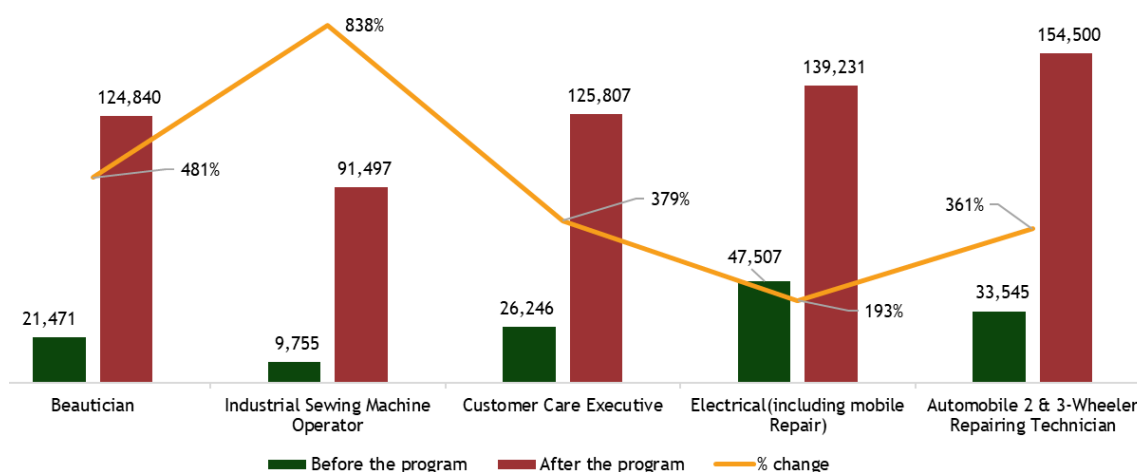


1,13,155 INR

who were **unemployed prior to the program** have an average annual income of 1,13,155 INR post undergoing the course.

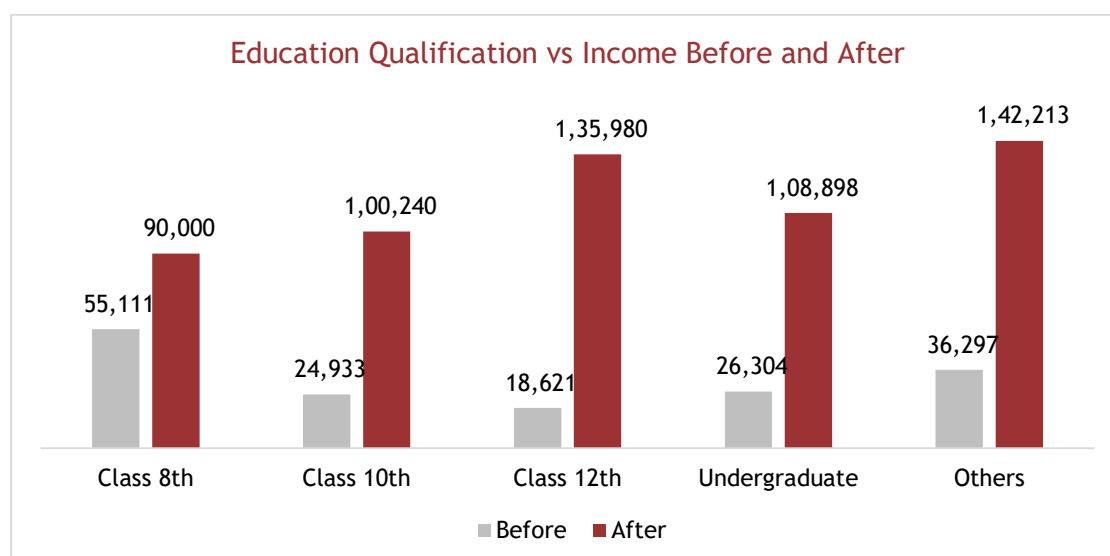
When comparing the income levels before and after the program for different courses a noticeable increase in income post-program completion is observed. People

Average Annual Income across different courses and their % growth (N=258)



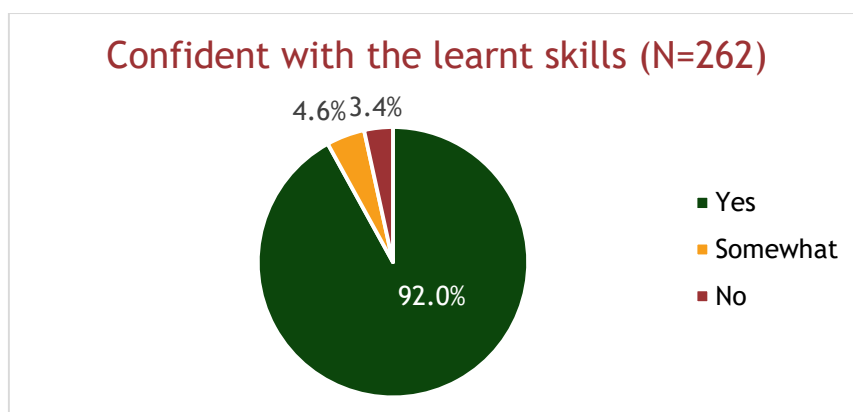
The beautician course led to a 481% increase in participants' income, while the industrial sewing machine operator course saw an impressive 838% rise. Additionally, courses for customer care executives, electrical and mobile repair technicians, and automobile repair technicians resulted in income growth of 379%, 193%, and 361%, respectively. The significant rise in income levels underscores the impact of the program in **enhancing employability and income prospects for participants.**

Education details and income before and after



The figures represent the average annual income (INR) of beneficiaries categorized by their highest educational attainment, both before and after program participation. It is evident that across all educational levels, there has been a notable increase in income after program implementation. The maximum increase has been shown among students who passed out of grade 12 and the ones who were undergraduate students.

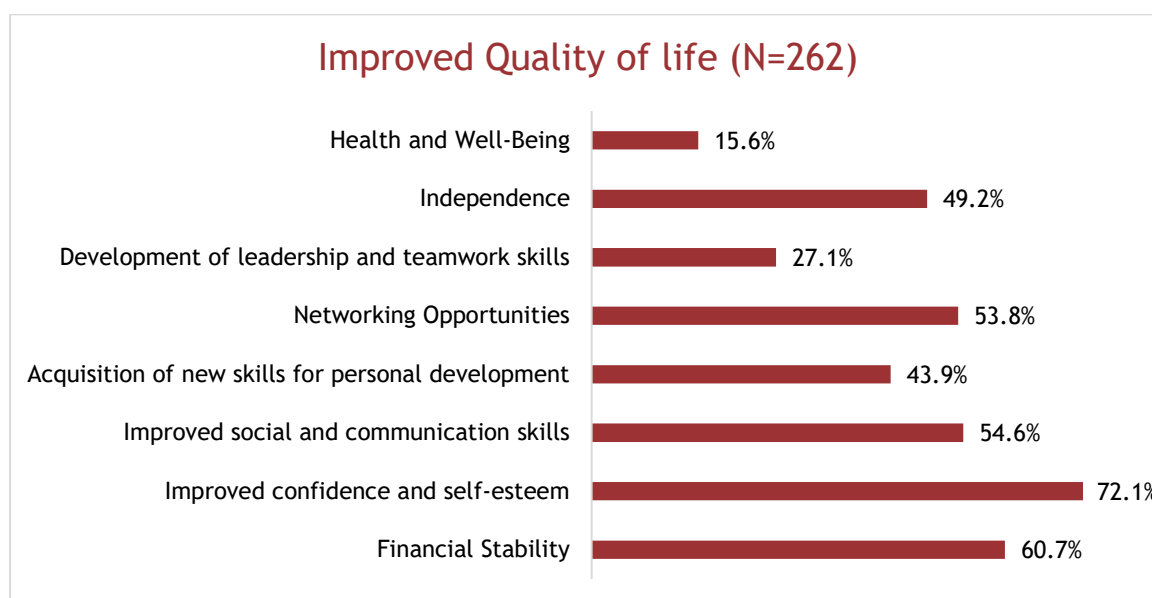
Participants' confidence in the skills acquired through the program reflects its impact. Approximately 92.0% of respondents affirmed their confidence in the learned skills.



A small percentage, 4.6%, expressed partial confidence, while only 3.4% reported no confidence. These statistics underscore the program has imparted confidence and proficiency in participants indicating its positive impact on their personal and professional development.

"I never thought I could go from fixing my own phone to understanding complex software issues. Now, I feel completely confident in my abilities, and I'm even thinking about opening my own repair shop! It's exciting to turn my passion for tech into a career, and I'm so grateful for this program giving me the skills and knowledge to make it happen." -Student, Mobile Repairing Technician course.

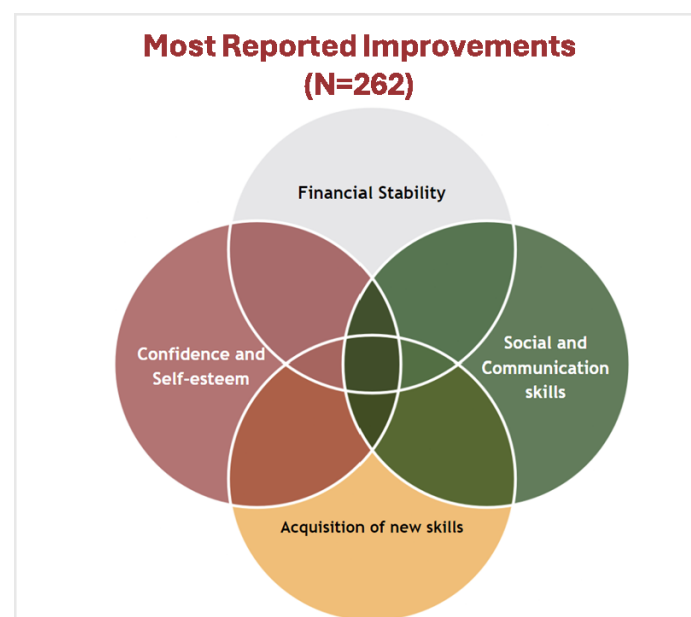
Participants' perceptions regarding various aspects of personal development and well-being post-program are indicative of its impact as they provide valuable insights into the tangible and intangible effects of the program.



The majority of respondents reported improvements in key areas: 72.1% noted enhanced confidence and self-esteem, while 60.7% experienced increased financial stability. 54.6% reported improvements in social and communication skills, and 53.8% highlighted the networking opportunities provided.

'I learned practical skills like public speaking, communication, and presentation, which are great. But what surprised me the most is how important soft skills are in the real world. Things like confidence, time management, and clear communication, especially maintaining good eye contact during interactions, seem to be just as essential, if not more, for climbing the corporate ladder.' - *Alumni Customer Care Executive*

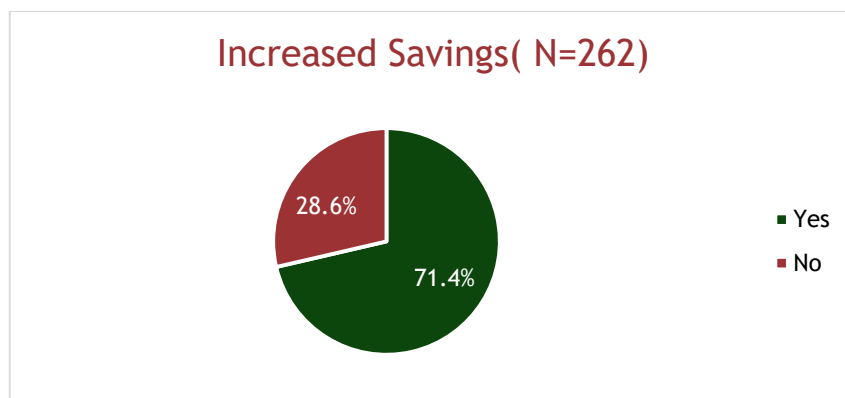
However, fewer respondents reported development in leadership and teamwork skills (27.1%), and health and well-being (15.6%). Respondents commonly reported improvements across various factors. Only 4% chose one option, while 10% selected two options, indicating multiple areas of improvement. Approximately 24% selected three options, and 23% selected four. The graph below illustrates the most reported improvement: a combination of increased confidence and self-esteem, improvements in social and communication skills, acquisition of new skills, and increased financial stability.



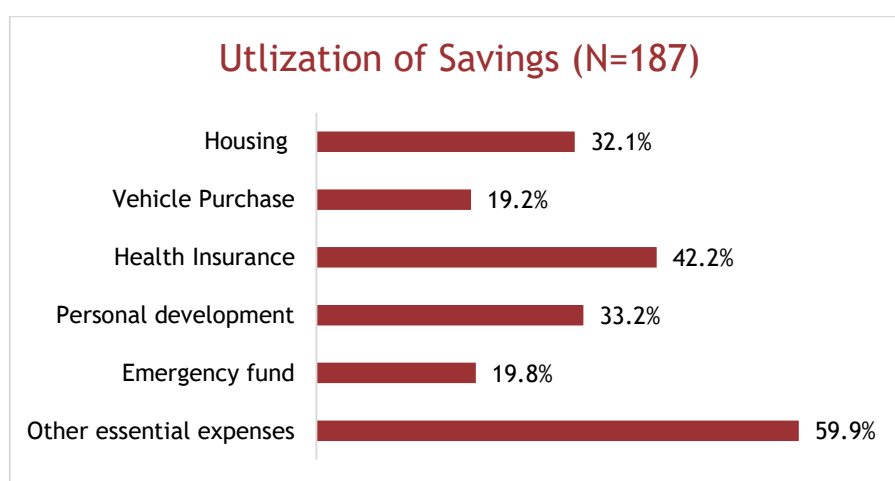
Students felt that the course is both concise and comprehensive, with a strong emphasis on skill development. In addition to technical skills, the curriculum also prioritized the development of soft skills such as customer handling and basic team management. It also taught them basic IT skills like working with Excel and Word. This holistic approach not only enhanced their employability but also improved their overall quality of life by equipping them with a diverse skill set necessary for success in various professional settings. These findings underscore the program's positive influence on various aspects of participants' lives, contributing to their growth and well-being.

6.4.2 Fostering Financial Security

The program has significantly enhanced participants' financial stability, with a notable 71.4% reporting an increase in savings.



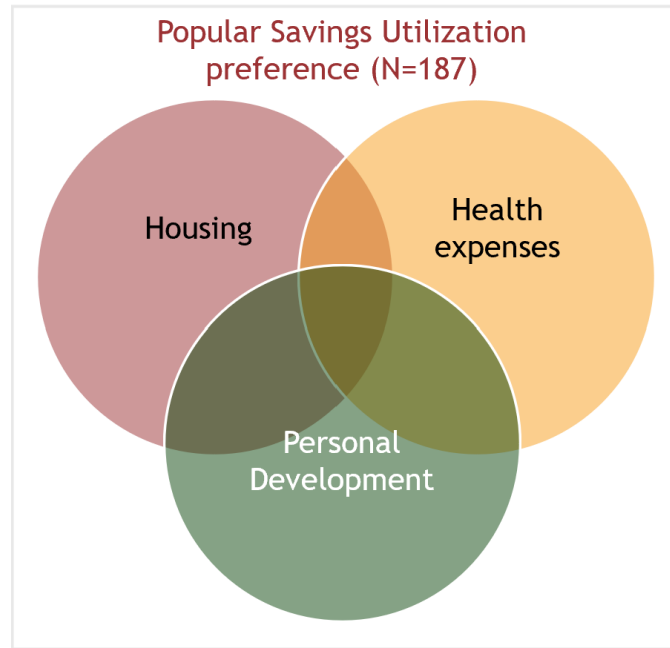
Beneficiaries have allocated their increased savings towards various pursuits. Over a third (32.1%) of respondents used their savings from the program towards housing needs. This suggests that the program empowered them to pursue a more secure and stable living situation.



Approximately 19.2% directed their savings towards purchasing bikes and vehicle purchases, underscoring the importance of mobility for livelihood empowerment. Health emerged as a priority, as 42.2% of respondents allocating funds for medical expenses, highlighting the necessity of financial preparedness for healthcare needs. About 33.2% utilized savings for personal development endeavours, emphasizing a commitment to self-improvement and skill enhancement. Respondents also set aside funds for emergency situations as 19.8% of respondents allotted savings for emergency funds. Over 59.9% of respondents have allocated their savings to addressing other essential expenses, reflecting a holistic approach to financial management and the fulfilment of diverse needs.

"I'm finally managing most of my personal expenses on my own! At home, I'm contributing to essential things like groceries and household needs, but I'm also proud to be saving some money for the family's future and setting aside a buffer for any health expenses my parents might have." - Alumni Mobile Repairing Technician

Respondents typically allocate their savings towards various combinations. Approximately 42% chose only one option, while 35% selected two options, and 16% selected three options from the choices provided. The graph below illustrates the three most popular combinations of saving fund allocation.



These findings underscore the program's significant impact in fostering responsible financial behaviour and addressing multifaceted economic challenges.

6.5 Sustainability

The program has ability to maintain its positive impact in the long run to give lasting effects to the community.

6.5.1 Development of Self Reliance

The SEDI program has significantly contributed to the development of self-reliance in the community. Through various skill-building initiatives the program has empowered individuals to become self-sufficient and economically independent. Majority participants have transitioned to higher paying job or started their own venture after completing the program. Alumni of the course have expressed that they now have a broader perspective on life and understand their potential for growth through continuous upskilling. This sentiment is corroborated by data, as 92% of respondents reporting confidence in their acquired skills. This will have a lasting impact on their livelihood. The program has significantly transformed the unemployed population.

**CONFIDENCE WITH
SKILL LEARNT (N=262)**

 **92%**

The program has created on financial stability has facilitated increased savings among participants, the utilization of savings also reflects the program's impact on self-reliance.

UNEMPLOYMENT RATE (N=262)

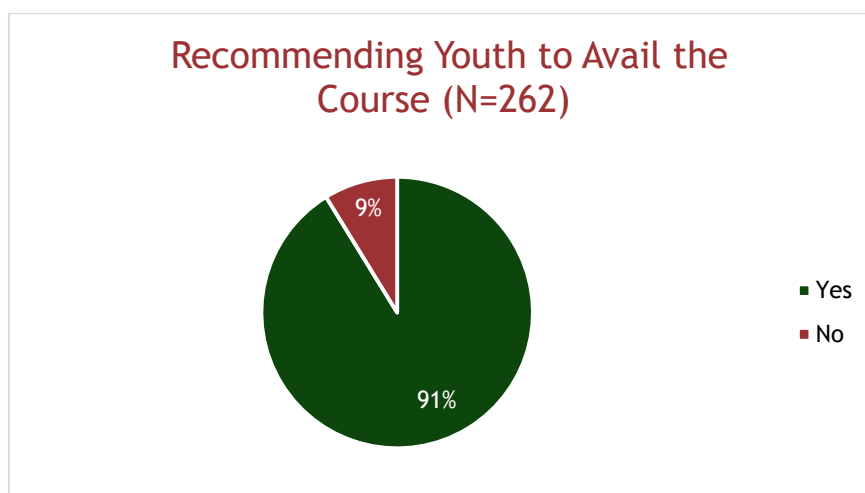


" Through this course, I have confidence in the skills in me as automobile operator and I have got an introduction to my dream company and now through my perseverance and guidance from seniors, I believe I can make good progress in life." - Alumni Mobile Repairing Technician

The program has instilled a sense of self-reliance among participants by equipping them with skills, resources, and confidence to navigate the job market, pursue entrepreneurial endeavours, and manage their finances responsibly. This sustainable impact not only empowers individuals but also contributes to the long-term socio-economic development of the communities served by the program.

6.5.2 Advocate to More Audience

The data reflects a high level of satisfaction and confidence in the SEDI program, indicating its efficacy in equipping youth with essential skills for future success. Most of respondents expressed a willingness to recommend these training courses to other youth. This resounding endorsement underscores the program's credibility and perceived value among participants.



The recommendation rate serves as a testament to the program's impact on participants' lives and their belief in its potential to positively influence others. It suggests that individuals who have undergone training recognize its benefits and transformative potential which is leading them to advocate for its expansion and accessibility to a wider audience. Among those who opted not to recommend the course, 26% were enrolled in the electrical (mobile repairing) course, 26% in the beautician course, 21% in the automobile course, and 17% in the sewing course.

This high recommendation rate indicates a sense of trust and satisfaction with the program's offerings. Participants perceive it as a valuable resource for personal and professional development. Their endorsement reflects not only the tangible outcomes of the program, such as

skill acquisition and job placement, but also the intangible benefits, such as increased confidence and empowerment.

6.6 Conclusion

The program underscores its impact on the individuals and communities it serves in the regions of Sankrail and Uluberia. Through a strategic alignment with NSDC guidelines and a focus on imparting relevant skills for employment, the program has successfully empowered participants, particularly from economically disadvantaged backgrounds, with the necessary tools to thrive in various sectors.

The program's effectiveness is evident in the increase in employment rates, improved financial stability, and enhanced self-reliance among graduates. The program's emphasis on continuous improvement, evidenced by regular updates to course modules based on industry trends, ensures its relevance and sustainability over time.

The high levels of satisfaction rates is evidenced by high positive feedback and recommendations for future participants. The robust placement support provided by the program coupled with its practical industry-oriented training modules positions graduates for success in the job market, fostering economic growth and prosperity in the region. With its holistic approach to skills development, emphasis on job placements, and commitment to fostering self-reliance, the SEDI program stands as a beacon of hope and opportunity for all who seek to build a better future for themselves and their communities.

6.7 Recommendations

While the program has demonstrated commendable outcomes, there are areas for improvement. These enhancements would not only better prepare students for the demands of the job market but also ensure the sustainability of the program's impact in the long term.

- **Increase Exposure Visits:** Facilitate more exposure visits for students to various industries, businesses, and workplaces. These visits provide valuable insights into real-world practices, trends, and job opportunities, enhancing students' understanding and preparedness for their chosen fields.
- **A Multi-Tiered Program with Qualifying Criteria:** To enhance student skill mastery, consider a tiered program structure with qualifying criteria. This would involve introductory "basic courses" followed by advanced courses with a longer duration. Students would need to meet specific experience requirements before enrolling in advanced courses, ensuring they have a strong foundation to benefit from deeper training and hands-on learning opportunities. This approach prepares graduates with the expertise to excel in complex job roles.
- **Enhance Focus on Niche Skills:** Place a greater emphasis on niche skills within specific industries, such as cutting techniques in garment industry courses. By incorporating specialized skills training, the program can better align with industry needs and prepare students for specialized roles, thereby increasing their employability and competitiveness in the job market.
- **Expanding course offerings:** The program can enhance its value by introducing specialized courses in high-demand areas. This could include layered advanced training for existing skill sets, allowing trainees to become experts and cater to niche markets.

By implementing these recommendations, the SEDI program can further enrich its impact and continue to empower individuals with the skills and knowledge necessary for success in their chosen careers.

Thank you

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